

Annual Meeting - May 2, 2020

2020-2021 Officers and Board of Directors

Congratulations to the returning directors and new directors Ken Nevil and Charles Fariello.

| | | |
|----------------------|------------------|------------------|
| President | Sandra Bonet | |
| Vice-President | David Montalvo | |
| Secretary | Christine Morton | |
| Treasurer | Jose Padilla | |
| Directors | Gary Conforte | Sean Reilly |
| | Robert Hampp | Charles Fariello |
| | Ken Nevil | |

Bylaw Amendments: Passed

Committee Liaisons

| | |
|---------------------|------------------|
| ARB..... | David Montalvo |
| Appeals..... | Bob Hampp |
| Election | Charles Fariello |
| Finance..... | Jose Padilla |
| Communications..... | Sean Reilly |
| Safety | Ken Nevil |
| Recreation..... | Christine Morton |

President's Message

by **Sandy Bonet, PEPOA President**



My name is Sandy Bonet and I am the newly-elected President of the POA Board of Directors. If you want to know more about me, my biographical summary was included in the April/May 2020 issue of Harmony. No need to repeat all that.

I want to start my term by thanking our outgoing President, Jose Padilla, for the solid operational foundation he has created over the years. Having served on the Board with him for the past three years, I have watched him lead the community through the challenges of the rapidly changing world in which we now live. Fortunately, his expertise continues to be available to us in his new role as Board Treasurer. In the coming year, I want to continue to build on what he and our past Directors have achieved.

Thanks also to outgoing Board members Bettyanne Nevil and Maryann Rodriguez. Hopefully they may choose to return to the Board in the future, meanwhile we will continue to seek their counsel and advice.

Now I look forward to working with the new Board: Charles Fariello and Ken Nevil who are new to the Board and returning Directors David Montalvo (our new Vice President), Christine Morton (our new Secretary), Gary Conforte, Bob Hampp and Sean Reilly. Thanks all of you for your commitment to the community and let's have a great year together.

Moving on to new business, I am asking all members for help in two areas:

First, please help keep Penn Estates as safe as possible by following the current state regulations related to the spread of Covid-19.

At the time of this writing, Monroe County is at Level Red. This means wearing masks when in public places and maintaining social distancing. Hopefully, by the time this is published, we will have moved to Level Yellow and on our way to Green. We will make every effort to keep you updated as our levels change, but please keep yourself informed. The Pennsylvania website health.pa.gov is a great way to get up-to-the-moment information and includes a summary of what restrictions are in each level.

If you have children or teenagers in your home, please make sure they follow the requirements. It is especially hard for young people, but we must keep all of us safe. Thanks in advance you're your help.

Second, what issues or information would you like to see in this column during the coming year? For example, do you want:
Summaries of Board activities?
Reports on specific issues like (eeekk) mail delivery, road repair or amenities?
New federal, state or local regulations that impact the community directly?
Something else?

I ask this because I want to communicate what is most important to you and to continually improve my performance as president. You can reach me by emailing the Board at board@pepoa.org. I look forward to hearing from you soon.

Stay safe and healthy, Penn Estates!



photo by April Russell



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Your Board of Directors

by Phyllis Haase, Community Manager

Members of our community association board have a big responsibility, and they have the legal authority to carry out their roles. Where do they get this authority?

First, most states have statutes—such as a Uniform Planned

Community Act (UPCA)—that legally empower elected volunteer community association boards to act on behalf of all owners collectively. Also, our association is subject to the state’s nonprofit corporation code (NCL), which confers on the board the authority to act on the corporation’s behalf.

Second, the association’s governing documents—such as the bylaws, declaration covenant and, conditions and restrictions—which are recognized by the state as binding documents, bestow legal authority on the board and define the scope of that authority.

On the flip side, however, the same statutes and documents that give boards legal authority to levy assessments and make rules, also create an obligation for elected board members to act responsibly.

From Phyllis’s Desk

by Phyllis Haase, Community Manager

Thank you from the Bottom of Our Hearts!

Over the past few weeks, many people have transitioned to telecommuting to comply with Governor Wolfe’s Stay-at-Home order to help slow the spread of COVID-19. Many others, who are essential workers, will continue to report to their jobs to ensure critical public health, safety, and infrastructure functions continue to support our community and surrounding area. They are making sure that there is food, water, electricity, trash and sanitation services, and health care services.

Being an essential worker during the COVID-19 pandemic means potentially exposing themselves and their families to COVID-19 while performing their job duties. Essential workers are having to deal with new stresses of adding social distancing measures to their jobs, shifting work hours, changing childcare needs with school closures, among many other challenges, all while serving our community during this stressful time. Many of these jobs were hard and underappreciated to begin with, even before additional stresses and pressures of COVID-19.

We want to take a moment to thank all of the dedicated essential workers that are keeping Penn Estates and Monroe County safe and functioning. We see you. We appreciate you. Thank you from the bottom of our hearts.

New Members of our Community

Few events in life are more exciting than buying your first home. We’re glad you’ve chosen us! You’re now a member of our community association. We’re proud of our association and trust it will contribute to the quality of your experience in our community. Here are a few tips and bits of information to help you make the most of community association living:

Your Own Space - There’s one important difference between renting and owning a home that you need to keep in mind. Unlike renting, your unit and its upkeep belong entirely to you. You’re responsible for all maintenance for any part of your home that is used only by you or your family.

Common Elements and Assessments - The community has a number of common areas and services—like the grounds and the maintenance to keep them attractive and enjoyable. We share these areas and their expenses when we pay our assessments.

Community Rules - Because many residents share the common areas, it’s necessary to have a few basic rules so everyone can enjoy the community. If you

don’t have a copy of the community rules, please email admin@pepoa.org to request copy.

Membership -

When you bought your new home, you became a member of our community association. Membership entitles you to attend and observe board meetings and vote in board elections. Our community thrives because residents volunteer on committees that serve at the pleasure of the board. Get involved—we need you!

If you should require more information or if you have questions about the association please email me at phyllishaase@pepoa.org.

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Senior Lunch Group

by Michael J. Tyrrell,
Communications Committee
Member

Just before the Community Center was shut down and all recreation events canceled or postponed due to the virus, the Senior Group met for their monthly lunch in the Oak Room. Phyllis Haase and Sue hosted a low key and relaxing lunch for us. The theme was St Patrick's Day and Shephards Pie was on the menu.

We started with some cheese and crackers and salad. Of course, Irish soda bread was served. There was a dessert table to wrap things



up, which featured St Paddy-themed sweets and coffee.

As usual, we had a very enjoyable lunch and good conversations. I am not sure when the next lunch will be scheduled, but I surely look forward to attending!

Be well.



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Real Estate Pulse

by Lisa M. Sanderson, Contributor

What You Should Know About Mortgage Relief

As the Covid-19 pandemic wreaks havoc on jobs and folks' household income, many are searching for ways to avoid problems with their mortgage company and stave off foreclosure. The first and number one best thing to do at this time is to call your lender to let them know you are having a problem. They want to help

you and may have some options for you that include mortgage deferment and mortgage forbearance. Mortgage deferment and mortgage forbearance allow borrowers to temporarily stop making their monthly payments, but they differ in what happens afterwards.

Forbearance is temporarily hitting the pause button on your mortgage and not having to make the payment, but it does require the missed payments to be paid eventually. Forbearance does not necessarily pause the interest that is accruing either. So, you will want to keep in mind that you will eventually have to make up the missed principal and interest payments. Lenders may choose to require a lump sum payment, or to work with you to structure a payment plan.

On the other hand, deferment is allowing borrowers to repay the mon-

ey over time or add it to the end of their loan period.

In the current landscape, many borrowers haven't become past due on their mortgage yet. But as the pandemic causes unemployment numbers to rise, borrowers are in a rush to seek help before they default. "The moral of the story right now is to call your lender," according to a mortgage loan originator interviewed by realtor.com. "Don't just assume you can skip a payment. Call them, let them know, and make arrangements."

Forbearance and deferment aren't the only options. Some lenders are doing loan modifications, too. The bottom line is that lenders want to remind consumers: Nothing is free and you want to evaluate your options very carefully and understand the implications. As you are anxious to get relief right now, you don't want to cause yourself more problems in the future.

Penn Estates Home Sale Data

Information has been gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service on May 4, 2020.

| | Active Listings | Pending Sales | Closed YTD | Closed 2019 |
|-------------------|-----------------|---------------|------------|-------------|
| Total | 24 | 10 | 27 | 97 |
| Foreclosures | 0 | 1 | 4 | 9 |
| Short Sales | 0 | 0 | 0 | 0 |
| Low List/Sold \$ | 106,000 | 105,000* | 55,801 | 50,000 |
| High List/Sold \$ | 289,000 | 167,500* | 319,000 | 260,000 |
| Avg. List/Sold \$ | 185,891 | 132,490* | 155,479 | 149,315 |

*Pending Sales reflects list prices. Sold information is not available until the sale is final.

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



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Fourth in a Series

Navigating Your Finances

by Bettyanne Nevil, Contributor

Budgeting is Planning

Planning to control your money. Knowing where your money is going. Also planning for the unexpected. I hope when you made your envelopes you made one for emergencies. The problem with emergencies is you never see them coming.

The recent pandemic taught us a few things we should all change. How much emergency money we have available can really reduce our stress levels. Some people have told me when they started shopping smarter, they put the difference what they would have paid and what they did in the emergency envelope. If its coins they started an emergency jar. You can convert these coins to dollars at anytime or wait until you fill the jar. Its just a smart way to accumulate extra funds.

A lot of the things I save money on or get for free I keep extra for stock. It come in handy when someone in the family forgets to tell me they are running low on something. It also makes it possible for me to help others. I do not hoard but I do keep extra of the items we frequently use.

When pasta goes on sale I stock up. When I have the ability to get free items, I buy them whether I need them immediately or will within a decent amount of time. I am not the one who hoarded all the toilet paper but didn't have to run to the store. I needed some right around the time stores were stocking up again.

Have you ever really looked at the the items available at your dollar store? The one near Raymour and Flanagan has a refrigerated section. They carry frozen vegetables, fruits, meatballs, chicken nuggets and I could go on and on. Sweetner is cheaper there. Efferent tablets, paper products, juice and personal care products, all at good prices. You might want to go there first. Not everything is junk.

When you start to see how much you are spending, you can build up your emergency funds with that savings. In a perfect world, you will never need it. Having it to help out when you do need it sure eases the stress of things you can't control.



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The Healing Touch of Nature

by James Ruffini, Communications Committee Member

Now is the time for healing. It's difficult in these times, worrying about friends and loved ones, having to self-isolate and not socialize as we normally would. Many of us do not know what to do with our time and have run out of things to do around the house. Now is the time to turn to the natural world to heal, reflect, and unwind.

Here in the Poconos there are so many parks, lakes and wildlife preserves to choose from. Not only do we have wonderful lakes to enjoy in Penn Estates, but just outside the community we have the Forevergreen Nature Preserve. The Forevergreen Nature Preserve was a golf course which was converted back to its natural setting and has a nice walking trail. You can eagle watch if you like at one point from the walk path (bring binoculars). The trail is easy and wide, and tranquil to walk around.

Also available right down the road from us is the Pinebrook Park and Brodhead Creek Park, which are both part of the greater Stroud Township Park System. There is always the Delaware Water Gap, which has many trails to enjoy, and of course the Delaware River you can go canoeing on. The Kettle Creek Wildlife Preserve is also a great choice, and fun for kids.

There are too many parks and trails to list here. Go online: Pocono Heritage Land Trust <phlt.org>, Monroe County Conservation <mconconservation.org>, and



Stroud Township Parks <stroudtownship.org> for a starting point.

I'll share with you a poem about the restorations of wildlife preserves from golf courses, taking place in our area of the Poconos. Forevergreen was just one of a few which has been beautifully restored back to nature, for everyone to enjoy. I hope it inspires you to enjoy and heal in these challenging times.

Let Nature Drive

(Letting Golf Courses Grow Back To The Wild)

*Trees are crudely felled,
And the habitat of wild foliage –
Lush, vibrant nature – nature which gives
And receives in great achievements,
Is cleared for an artificial sense
Of ordered beauty.
The sun shines in the late afternoon,
While a little white ball is putt
Into a small pristine hole in the earth.
The players in the Club House revel
In their achievements, as sunlight diminishes,
And night quietly spreads,
Tucking in the greens.
The weary carry their clubs back to their cars,
Retiring from life's work.
Then the cycle begins again.
After the courses have been abandoned
From boredom, and the challenges have grown thin like weeds,
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Debra' Bookshelf

by Debra Cellentano, Communications Committee Member

After the Climb (by Kristen Ashley)

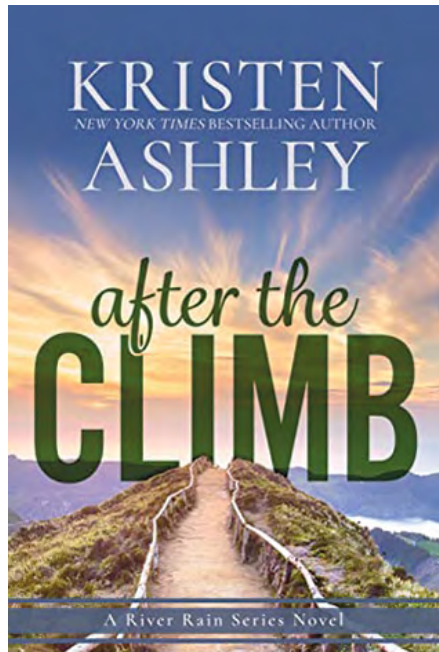
If you haven't read Kristen Ashley before, this is a great book to start with (though Rock Chicks is her signature series and one not to be missed). After the Climb begins a new series for Kristen (AKA: My Queen) and is currently available for free on her website. It's a sort of thank you book to her fans during the pandemic.

I can't guarantee it will still be free when this is published but you can find the book here: <https://www.kristenashley.net/titles/after-the-climb/>

After the Climb is a second chance romance that's sweet, fun and a bit steamy. It's also about friendship and deception. Duncan Holloway and Imogen Swan are the main players in this book and as the story unfolds your heart will bleed for two of them and all they lost.

As this couple finds their way back to one another you'll be smiling at how sweet a love they had and how they each work for the chance to make the other one happy.

As I mentioned, this author is my favorite and if you love this book and want to read more from her, I suggest starting with the Rock Chicks series and then moving onto the Dream Man series. All will have you laughing and appreciating your own Rock Chick tribe. Happy Reading!



2020 Aquatic Operations

by Phyllis Haase, Community Manager

Penn Estates Property Owners Association hopes to be able to offer our members a safe and enjoyable pool season this year. But due to the evolving COVID-19 pandemic, aquatic operations will be impacted, and changes will need to occur.



Management is analyzing the ever-changing situation and considering options for addressing the uncertainty. Primary concerns include when and how federal and state restrictions may be lifted, pool attendance, extra safety and sanitation measures, staffing level adequacy, supply chain issues, and the extensive staff labor required to prepare pools while maintaining social distancing.

A few items being considered are establishing a new maximum number of people allowed in the pool facility at one time, separating the pool decking to delineate the two pools, to allow additional admittance, set up blocks of pool time for people to reserve. We will not be providing pool chairs this year due to the cleaning and disinfecting needed between the use of each member. Members will need to bring their own chairs each time they come to the pool.

The Center for Disease Control, Department of Health, State Orders, Legal, and Insurance Carriers requirements will guide a final determination.

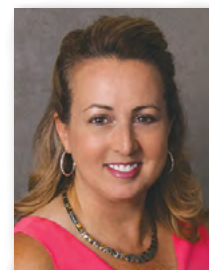
Please know that management and the Board have been making difficult decisions to protect residents and staff members since COVID-19 began its rapid spread across the U.S. in late February.

We appreciate your patience and understanding during this time. We all wish you continued good health!



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Did you know:

- 26 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.
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Eats Around Town

by Robin Nicholson, Communications Committee Member

Bamboo House

Have you tried arguably the best and one of the oldest Chinese Restaurants in the Poconos? Bamboo House is not far from Penn Estates on Route 209 in East Stroudsburg. Established in 1987, it features a full-service Cantonese restaurant with a full bar and of course, take out.

Bamboo House is known for its great reviews and service. It is family owned and operated and makes you feel welcome and warmly attended to.

Now for the food. I have to declare, my passion for Chinese food is huge and life-long. And when I say passion, I mean it. I once traveled to Hong Kong, and I am not ashamed to admit, at least a part of my excitement (and desire) to go this city was because it's the Dim Sum capital of the world!

I have long noted, the Chinese food we get most places in the America is very different than what I had in Hong Kong. In America, the Chinese take-out we get is often heavy, oily, very salty and rich. Bamboo House however, is different. I find the food much lighter and free of the excessive oil and fillers.

One of my favorite dishes from Bamboo House is the General Tsau's Chicken (a popular American Chinese take-out choice). Interestingly this is not my favorite choice anyplace else! At Bamboo House the General Tsau's Chicken is savory and flavorful yet free of the thick batter and fillers. The sauce is perfection.

Another popular take out that is done a little different at Bamboo House is Chicken with Broccoli. The Chicken with Broccoli has a very light and delicate taste (Cantonese style). It's a great choice for anyone wanting something more



healthy. Another favorite of mine is Chow Mei Fun. Bamboo House mixes the classic thin noodle with shrimp, chicken, pork (all three!) and vegetables. Again, without the oil and over powering sauces, even though noodle based, its light.

Now I will get to my favorite. DIM SUM (dumplings). I am a notoriously passionate Dim Sum eater. I prefer a very thin dough/noodle and pure simple pork filling, of course bite sized and steamed. Yeah, I will eat any old Dim Sum, but rarely will



I say, it's great or compares to the Dim Sum I had in Hong Kong.

I have to say, Bamboo House has the best Dim Sum I have had locally. It's done how I love - with very thin dough (if you order specifically Dim Sum vs. dumpling). One thing that stands out about Bamboo House's food, is the very FRESH ingredients, so you can really taste and appreciate the delicate mix of flavors. The portions are also very generous making the prices quite reasonable. I most definitely highly recommend going to Bamboo House for you next Chinese Food craving!



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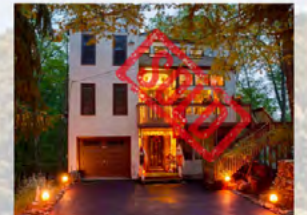
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So Many Books, So Little Time!

by Sharon Kennedy, Communications Committee member

“So many books, so little time” is a refrain across generations of my family. When I was growing up, other families might play football or Monopoly or even share popcorn for a movie night. The Kennedy family evening consisted of five of us (and the dog) curled in our separate but neighboring chairs reading and chuckling or gasping at whatever book each of us was reading. (The gasps usually meant that one of us was engrossed in the most recent Stephen King novel.) Only the dog was not reading. Dinner and breakfast discussions were often about who was finishing a book and who would get to read it next.

Books are escape, companionship, distraction, inspiration and so much more. So, here we are with time to read all those books that we longed to have time for “someday.” However, libraries and bookstores are closed. Yes, Amazon and Thriftbooks and other sites can get a book to you in some unknown amount of days. But, these are times to conserve what income we may have. What’s a bibliophile to do?

There are so many options to explore! You may choose to share books with friends or neighbors, though you have to be careful to not share COVID as you do. We have the lovely book exchange boxes, one at the lake and one near the pool; however, the same COVID concerns apply. If you are an Amazon prime member, you choose one of several free kindle books each month and you can borrow up to 10 selections at a time from the prime reading list.

Two of my guilty pleasures are yearly subscriptions to Amazon Prime and to Audible (audiobooks). Great! But what if you don’t want to subscribe to either of those options? Ahhh, there are more options!

My favorite options are through the public library. Each library has their own sponsored sites for electronic books and/or audiobooks. Contact your local library to access books online. Our local library, Hughes Library of Eastern Monroe, has a number of options. Even though they are physically closed, you can download the apps and use your library card to sign up for online access.

Hoopla offers four things that you can checkout and download per month. You can choose any combination of movies, e-books and audiobooks for those four

items each month. RBDigital offers e-books and audiobooks without the four-book limit. Libby has e-books, many of which are recent popular books in high demand.

Other options are Freeding, Zinio (magazines) and TumbleBooks for Kids. All you need is a library card! I love that the books return automatically at the end of your time, so there are no late fees. Of course, you can renew them just like any other library book.

Being a subscriber to Audible, I can get most any book through that subscription but it uses one of my 12 credits per year. If there is a book I want to read or listen to on audio, I first check to determine whether it is available through the library apps. I save my credits for books that I cannot read for free elsewhere.

There are other free options. If you like classics, you might check out Project Gutenberg, Internet Archives, or Librivox. Librivox is an organization that has a unique approach. Anyone can volunteer to record a book that is in the public domain and offer it to Librivox as part of their audio library. I enjoyed reading the Wizard of Oz series and Sherlock Holmes stories through Librivox. Many of the books have been read by more than one person so if you don’t like one reader’s voice, you can download it recorded by another person.

There are other options, of course. Apple books sells e-books and audiobooks, often at a higher cost than Amazon. However, they do have some free selections available. During the COVID shelter in place, Audible has offered a selection of audiobooks for children and teens for free without requiring any subscription. If you have children at home, consider storylineonline.net, starfall.com, storyplace.org, en.childrenslibrary.org (International Digital Library for Children), storynory.com or pbskids.org/lions/English.

Two last options come to mind. Bookbub is a site that can send you daily notifications of e-book deals, often for a limited time. It provides a brief summary of the content and reviews, cost (often free or \$1.99) and what website (such as Amazon) has the current deal. Chirp offers time-limited deals on audiobooks. For example, The Life Changing Magic of Tidying Up by Marie Kondo is \$1.99 today and Redemption by David Baldacci is \$4.99 for the next 16 days. Why spend \$16 or \$27 dollars if you don’t have to!

So many books, so little time! Enjoy.



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As you know, things are changing daily and real estate is no different. The Wolf administration recently issued new statewide real estate guidance that applies to all real estate transactions in Pennsylvania.

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Seeking a Car We Love Online with the Best Deal Possible

by Ting Qian and Ning Wang, Contributors

We recently gave our car to our daughter for her work, and needed a replacement in a short time period. Buying a new car is next to buying a new house as a big ticket item in a household. The purchase process always seems to be a real high-stakes adventure.

Compared to our last car buying experience ten years ago, we shouldn't have been surprised to discover a very different experience. This time it was the internet that helped us strike a better deal.

Start with Online Search

On the Internet, we could quickly search for the kind of car we were looking for. Some websites even had comparison charts with similar cars to help us make our decision, based on our needs. We knew we needed a sedan for mostly the two of us, and were looking for a smart, affordable, and comfortable car, with high fuel efficiency and quality, and a backseat with leg room for our grown-up children.

Before we headed out to a local dealer, we narrowed our choice down to a 2020 Honda Accord, with features, price range, and quality that would match our expectations. By the time we saw the actual car and talked to the dealer, we were already knowledgeable about the car.

Visit the Store and Negotiate the Price

Price always plays the key role in buying a car. We can fall in love with the tangible things — the look and feel, design, features and everything else — but when it comes to price, that's a mystery. How low can we go with the dealer's offer? Is this really the rock bottom price? These are the questions that linger.

We were the first customers at a local Honda dealer on President's Day. A salesperson greeted us. He was experienced, friendly, down to earth, and aimed to sell a car that day. After learning that we had set our mind on a Honda Accord, he smiled and said, let's skip beating around the bush and get right to the cost.

We learned from the Internet that when negotiating, start with the invoice price, not the MSRP, manufacture suggested retail price. A car invoice is the price at which a dealer purchases a vehicle from the manufacturer. These days, one can find the invoice price of the model on the website such as CarsDirect.com as a reference before heading to the store.

Sometimes, depending upon incentives dealers get from the manufacturer, it's possible to buy a car at or close to the invoice price. We also learned that whether we choose financing or cash payment, we need to ask for the OTD (Out the Door) price, which is the final cost after the tax and all the fees. If we chose to finance the car, OTD is the amount we would focus on, not the monthly payment.

After the very friendly salesperson offered us a discounted price, he added the profit he would earn, plus the tax, destination fee and documentation fee. Now we received the OTD price, but we had no idea if we had reached "rock bottom" or not. Experts would recommend starting with a rock-bottom price in the negotiation and then working our way up. We obviously didn't follow that advice.

On our quote sheet, the salesperson put down the hand-written bold capital letters "PRESIDENT'S DAY DEAL!!!" He made sure that we knew that this quote was an exclusive deal, and it would expire shortly. We decided not to rush. After all, it was the first quote we had for the day, and needed to go back to the Internet to figure out if it was really the most competitive price.

Back to the Internet

The Internet not only makes doing research easier for potential car buyers like us, it's also the most competitive market for dealers all over the world! In that sense, you can say that it's to the advantage of consumers.

On the internet, many dealers are present, competing with each other. In the store, there is no presence of other dealers when a potential buyer walks in. The sales team in the store can lock the deal in right on the spot without worrying about other competitors taking their business away at that exact moment. According to online advice, in-store, salespeople are likely to try to negotiate a price that gives them the most commission.

Almost all dealers have an online presence, but some of them will try to get you to their stores before talking about the price. Instead of looking for salespeople, the best way is to pass the word out that you are looking for a new car. Let them look

for you instead. By visiting carsdirect.com and other similar websites such as true-car.com, we found out that we could easily request a quote by submitting an online form if we know the model and year of the car we are buying.

Just a couple of minutes after we clicked on the "submit" button, we began to receive a handful of calls and messages from different Honda dealers from various locations. It was around 6pm that evening, and some dealers were 50 minutes away and still wanted to schedule a same day appointment before the store closed. We immediately sensed how competitive the internet sales playground could be.

Several quotes came in, one after another, and we were able to pin down the lowest quote. We made sure that the quote we asked for was the OTD (Out the Door) price, which included all the taxes and fees. From amongst all the online competitors, an agent from the local dealer that we'd visited also reached out to us. On the Internet, they didn't seem to know who we were. Their price turned out to be the lowest among others, and they even beat their own store price by twelve hundred dollars. That difference in price was quite significant to us.

On the Internet, the quote was sent from a sales consultant or agent instead of from a salesperson. It made us feel super comfortable to go back to our original store salesperson with the new quote we received from online.

Return to the Store

The next morning, we returned to the store to the same salesperson to complete our purchase process. The store manager and a beautiful lady walked out to the floor to greet us. The lady shook our hands and introduced herself: "Hi, I'm Starr. I was your online agent who worked with you." The store manager chimed in: "She was the one who was behind the keyboard!"

We were in awe. All that time that we were communicating online with her in getting an OTD quote last night, we believed that we were working with a male agent! We misjudged them by their name. It's amazing that the internet experience even challenged our perception!

The Internet is still looking for us

Thanks to the Internet, we were able to get the best deal for the car we loved. But the footprints we have left behind online turned to be a target for numerous car advertisers. Car advertisements have been following us wherever we go on the web. Sponsored ads are surfacing on all websites, including social media sites that we visited. We wonder how we could have stopped the ads from following us on the internet. For now, we can't wait to drive our new car!

If you are seeking to buy a new car, we wish you the best of luck!

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Cure the Bully, Cure the World?

by Stephanie Joy Lewis, Contributor

Bullying by children in school, from pre-school to high school, like bullying among people generally is, by most accounts, an indelible scourge on humankind, apparently from the beginning of time. While the forms of bullying in earlier times are generally described as one or a few physically strong boys directly and harshly treating weaker ones, the more modern context includes more psychological and verbal threatening as well as mean gestures and facial expressions, gossiping, and spreading rumors.¹ In this day of internet, social media, and gaming, the number of places where bullies wreak their damage are almost infinite. Very concerning is the fact that as parents or teachers, we are largely unaware of when bullying is occurring.²

Are we doomed as humankind to always have bullies as a part of us? If so, can the incidence of bullies or their activities be reduced? It would seem we have to look closely at what makes a bully, to learn more. This article intends to look at bullies and how we may better recognize if our child is the bully – a very uncomfortable inquiry for many of us, but perhaps one that needs to take place.³ The theory is that if we can recognize and cure a bully, we prevent the victimization of many children and even potential future mental health problems for the bully himself.

Bully Basics

Although this article focuses on bullying by and against children, it may be worth recognizing that it is also very pervasive in the workplace, social situations and elsewhere, although that is an article for a different day.⁴ As a rule of thumb, it seems that bullying usually involves an imbalance of power, either physical, or social. However, it may also be that a mere perception of an imbalance of such power creates an environment that fosters the ability to bully and to succumb to being bullied. The general consensus among bully experts seems to be that the bullying behavior must be repetitive, not a single or rare event.^{5,6}

Traits of a Bully

According to Kevin Caputo, Chair of the Department of Psychiatry, as well as President and Chief Behavioral Officer at Crozer-Keystone Health System, those prone to becoming bullies tend to be those with excessive concern about their own popularity or those who are isolated from their peers. However, there are also general personal traits found in bullies that include:

- poor frustration tolerance
- a home-life containing conflict or neglect
- difficulty following rules
- easily influenced by friends who engage in bullying
- a general negative feeling about others
- an embracing of aggression as a positive trait to have⁷

The devil may be in the details, however. There are several warning signs

parents can consider to learn if they are potential raising a bullying child. None are conclusive, but signs to consider. There are also actions that we, as parents, can take to tailor our own child-rearing ways to prevent or curtail bullying behavior. The following are a handful gleaned from those in-the-know.

1. To Do - A personal wake-up call: Acknowledge that anyone can be a jerk, make a mistake, or develop a bullying habit under the wrong conditions. Parents need to avoid denial, which has become easier to do because we have perhaps become desensitized to a culture of name-calling, yelling, sibling-on-sibling fighting and violence in their own homes. Denial is perhaps also more prevalent because modern day bullying cannot be seen, when in the form of texting, online posting, or disappearing messages.⁸

2. To Do - Don't label the bully: Kids mess up. They also try on different personas and behaviors to find out what works best for them. It is the bullying behavior that is the problem, not the child as a person. As such, parents are advised to calmly call out their child's bullying behavior very clearly and directly, with an explanation as to why it is not OK.⁹

3. To Check/To Do - Recognize your child may be in distress: Because often a prolific bully was previously intentionally hurt by another himself, it may be necessary to consider this possibility when evaluating the potential bullying-behavior of your child. As importantly, intervention by a mental health professional can help in making such a determination.¹⁰ According to one researcher, many studies have revealed a concurrent association between bullying activity and increased risk of depression, not just being a victim of bullying and depression. The studies supported the notion that depression may predispose adolescents to bullying.¹¹

4. To Check - Trouble sleeping: According to one recent study, children with sleep difficulties related to sleep-ordered breathing were more prone to bullying or conduct problems than children without this medical issue.¹²

5. To Check - Watch your child's friends: As per Dr. Deitz, *infra*, while it can be hard to notice signs of bullying in your own child, for obvious reasons, take note of his friends. Do they seem aggressive or mean-spirited? How about any of the other signs that may correlate with bullying? As suggested by Caputo, above, often bullies hang with bullies.

6. To check - Violence in the home: Unfortunately, a parent possibly needs to take a personal, internal look. According to the CDC, bullies are much more likely than non-bullies and non-victims to have experienced violence in the home, by about four -to-one.¹³

7. To Check - Other reasons to bully: Consider some of the other less serious causes of bullying, when considering your child. Some bullying is a misguided attempt to get attention, fit in with friends or comply with peer pressure, or to build self-esteem. Some children have very assertive personalities and if a parent learns he or she is a bully, may need to adjust how they talk to and teach their child how to better behave. Similarly, some children have limited social skills or problems with impulsivity, which may need a more unique measure of curtailing the bullying tendency. And as confirmed by Caputo, *infra*, underlying signs of bullying may include children who become easily frustrated if they don't get their own way, lack empathy for others, and have a history of discipline problems. If the school year starts with your child getting into trouble for fighting, or aggressive behavior with

(continued on next page)

1 <https://webcache.googleusercontent.com/search?q=cache:TUXfIrGe7ewJ:https://files.eric.ed.gov/fulltext/EJ768971.pdf+&cd=2&hl=en&ct=clnk&gl=us&client=firefox-b-1-d>

2 "Society has focused more on physical bullying because it is easily recognized, but social bullying is equally as destructive to a child. Of children in grades six through 12, 28% have reported being bullied. Moreover, subtle bullying is not witnessed by school personnel and is rarely addressed. Estimates show that teachers witness only 4% of bullying... [Furthermore], since there is shame involved, children bullied report it to their parents only half the time." <https://www.inquirer.com/health/expert-opinions/bullying-in-schools-kids-20191227.html>

3 As parents now, or in the future, many of us want to know if our child is being bullied, and how to protect him from such treatment. However, we also don't want to equate incidental school conflicts with bullying, or create a problem where there may not be a problem requiring parental interference. We want our children to develop the skills to cope with all kinds of personalities and less than ideal behaviors. There may be a fine blurry line in our success in the endeavor. Today, however, I focus on bullying only from and specifically, the bully. For every instance of a child being bullied, there is a bully. And that bully may very well have many victims. Cure the bully, stop the victimization.

4 <https://www.inquirer.com/health/expert-opinions/bullying-in-schools-kids-20191227.html>

5 <https://www.inquirer.com/health/expert-opinions/bullying-in-schools-kids-20191227.html>

6 Jennifer Hancock, Author of The Bully Vaccine, as quoted from <https://www.quora.com/Does-bullying-have-to-be-repeated-to-be-classified-as-an-act-of-bullying>

7 <https://www.inquirer.com/health/expert-opinions/bullying-in-schools-kids-20191227.html>

8 Dr. Gail Saltz, an associate professor of psychiatry at the NewYork-Presbyterian/Weill Cornell Medical Center, as reported by <https://www.today.com/parents/how-handle-it-when-your-child-bully-t160102#anchor-1Haveawakeupcallwithyourself>

9 Sameer Hunduja, a professor of criminology at Florida Atlantic University and Co-Director of the Cyberbullying Research Center, as reported by <https://www.today.com/parents/how-handle-it-when-your-child-bully-t160102#anchor-1Haveawakeupcallwithyourself>

10 <https://www.today.com/parents/how-handle-it-when-your-child-bully-t160102#anchor-1Haveawakeupcallwithyourself>

11 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3926772/>

12 <https://www.everydayhealth.com/kids-health-pictures/7-signs-that-your-kid-is-a-bully.aspx>

13 <https://www.everydayhealth.com/kids-health-pictures/7-signs-that-your-kid-is-a-bully.aspx>

Cure the Bully cont.

other kids, it may be a sign that he is becoming a bully. (Of course, he may just be the victim, but we are looking at signs that can point to a bully.)¹⁴

8. To Check - Highly emotionally intelligent children may be prone to bullying: It sounds oxymoronic. But according to Dr. Gail Saltz, girls who are confident in their own social abilities will sometimes use those skills to become the center of the social circle. This position is then used to, and maintained and confirmed by, successfully pressuring other children to engage in inappropriate behavior, such as drug or alcohol use, sexual behaviors, or even the bullying of other students.¹⁵ The control of the behaviors of the other students confirms, for this kind of bully, that she's still "got it." A similar opinion is noted by Marie Newman, anti-bullying family advocate,¹⁶ in that children fixated or even obsessed with being popular are also showing another warning sign of bullying, and that this behavior underlies many insecurities.

9. To Check - Kids with natural leadership potential can be the bully: If a child has natural leadership skills that go untapped, the propensity to lead in a negative way, such a bullying, may be heightened. Dr. Saltz suggests that bullying can be thwarted if these kids are taught to redirect their skills in a positive manner.

10. To Do - Peer invention is worth its weight in gold: Because bullies secure their power from the admiration of others, often fearful admiration, if one peer stands up and resists or denounces the bully, and ceases being a complicit follower, it can change the dynamics of the bullying, because "kids listen to each other."¹⁷

11. To Do - Accountability: Often the turning point for a bully, who is generally a very insecure kid, is accountability, according to Shackelford, *infra*. In an appropriate form, a parent who wants to cure their bully child, will have to hold their child accountable. This may involve appropriate discipline, such as taking away the cell phone and internet access for a period of time. And for a cyberbully, a parent should also have all passwords for their child's devices and social media accounts, and let the child know they will be monitoring their online activity.

12. To Do - Cultivate empathy: Hinduja, *infra*, notes that some kids may not realize they are the bully, that their actions are bullying, because they have no understanding of how their actions make others feel. For instance, a kid who uses cutting humor at the expense of another, may be doing so because he loves to make people laugh and it brings him attention; he may not recognize the pain he is inflicting, because everyone is laughing, often even the victim, who is crying inside. Hinduja suggests that as parents, we can turn it around on our child – Explain to him something he is sensitive about and ask him to think about how hurt he would feel if someone said it to him. The child can learn how to avoid using other people's emotional buttons as his play ground.

13. To Do – Foster the Positive Parent-Child Relationship: Dr. Dietz also points to a painful consideration, but one that puts the power to end bullying squarely in the hands of the parent of the bully. While bullying is not always a product of bad parenting, and good parents can unwittingly be raising a bully, good parenting can prevent the bullying behavior. "Parents play a key role in whether their child becomes a bully." Perhaps then, parents can play role in stopping their child from continuing bullying behavior. Dr. Deitz notes that children are more inclined to bully others if they feel their parents are often angry at them, or if they feel that they are a nuisance to their parents. On the flip side, parents with good relationships with their kids are more likely to raise kids that do not bully others.

14 D. Janell Dietz, EdD, an author on the subject of bullying and a former school counselor and teacher, as reported by <https://www.everydayhealth.com/kids-health-pictures/7-signs-that-your-kid-is-a-bully.aspx>

15 <https://www.today.com/parents/how-handle-it-when-your-child-bully-t160102#anchor-1Haveawakeupcallwithyourself>

16 Marie Newman, an anti-bullying family advocate and author of *When Your Child Is Being Bullied: Real Solutions*, as reported by <https://www.everydayhealth.com/kids-health-pictures/7-signs-that-your-kid-is-a-bully.aspx>

17 Chelsea Shackelford, Program Director for Eckerd Connects E-Nini-Hassee, an outdoor therapeutic school for girls in Central Florida, as reported by <https://www.today.com/parents/how-handle-it-when-your-child-bully-t160102#anchor-1Haveawakeupcallwithyourself>

Cybersecurity Tips for Remotely Working and Learning from Home

by Dave Coykendall, Communications Committee Member

As a result of Covid-19 (Coronavirus), employees and students have positioned themselves in remote offices and classrooms. With this change we should all keep these tips in mind to ensure our digital safety.

Use devices that are approved by your organization – Devices that are not approved by your organization could open up potential security threats.

Update your Router / WiFi software – Home Routers and WiFi should be updated to the latest software offered by the manufacturer and secured using a unique passphrase.

Know your organization remote work policies – Most organizations may have forwarded best practices while working remotely.

Physical Security – If you need to leave your work area for any given time make sure that you lock (password) your computer in case young children or animals find it fun to play with.

Phishing scams – Now more than ever, criminals are trying to take advantage of this new remote work force. Be wary of anything suspicious on your work and personal emails, social media, and anything that has an attachment or "click here."

This is big adjustment for many of us which may leave us exhausted and irritated. Be sure to step away every so often to take a break. If you enjoy working remotely this may be the time to show your employer that this could be a viable option in the future. Remember to take it a day at a time, a step at a time.

Stress Tools During Covid-19

by Yolanda Sarrabo, CPT NASM, Contributor

Unprecedented times call for unprecedented measures. This is indeed a scary time for many people. There's no playbook how we should feel in this new day and time, but getting into our Zen is indeed a step on the-to-do list. I just wanted to start this off by wishing all residents the very best and offer a few stress relief tips.

Many gyms in the state are closed; you may also be thinking who wants to work out for many this may feel conflicted in this new day. One thing we need to consider is staying healthy to the best of our abilities. It's great seeing some residents walking about in the nice weather days we've had; however, let's continue in remembering social distancing, as well as wearing the masks on these outings.

Covid Tip 1 - Hydrate

I've mentioned the importance of staying hydrated before; however, it holds true even more so now. As many items in the grocery store have flown off the shelf; water has indeed taken much interest, and rightfully so. Though sugary drinks and caffeine feel like the best go to, water is still the top pick to quench your thirst. In the case of respiratory problems, water helps thin out the mucus lining which allow the lungs to function healthier. Along with so many benefits of water in this time, it can be used to remove carbon dioxide in the body as we take in oxygen. Also, stirring away from dehydration as loss of water may challenge our breathing.

Covid Tip 2 - Movement

Any movement at this time is a good thing, yet may be challenging as we're limited in our space; however, if you have a driveway, yard or space in the home to bend or stretch for 20 minutes through the day is a start. Many of us may be working from home, so with that means a lot of stationary sitting. Along with work and school now at home try adding stretching into your schedule. Also consider movements that improve the lungs capacity.

Diaphragm Stretching - Stand upright and exhale until your lungs are empty, then proceed to breathe in slowly as much air as your lungs can hold. Hold your breath for as long as you can hold- preferable 20 seconds. While you are slowly counting turn your body left and right with hands on hip, once you have completed 20 seconds, slowly return to relaxed position. Repeat for a count of 3.

Squats - Stand upright and with hands on your hips or arms outright and bend legs, move up and down. Proceed with a count of 10 and 3 sets. You determine the momentum of fast or slow. Repeat for 20 seconds.

Be well. Be safe.

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

ARTICLE X - Lake and Beach Safety and Boating Rules

1. *The Grantee is hereby granted the privilege of boating, swimming, fishing and ice skating in the lakes of the Grantor. None of the foregoing activities are to be engaged in for any commercial purpose whatsoever, and all such privileges are under and subject to payment by Grantee of such fees as are set forth in the within covenants and restrictions. [Cross reference Declaration of Protective Covenants #21].*
2. Pennsylvania regulations (58 Pa. Code 91.4) "A person 11 years of age or younger may NOT operate a personal watercraft or a boat propelled by a motor greater than 25 hp. A person 12 through 15 years of age may NOT operate a personal watercraft if there are any passengers onboard 15 years of age or younger."
3. Pennsylvania regulations 58Pa. Code 97.3 (b) - Unpowered boat operators are required to carry a device capable of sounding a prolonged blast 4-6 seconds that can be heard by another boat operator in time to avoid a collision. An athletic coaches whistle is an acceptable sound producing device for unpowered boats. It is unlawful to use a sound producing device on the water under any circumstance except in the following situations:
 - Assistance is needed because of immediate or potential danger to the persons on board.
 - It is necessary to attract the attention of another boat.
4. PA Regulations 58 Pa. Code 97.1 (h) Require "Children 12 years of age and younger shall wear an approved wearable PFD while underway on any boat 20 feet or less in length and all canoes and kayaks" and PA Regulations 58 Pa. Code 97.1 (h) "Beginning November 1 until midnight April 30 of the following year, a person shall wear a Coast Guard approved wearable PFD while underway or at anchor on boats less than 16 feet in length or any canoe or kayak." Users must ensure that all watercraft is equipped with a U.S.C.G. approved flotation device for each occupant.
5. *Only boats, canoes or watercraft propelled by oars, sails or paddles shall be permitted upon the waters of said lakes. No motorboats of any description shall be permitted on the waters of said lakes. [Cross reference Declaration of Protective Covenants #22].*
 - A. Boat Registration - All boats used on PEPOA Lakes must be registered with the Association. Boat registration applications are available at the Administration Building. Dated identification stickers are issued for boat registrations; renewal registration and dated identification stickers are required annually. Identification stickers should be affixed to the boat immediately.
 - B. Boat Racks - Boat racks will be made available by PEPOA at one location on each of the three lakes; residents may store boats on the boat rack(s) for a seasonal fee. Rental applications are available at the Administration Building. Rack space will be available on a first come; first served basis. Once all of the boat racks are full, no more boat rack registrations will be issued. Any resident that does not obtain a rack space may not store boats along the shoreline of any lake; dam; levy or spillway. No boats may be left on the water. Residents without a rack space must take their boat(s) back to their property after use. Boat rack storage is a "store at your own risk" policy, and the Association is not responsible for damage or loss of property stored at the boat racks. Owners must secure their boats to the boat rack with a bike lock or some type of tether and lock.
 - C. Boat Removal - Boats must be removed from the racks no later than November 1st of each year. Any boats not removed by November 1st will be removed by PEPOA; locks will be cut and destroyed, and a removal fee of \$50 must be paid to retrieve it. Return of boats to resident's property is the responsibility of the boat owner/resident. PEPOA will not provide transport. Any boat(s) not retrieved by the owner after 90 days and written notice will be disposed of at the discretion of PEPOA.
 - D. Improper Boat Storage - Absolutely no boats are to be store along the shoreline of any lake; dam; levy or spillway. No boats may be left on the water. Both registered and unregistered boats found to be improperly stored will be immediately removed at the owner's expense. A removal fee of \$50 must be paid to retrieve it. Return of boats to resident's property is the responsibility of the boat owner/resident. PEPOA will not provide transport. Any boat(s) not retrieved by the owner after 90 days and written notice will be disposed of at the discretion of PEPOA. *Rev; 5/6/16*
6. No diving or swimming from boats will be permitted.

7. No china or glassware of any sort is allowed at the beach, consumption of food is limited to designated picnic areas, and all trash should be placed in the provided containers.
8. Children under fourteen (14) years of age are not permitted in the lake unless accompanied by a responsible person fifteen (15) years of age or older who shall be responsible for conformance to all rules. The responsible person(s) must remain at the beach facility with any/all children under fourteen (14) at all times.
9. Lakes will be cleared for 30 minutes upon hearing thunder. An additional 30 minutes will be added for each thunder clap. In the event of lightning, the lakes, beach and surrounding area must be vacated and remain empty for 45 minutes after the last lightning strike. Sailing or boating during thunderstorms is not permitted; boats must be docked at the first signs of a storm.

ARTICLE IX - Pool Rules

1. Guests with owners in good standing shall pay guest fees to use the amenity. *[Cross reference Article III - Membership Identification and Access Control, Section (A) - Amenity Access, #2].*
2. No one is permitted in the pool enclosure except during scheduled hours and only when lifeguards are on duty.
3. The pool staff may close the pool during scheduled hours for reasons of safety, weather or maintenance.
4. No running, dunking, pushing or other horseplay will be permitted. Always enter the pool with caution.
5. No china, glassware, smoking or beverages (except water in plastic containers) of any kind is permitted in the pool enclosure.
6. Food is permitted in designated areas only, and not to be consumed in the bathing areas. Proper trash receptacles are provided and should be used accordingly.
7. Children under fourteen (14) years of age are not permitted in the pools or pool enclosure unless accompanied by a responsible person fifteen (15) years of age or older who shall be responsible for the child's behavior and conformance to all rules. The responsible person(s) must remain at the pool facility with any/all children under fourteen (14) at all times. *Rev; 6/14/16*
8. Children who are not toilet trained must use plastic pants or swim diapers. Children wearing non-swim diapers are not permitted in the pool.
9. No diving, no flips, back dives or other similar types of actions will be permitted.
10. Appropriate swim attire must be worn in the pool. Street clothes, underwear or cut-offs are not allowed. The pool staff shall enforce compliance with this rule.
11. Deep-water areas of the pool are limited to individuals who can swim the width of the pool satisfactorily. Qualification is at the discretion of the pool staff and verification may be requested at any time.
12. No sitting or hanging on ropes and no swinging on ladders will be permitted.
13. Gum chewing is not permitted in the pool enclosure.
14. Only radios equipped with and used with headphones or ear buds shall be allowed in the enclosed pool area.
15. Flotation devices, scuba and skin-diving equipment, are prohibited in the pool and beach areas unless permission has been granted by the pool staff.
16. No articles of any kind may be thrown into the pool unless approved in advance by the pool staff.
17. The primary responsibility of the pool staff is the safety of the swimmers. They have the authority to remove anyone in violation of the rules from the pool for any portion of the day or longer. Chronic pool offenders may be suspended for a day, week, season or any portion thereof, and subject to other action or a citation and a fine, depending on the circumstances.
18. Pools will be cleared for 30 minutes upon hearing thunder. An additional 30 minutes will be added for each thunder clap. In the event of lightning, the pools, and pool deck, must be vacated and remain empty for 45 minutes after the last lightning strike.
19. Socializing with or distracting the pool staff while they are on duty is prohibited. No loitering or congregating will be allowed around the lifeguard or guard stand.
20. Personal lounges and chairs are permitted in the pool enclosure at the discretion of the pool staff, but may not be stored in the pool area. Association owned lounges and chairs are available on a first come first served basis.

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