

## President's Message

By Jody Perkin, President, PEPOA Board of Directors

On August 4, 2012, a Special Association Meeting was convened for the purpose of voting on a special assessment to help fund the reconstruction of Penn Estates Drive.

The results of the vote were:

- 187 members voted "yes" for the special assessment
- 176 members voted "no" for the special assessment

For those who were not present, below is the majority of the presentation at the special membership meeting, with some edits so that it makes sense when reading.

Penn Estates Drive is a 30-plus-year-old road. It has deteriorated over its lifetime and it needs to be reconstructed.

In 2011 Reilly Associates did an engineering study for the Association and their estimates to have the failed parts of the road dug up and reconstructed, and have the entire length of the road repaved would cost in the range of \$1 million. We also found out that there is the possibility of a state grant to pay for a portion of the project; and before anyone says the grant isn't a guarantee, I have one comment - you're right! But, if we have the possibility of getting 30-45% of the expense covered, why not get behind the concept and try rather than just saying 'as a private community we'll never get the money'; we can't assume a no response before trying, that would be irresponsible.

Even though membership approval is not required to do the road project, the Board decided to "go the extra mile" and conduct a survey to get a pulse on the level of support for the project from the members in good standing; 59% of the (364) members who responded in the survey were in favor of the project. Further, 62% of those who voted for the project in the survey favored using a special assessment to help fund the project.

Like any project, the road is not going to fix itself. The money needs to come from somewhere; hence, the special meeting. We have held forums regarding the road, discussed funding strategies, laid out a possible plan in the Notice and Call of the Special Meeting, and posted a Q&A on the bulletin boards, on the website and in Harmony.

For those of you who have not seen the Q&A, it's available on the PEPOA website, and below in a modified version from the original. There was no way for us to anticipate every question for the Q&A, but we were hearing several recurring questions.

**We don't need a PennDOT road, why can't we just slap 1-1/2 inches of asphalt and be done with it?** We aren't looking to build a PennDOT road; a DOT road is a minimum of no less than 18 inches thick. In our particular situation, putting down a top coat over a bad road is not a prudent use of available funding, it doesn't solve the problem, and it will need to be continually repaired, to the point where there will be another discussion about replacing the road; the only difference is that the cost per year will need to be inflated for each year it's delayed.

*(continued on page 5)*

## Community Yard Sale

**October 13, 2012 - 9am to 4pm**

*Real Estate Committee Presents Penn Estates Community "Only" Yard Sale*

By Lucy Jacobsen, Real Estate Committee Chairperson

The Real Estate Committee will be sponsoring a Community "Only" Yard Sale on Saturday, October 13, 2012, from 9am to 4pm. The best part about this is that you don't even need to leave your house. We are doing this at your house, so you can gather all your large and small items, place them on your lawns, and there is no fee to participate.

This is the time for *Fall Clean Up* and the perfect opportunity for you to spruce up your house both inside and out. Remember that when potential buyers come into our community, the first thing they see is the outside of the house and curb appeal is key.

If you would like to participate in this event, please contact the administration office and register your address with them. That is all you have to do, to take advantage of this opportunity. The committee will prepare a list of participants to hand out so that everyone knows where to go. So enjoy yourself and happy selling!

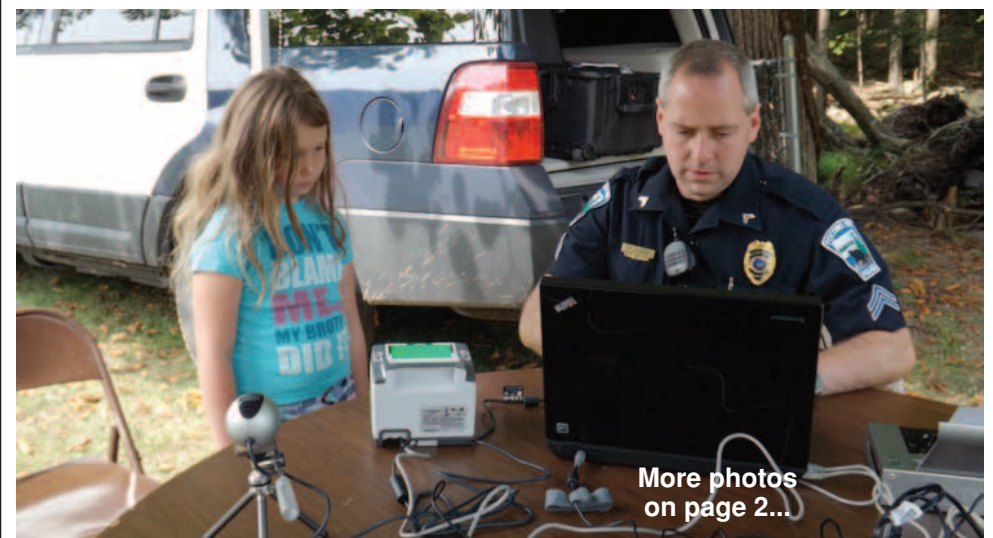
## DARE *By Chief B. Clemens*

On behalf of the Penn Estates Police Department, I would like to thank the following agencies that participated in this year's DARE event:

- Stroud Area Regional Police
- Trooper Peters with the Pennsylvania State Police
- Pocono Township Police
- Chief Dave Smalley and the Stroud Fire Department
- The crew from Medivac
- Dispatchers from Monroe County Control Center
- Suburban EMS

And last but not least, the Penn Estates Police Officers who volunteered their time on their days off to ensure the day was a success.

We have already begun planning next year's event to incorporate all the residents' back to school needs. Thank you all who came out to show your support.



More photos on page 2...



Penn Estates Property Owners Association  
3445 Penn Estates  
East Stroudsburg PA 18301  
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# Treasurer's Report

By Michele Valerio, Treasurer

As of August 31, 2012

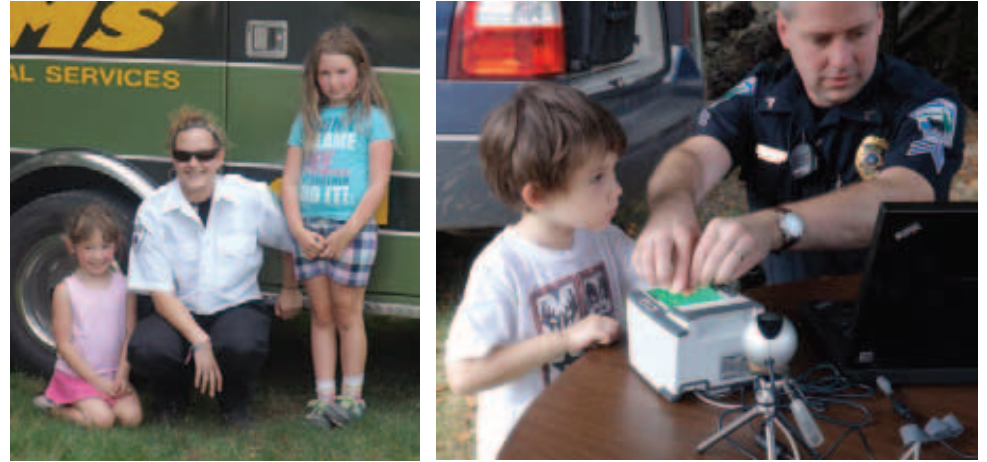
Collections of 2012 Dues: Current Month	15,530.61	
Year-to-date Totals:		
Operating Dues Income		1,579,938.15
Transferred to Capital Reserves 1st Qtr	73,666.65	
Transferred to Capital Reserve 2nd Qtr	13,245.00	
Total Transfer to Reserves		86,911.65
Total Dues Income		1,666,849.80

*This is 98.41% of the 2012 Dues Income budget and approximately .2% higher than the amount collected at same time last year.*

Collection of Prior Year's Dues: Current Month	3,769.45	
Year-to-date Total Prior Dues Income		89,629.40
<i>146.93% of the 2012 budget</i>		
Collection of Late Interest: Current Month	1,770.70	
Year-to-date Total Late Interest		33,238.07
<i>57.05% of the 2012 budget</i>		
Collection of Collection Fees: Current Month	683.63	
Year-to-date Total Collection Fees		3,845.23
<i>128.17% of the 2012 budget</i>		
Collection of Cap Imp Fees (CIF): Current Month	7,140.00	
<i>From the sale of 6 homes in August</i>		
Year-to-date Capital Improvement Fees Income		36,890.00
<i>77.5% of the 2012 budget based on the sale of 40 homes in 2012.</i>		
<i>Note: CIF is not part of the operating income; these funds are deposited in the Capital Reserve Account for current projects.</i>		

Association Cash Assets		1,806,423.69
Operating Cash Accounts	916,221.27	
Capital Reserve Accounts	890,202.42	

# DARE



# Penn Estates Harmony

The official publication of the  
Penn Estates Property Owners Association

To submit an article or contact the Editor: [pepoaharmony@gmail.com](mailto:pepoaharmony@gmail.com)

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# The Essence: Fulfillment of a Childhood Dream

By Maureen Shindle

It's quite a thrill to fulfill a lifelong dream; to accomplish something that has been in your heart since childhood. Penn Estates' own Evelyn Infante knows such joy with the e-publication of her novel, *The Essence*. After almost twenty years of writing and re-writing, primarily during her lunch hours, Evelyn (writing under her childhood nickname of EVELS) has written an erotic love story with complex and intriguing characters.

Inspired by an actual personal dream, it is the story of lovers who met in a former life; reunite in the present and who know each other instantly. The underlying

message of *The Essence* is that life is truly complicated and to face it one must be completely honest with one self. And if in doing so you find that you can be happier by yourself, then you must get out of a bad relationship.

Evelyn was born in Puerto Rico and moved to New York City with her family when she was three (3) years old. She grew up on Columbus Ave. in Manhattan; a neighborhood that challenges you in many ways. Evelyn moved to Penn Estates seven years ago with her supportive husband Richard to pursue the American dream of home ownership. Sound familiar? And like so many PE residents she commutes daily to NYC. The move may have slowed down her writing a bit, but she was determined to bring her dream to reality.

Evelyn went the traditional publishing route, sending her manuscript to multiple publishers, hoping for the best. And like so many aspiring authors she received her share of rejections. There was one positive review; one publisher who acknowledged her talent. Unfortunately, this publisher did not work in her genre. Nonetheless, it was enough to keep her going.

Evelyn realized it was time to take things into her own hands. Luckily for her (and her readers), the publishing world has changed much in the internet age. Working through Amazon, she was able to publish her book and did so, on the world's largest internet retailer. For those who still prefer the feel and smell of paper, Evelyn is working with Amazon to publish a paperback version of her book.

This is good news for us since Evelyn has five more books in her head. Her current work in progress is a story of a family living the American dream who grow up sharing a secret none of them were aware they shared. Here's to longer lunch hours so we don't have to wait 20 more years to hear from this talented author.

To review Evelyn's book, go to Amazon and search for *The Essence* by Evelyns.

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# Community Police Corner

By Chief Clemens

Summers over and fall is upon us. Please remember that school is back in session; that means there are several "zero tolerance zones" throughout the community that will be heavily patrolled. These areas are primarily set up for the bus stops. Please drive slowly around these areas to help protect the children of Penn Estates and keep them safe.



# Volunteer Spotlight

There are many residents who volunteer their time in Penn Estates. There are various types of volunteers, those who serve on committees, those who serve as chairs of committees, those who serve on the Board of Directors, and those who help behind the scenes with events. This volunteer spot light is about the Pepper Family who volunteers at events.

Jim and Sherry Pepper moved to Penn Estates from Hamilton Square, New Jersey with their children Kierstin, Nick and Caitlin in March of 2004. As children, Jim and Sherry both vacationed in the Poconos and loved the mountains, nature and all of the outdoor activities. They chose Penn Estates for the amenities, the security of a gated community, and it seemed like a nice place to raise their children.

As residents of Penn Estates they have attended many events, with their favorites being Community Day, pool parties and the carnival. Together the family has walked in the annual Penn Estates Making Strides for Breast Cancer walks, the Penn Estates March of Dimes Bike-a-thon and the American Cancer Relay for Life.

Volunteering for the family started in 2006 with Jim bringing the children to the lake for a Community Day fundraiser. The children asked if they could help, and before Jim knew what hit him, he was busy selling 50-50's. When the request went out for volunteers to help set-up and work Community Day 2006, Jim, Sherry, Kierstin, Nick and Caitlin all came to the field on Friday night to set up the tables and chairs, then returned early Saturday morning to work the event. And they have returned every year since 2006 to help. Kierstin and Caitlin have also helped babysit for the various adult-only events. The family enjoys helping with the planning, setting-up and working of the annual Haunted House. This is just a highlight of a few events that the Pepper Family has helped with. Even when attending an event, and noticing help is needed, Jim and Sherry offer their assistance.

Thank you, Jim, Sherry, Kierstin, Nick, and Caitlin!



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# President's Message (continued from page 1)

## The road's not that bad, why can't we just re-pave it like the town paved Hallet?

We can't; here's why:

A typical road should be approximately 11 inches thick, with a top coat, wearing course, and binder and stone base for stability. The section taken from PE Drive near the front gate in November, measured a total of 5-1/4 inches thick, half the thickness of a typical road; and this was the thickest of all the samples taken. The section taken near the rear gate, measured 1-7/8 inches in total depth, the thinnest of all the samples taken.

This is what we, our friends, neighbors, ambulances, fire vehicles and the busses carrying our kids are driving on, a road measuring 1-7/8 inches thick at a minimum and 5-1/4 inch at a maximum. This is why there's cracking, buckling, potholes and crumbling – the road depth is insufficient to continue supporting the vehicles using it.

So, the reason for the special meeting was to conduct a vote by members in good standing on a special assessment of up to \$360 to help pay for the project.

**How did we calculate the assessment at \$360?** The assessment amount is driven by two factors: the cost of the project and the grant amount awarded:

Example	Project Cost	PE Drive Fund	Grant Award	Assessment
A	1,000,000	200,000	300,000	357
B	1,000,000	200,000	450,000	250
C	1,150,000	200,000	450,000	357
D	850,000	200,000	150,000	357
E	850,000	200,000	300,000	250
F	850,000	200,000	450,000	143

**Can the assessment be more than \$360?** No.

**What would happen if the assessment were not approved?** Well, there is no definitive answer with regards to how the project proceeds, but it wouldn't have been a deal breaker. So, please understand if the assessment wasn't approved, it did not mean that the project stops; other financing options would be pursued. This has been an intentionally slow and very deliberate process.

If a special assessment of up to \$360 is not adequate to pay for the project when combined with the other funds because either the project cost is too high, or the grant is too small, or both, then a new funding plan will have to be developed by the Board of Directors before the project can proceed.

**So, what are the alternatives for funding the project?** The table below outlines several options. From a practical standpoint, the lowest cost to the homeowner is Case A:

### PE Drive Funding Alternatives

Case	Year	Project Cost	Grant	PE Drive Fund	Other
A:	2013	1,000,000	300,000	200,000	0
<b>Funding:</b> \$357 Assessment					
B:	2013	1,000,000	300,000	200,000	0
<b>Funding:</b> Loan paid off over 10 years with \$50 dues increase in 2013					
C:	2018	1,159,000*	300,000	200,000	659,000
<b>Funding:</b> Addition to PE Drive Fund over 5 years from \$94 dues increase in 2013					
D:	2018	1,159,000*	0	200,000	959,000
<b>Funding:</b> Addition to PE Drive Fund over 5 years from \$137 dues increase in 2013					

\*3% inflation

**Why not save up the money needed for the project by cutting other items in the budget and not raising dues?** Our dues are used for the day-to-day operations of the community and realistically, that is not the answer. The Board has the responsibility to maintain the entire community and provide services to homeowners in line with our Vision Statement. Our budget is funded by dues that are not out of line compared with other private communities. The budget has not grown over the past 4 years; in fact, we've been able to hold expenses, but there's no guarantee we will be able to continue to do so.

To recap, it was the Membership's decision whether or not it wanted an assessment to fund the rebuilding of the road. At his point, with the approval of the assessment we can try to share the costs or we bear the full cost later.

### So, what happens next?

- An application for a Pennsylvania Local Share Account Grant will be filed at the end of September, with a determination from the approving agency arriving in late January.

- Advertising for reconstruction bids will occur in December.
  - If a grant is awarded, and after the bids detailing the costs are received, the special assessment amount (of no more than \$360) can be calculated and billed.
- Please keep in mind that if the cost of the project is too high, or the grant amount is too low, the project will not go forward and other plans for the road will need to be evaluated.
- In closing, I would like to leave everyone with this thought, "To find fault is easy; to do better may be difficult." Plutarch

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Registration: 7:30 AM  
\$5 Registration Fee

The walk starts at 8:00 AM SHARP  
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# Crafty Kids

By Jane Harris

Something extraordinary happens when you put a piece of clay into the hands of children or introduce them to a brush, paint and paper. Add some sticks or glitter and glue and the experience is magical.

There are some who would argue that "crafts" are not real art or fine art such as painting, sculpture, poetry, architecture or music. But where does it begin? Where do ideas originate? The excitement of discovery, of making something with your hands sparks imagination and it begins in childhood and the experiences of working with materials found at hand. Who doesn't remember painting macaroni and gluing them to a paper plate or stringing them like beads on a length of twine or ribbon!

To a great degree technology is robbing many children of this tactile and visual opportunity. But as a parent it's worthwhile both as developmental and family fun to encourage and share these hands-on activities.

Expensive craft kits are not necessary. Inexpensive art and craft material can be found (watch for sales and ideas that might use the same materials) and of course recycled options abound. Cardboard tubes, milk or juice cartons, large or small offer creative possibilities.

Summer is over and the kids are back in school. What about all those shells you



collected on a trip to the beach this summer? You may even have a collection from other years. I found this great crab project on a site called KLEAS.

**You will need:**

- A low-watt craft hot glue gun;
  - A clam or scallop shell for the body;
  - 2 small conch-like shells for the claws;
  - 2, 4" orange pipe cleaners to attach the claws;
  - 8, 3" pieces of orange yarn (or use pieces of pipe cleaners);
  - Orange craft paint;
  - Googly eyes from a craft store (or use a marker to draw the eyes).
- Feel free to use your imagination!

Check out *The Crafty Crow* online for other great ideas to share with your crafty kids!

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## Penn Estates POA 2013 Preliminary Capital Budget

### Capital Improvement Budget

#### Contribution

2013 dues income designated for capital improvement fund .....	0
CIF collections designated to capital improvement fund .....	41,650
(35 homes sold x \$1,190)	
Interest earned on capital improvement fund .....	130
<b>Total Capital Improvement Contribution .....</b>	<b>41,780</b>

#### Expenses

LRPC projects .....	19,500
Miscellaneous small projects .....	19,500
<b>Total Capital Improvement Expenses .....</b>	<b>39,000</b>

**Net increase into Capital Improvement Fund .....** 2,780

### Capital Reserves Budget

#### Contribution

2013 dues income designated for capital reserves fund .....	99,912
CIF collections designated to capital reserves fund .....	8,330
(7 homes sold x \$1,190)	
Interest earned on capital reserves fund .....	1,760
<b>Total Capital Reserves Contribution .....</b>	<b>110,002</b>

#### Expenses

2013 playground project .....	20,000
<b>Total Capital Reserves Expenses .....</b>	<b>20,000</b>

## Penn Estates POA 2013 Preliminary Operating Budget

### Dues Revenue

Annual Dues Assessment .....	1,589,038
Prior Years Dues .....	61,000
2012 Dues Deferred To 2013 .....	70,000
Interest On Late Payments .....	62,000
Collection Fees .....	3,000
Delinquency Fee .....	46,500
Payment Plan Application Fee .....	24,500
<b>Dues Revenue Subtotal .....</b>	<b>1,856,038</b>

### Operating Revenue

NSF Fees .....	250
K9 Registration .....	300
Citations Community Police .....	25,000
Interest Income .....	1,500
Rental Registration .....	13,500
Gate Cards .....	12,000
Private Event Rental(s) .....	5,000
Resale Certificates .....	6,300
Miscellaneous Revenue .....	10,000
Country Store/Lake Store .....	0
ARB Rev - Permits/Fines .....	10,000
Committee Income .....	2,500
Pool Passes .....	1,000
Aquatics Income .....	1,000
Carnival Income .....	1,800
<b>Subtotal Operating Revenue .....</b>	<b>90,150</b>

**Total Revenue .....** 1,946,188

### Schedule A - Maintenance

Maint. Payroll .....	186,600
Maint. Benefits - P/R Taxes .....	88,100
Janitorial Supplies .....	5,000
Building & Grounds .....	15,000
Landscape Maintenance .....	2,500
Amenity Repairs .....	12,000
Refuse Collection .....	8,000
Tools/Equipment Purchase/Repair .....	5,000
Road Repair Materials for In-House Use .....	10,000
Road Repair by Outside Contractors .....	100,000
Snow Removal .....	25,000
Vehicle Fuel (Includes Community Police) .....	62,400
Vehicle Maint. & Repair .....	10,000
<b>Total Maintenance .....</b>	<b>529,600</b>

### Schedule B - Community Police

Payroll .....	218,500
Payroll Taxes/Benefits .....	99,000
Technology & Equipment .....	5,000
Training/Education .....	3,000
Vehicle Maint. & Repair .....	10,000
Community Police Expenses .....	4,000
<b>Total Community Police .....</b>	<b>339,500</b>

### Schedule \* Welcome Center

Payroll .....	107,600
Payroll Taxes .....	17,400
Training & Education .....	1,000
Welcome Center Expenses .....	2,000
<b>Total Welcome Center .....</b>	<b>128,000</b>

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## 2013 Preliminary Budget cont.

### Schedule C - Recreation (Pool/Lake)

Recreation Payroll .....	65,000
Recreation Payroll Taxes .....	11,375
Lifeguard Expenses .....	1,000
Pool/Lake Activities .....	1,500
Lake/Pool Maintenance .....	5,000
Lake/Pool Testing .....	5,000
Equipment Purchase .....	0
Amenity Badges .....	1,200
<b>Total Recreation Dept .....</b>	<b>90,075</b>

### Schedule D - Committees

Community Day .....	5,000
Carnival .....	500
Finance Committee .....	0
LRP Committee .....	5,000
Communications Committee .....	0
Nominating Committee .....	500
Recreation Committee Activites .....	10,000
Real Estate Com .....	750
Wildlife and Forestry .....	0
Documents Committee .....	500
BOD Expense .....	1,200
Appeals .....	50
<b>Total Committees .....</b>	<b>23,500</b>

### Schedule E - Office

Mgmt. Payroll .....	96,000
Mgmt. Benefits - P/R Taxes .....	31,000
Admin. Staff Payroll .....	135,000
Admin. Benefits - P/R Taxes .....	60,000
Contingency Fund .....	0
<b>Total Office .....</b>	<b>322,000</b>

### Schedule F - Administration

Accounting Services .....	14,000
General Legal Services .....	30,000
Computer Expense .....	10,500
Operating Supplies .....	9,000
Leased Equipment .....	15,000
Collection Filing Charges .....	10,000
Annual/Special Meetings .....	3,000
Bank Fees .....	1,000
Payroll Processing Fee .....	3,000
Credit Card Fees .....	15,000
Misc. Refunds .....	1,000
<b>Total General &amp; Admin .....</b>	<b>111,500</b>

### Schedule G - Community Relations

Membership Mailings Postage .....	10,000
Internet Tech/Webhosting .....	5,000
New Owner Packets .....	0
Dues/Subscript/Staff Training .....	2,500
Advertising .....	1,000
Volunteer Dinner .....	4,000
Donations .....	2,000
Goodwill .....	1,000
Green and Gold Expense .....	0
<b>Total Community Relations .....</b>	<b>25,500</b>

### Schedule H - Codes Enforcement

Part-Time CE Payroll .....	22,000
CE Taxes & Benefits .....	3,850
<b>Total Codes Enforcement .....</b>	<b>25,850</b>

### Schedule I - Community Insurance

Directors & Officers .....	10,000
Umbrella .....	12,000
Package (QBE) .....	59,000
Workers Comp .....	52,000
Volunteers .....	600
<b>Total Insurance .....</b>	<b>133,600</b>

### Schedule J - Tele/Utilities/Communications

Utilities, Pool, Lake, Store, Building .....	55,000
Telephone & Communications .....	16,500
<b>Total Tele/Util/Comm .....</b>	<b>71,500</b>

### Schedule K - Debt Service

Loan-Interest .....	40,000
Loan-Principal .....	87,307
<b>Total Debt Service .....</b>	<b>127,307</b>

### Schedule N - Taxes

2013 Real Estate Taxes .....	4,000
Corporate Federal Taxes .....	5,000
<b>Total Taxes .....</b>	<b>9,000</b>

**Grand Total Operating Expenses .....** 1,936,932

Net Change

**Operating Cash Flow .....** 9,256

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*"This is Cub Reporter Matthew Jacobsen saying till the next big event and till the next article, stay in harmony with nature."*

## Community Day

By Matthew Jacobsen

Unlike last year when Community day was rained out, this years event on August 11th turned out to be a beautiful, sunny day. There were concerns earlier in the day but Mother Nature cooperated.

Kick off was 1 PM. The grills were fired up and burgers and franks were served at 2 PM by several members of our board including Jody Perkin, Michele Valerio, Richard Way, Roy Woodson, Sean Reilly, Luna Mishoe and Sam Gorgone. There was plenty of food for all to enjoy. The music, which consisted of the current music of today and a few oldie tunes, provided by DJ Ryan O'Leary.

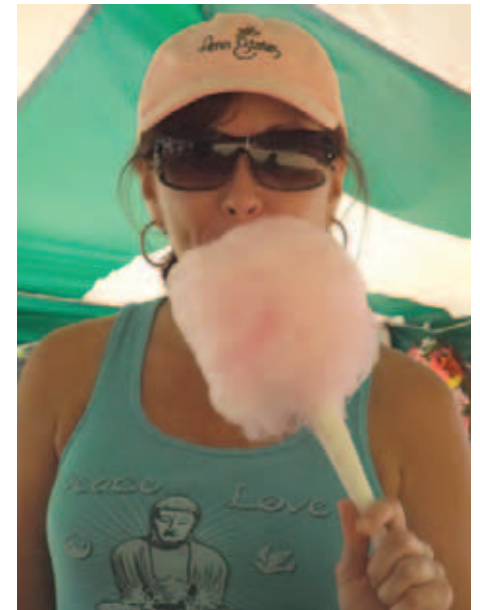
Games and activities were setup; there was something for everyone, including a bounce house and games for the little ones and contests for all ages. The Communications committee organized the contests, including an art contest for kids, a scavenger

hunt for tweens and a Penn Estates trivia contest for adults. Great prizes were awarded including a \$25.00 gift card to Toys R Us, two \$ 25.00 gift cards to Best Buy and two \$ 50.00 gift cards to Chili's. There were raffles and a 50/50 as well. You had the chance to either with a 32 in HD LCD Toshiba TV or a nice gourmet basket.

There were plenty of vendors to meet and visit with including Gorman Chiropractic, Reebok, R.J. Groner Inc., Penn Security and Bethel Pocono Christian Church. Our own Penn Estates Community Police, Neighborhood Watch and Penn Estates Pride Team were in attendance as well.

Big thanks to all the volunteers that helped with setup the day before and on the day of the event. Community Day would never happen without you all.

Till the next big article this is your ace cub reporter saying, get involved and stay in harmony with your community.



## End of Summer

By Matthew Jacobsen

When the nights start to cool off and kids are back in school, that is a signal that summer vacation is over. It's the time of the year that kids generally hate and parents can't wait for. The summer season in Penn Estates was always filled with fun activities for everyone. Our community life guards held various parties throughout the summer which were enjoyed by all.

The pajama pool party had a great turnout this year. Movie night featured Big Miracle, starring Drew Barrymore trying to save three whales stranded in the arctic. After Community Day the adults had a chance to relax at a pool party. Finally, the Pig Roast at the lake provided a terrific finale for Penn Estates summer festivities. Music at all these events was provided by DJ Ryan O'Leary.

It's always sad to see summer come and go so quickly but fall in the Poconos is a beautiful time of year; so get out, enjoy it and have some fun.

Until the next big article this is your ace cub reporter saying, stay in harmony with your community.

# Out & About

## Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

I cannot admit that summer is over! I looked out this morning and the golden leaves are beginning to fall, even though it is almost 80 degrees as I write this. Ridiculous. I am not ready for summer to end. I am hoping to get in one weekend at the Land of Make Believe with my little relatives before calling summer to an end. However, I have to return to reality. School buses are already making their daily routes, slowing my commute to New Jersey. I know what I will be doing each weekend in October: leaves, leaves and more leaves. However, there are more fun events than the Penn Estates annual fallen leaf harvest. What are your favorite fall and Winter activities? I invite you all to contribute any stories or recommendations, especially about skiing and snowboarding. Please write in your recommendations for the next issue. If you do go skiing before the next issue, don't pay full price. Look for discounts via AAA membership, search on-line for discount coupons, and look for special discount days (i.e., for college students, government employees, etc.)

Here is a summary of just a few of the local events that will be happening in coming months. As always, I have drawn from a variety of sources. Please call or check the websites to confirm dates, times and cost.

The Annual Harvest Festival will be at Quiet Valley Living Historical Farm on October 6 & 7. Go to [www.quietvalley.org](http://www.quietvalley.org) or call 992-6161 for more information. On October 27, they host Spooky Day on the Farm. In early December, Quiet Valley hosts their Old Time Christmas.

Honesdale will host their Harvest and Heritage Days on 10/6 and 10/7. Call 570-253-5492 or go to [www.honesdale.com](http://www.honesdale.com).

The Annual Black Bear Festival will be held throughout Milford on 10/12 -10/14. Call 570-409-0909 or go to [www.blackbearfilm.com](http://www.blackbearfilm.com).

The weekend of October 6 & 7 is a busy one. It is the Autumn Timber and Balloon Fest at Shawnee. Call 570-421-7231 or go to [shawneemtn.com](http://shawneemtn.com). On 10/7 is the Annual Wing and Chili Taste Off in Honesdale. Call 254-5492.

Blue Mountain Ski Area will be the site for Terror on the Mountain with haunted hay rides and haunted lodge from the last weekend in September through October. Their Harvest Festival runs on Saturdays and Sundays those same weekends. Call (610) 826-7700 for information.

Jim Thorpe will have the Fall Foliage Festival runs over several weekends in October. Call 325-5810 or go to [www.jimthorpe.org](http://www.jimthorpe.org).

From 10/5 through 10/18, you can visit the Hotel of Horrors in Saylorsburg. Call 992-3278.

Are you an Elvis fan? If so, you may enjoy the 2012 Pocono Mountain Elvis Festival at Fernwood on 10/19 and 10/20.

Fall Foliage is always an attraction in the Poconos. There are a variety of train excursions of varying costs and time. On 10/13, The Octoberfest and Fall Foliage Festival Train Excursion leaves from the old Dansbury Depot in East Stroudsburg. Call 424-7540. Or you could take a Fall Foliage Train through the Delaware Water Gap on Saturdays in October. Call 908-268-0675.

The Pocono Environmental Education Center has many nature walks, nature tours and various types of workshops, in addition to clearly marked hiking trails. Check their website at [www.peec.org](http://www.peec.org) for current information or call 828-2319. The Monroe County Conservation organization also has a number of events throughout the year. Check it out at [www.mcconservation.org](http://www.mcconservation.org) or call (570) 629-3061. Have fun. And, I am still waiting for input from the Penn Estates community!

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## Michael's Kitchen

Almost everyone I know has Thanksgiving recipes that are family favorites and would face an armed rebellion if they weren't included in their feast on the big day. That doesn't mean they are unwilling to try something new in addition to the must-haves. Here are three favorite recipes that were not traditionally Tyrrell family fare but have become staples at our Thanksgiving gathering. I hope they become favorites for you as well.

### Cowboy Kisses (24 pieces)

- 24 medium-size shrimp
- 1/3 cup reduced-fat balsamic salad dressing (such as Newman's Own)
- 24 wood toothpicks
- 12 slices bacon
- 24 pickled jalapeno slices
- 1/2 cup jarred Thousand Islands

1. Place shrimp and balsamic dressing into a large re-sealable bag; refrigerate for 15 minutes. Soak toothpicks in water while shrimp is marinating.
2. Microwave bacon high for 1 minute. Cut slices in half crosswise (total of 24).
3. Heat broiler. Coat a large broiler pan with nonstick cooking spray.
4. Remove shrimp from marinade, reserving marinade. Put one piece of bacon on work surface. Place a shrimp at one end; tuck a jalapeno slice into curl of shrimp. Roll bacon up tightly to enclose filling, securing with toothpick. Repeat using all bacon, shrimp and jalapenos.
5. Whisk 1 tablespoon water into Thousand Islands dressing. Cover and refrigerate sauce until ready to use.
6. Place rolled shrimp on prepared broiler pan and brush with reserved balsamic dressing. Broil 3 minutes. Turn and brush with dressing; broil an additional 2 minutes. Serve with sauce.

**Per Piece** - Calories: 79; Fat: 7g; Fiber: 0g; Sodium: 207mg

**Make Ahead Tip:** Place uncooked shrimp rolls in a glass baking dish and cover with plastic wrap. Refrigerate for up to 1 day. To serve, proceed to step 6.

### Middle East Inspired Stir-Fry Sweet Potatoes (12 servings)

- 3 tablespoons vegetable oil
- 2 medium-size onions, peeled, halved and thinly sliced
- 3 1/2 pounds sweet potatoes (about 6 large) peeled and cut into 1-inch pieces
- 1 cup golden raisins
- 2 tablespoons light-brown sugar
- 1 1/2 teaspoons salt
- 1 teaspoon ground ginger
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon cayenne pepper

1. In a large skillet, heat oil over medium-high heat. Add onion and cook, stirring occasionally, for 3 minutes or until golden. Add sweet potatoes and cook, stirring occasionally, for 10 minutes.
2. Add 2 cups water, raisins, sugar, salt, ginger, cinnamon and cayenne. Cook, covered, over medium heat 12 minutes or until tender. Stir occasionally.

**Per Serving**- Calories: 235; Fat: 4g; Fiber: 5g; Sodium: 312mg

**Try This:** Don't wait for a special occasion. For an easy meatless meal, serve over cooked Basmati rice and serve with a sautéed leafy green vegetable such as Swiss chard.



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Thank you!

### Chocolate Walnut Cookie Pie (10 servings)

- 1 refrigerated pie crust (from a 15-ouncebox)
- 2 eggs
- 1/2 cup flour
- 1/2 cup sugar
- 1/2 cup (1stick) unsalted butter, melted
- 1 teaspoon vanilla extract
- 1 cup walnut halves, coarsely chopped
- 2 cups milk chocolate chips
- 12 walnut halves for garnish

1. Heat oven to 325 degrees. Fit the pie crust into a 9-inch pie plate; crimp edges. Refrigerate until ready to fill.
2. In a large bowl, beat eggs; beat in flour and then sugar. Continue to beat for 1 minute.
3. Stir in butter and vanilla until combined. Fold in nuts and 1 cup of the chocolate chips. Pour into pie crust.
4. Bake at 325 degrees for 55 minutes or until edges are golden. Remove from oven and cool on a wire rack.
5. Place remaining 1 cup chocolate chips in a small microwave-safe bowl. Microwave on high 1 minute. Stir and microwave for an additional 30 seconds. Stir until smooth. Spread melted chocolate over top of pie. Garnish with remaining walnuts. Cool completely.

**Per Serving**- Calories: 488; Fat: 35g; Fiber: 2g; Sodium: 158mg

**Serving Tip:** This is very rich and it doesn't need any accompaniment. Kids love this one! You could "gild the lily" with ice cream or whipped cream if you're feeling frisky.

## Real Estate Update

By Lisa Sanderson

Information is gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service on September 8, 2012.

	Active Listings	Pending Sales*	YTD Sales
<b>Total</b>	66	11	36
<b>Lowest List Price</b>	\$39,900	\$69,600	\$25,999
<b>Highest List Price</b>	\$224,500	\$169,900	\$215,000
<b>Avg. List Price</b>	\$117,124	\$116,809	\$106,326
<b>Avg. Sq.Ft.</b>	1,925	1,884	1,938
<b>Avg. Price/Sq.Ft.</b>	\$63.4	\$63.1	\$51.5*
<b>Avg. Days/Market</b>	243	242	242

\*Pending Sale information reflects only list price as sold information is not available until the sale is final. YTD Sales are sales that closed since 1/1/12. Average Sale Price of these sales is \$98,412, which is 92.6% of the Average List Price. The Average Price/Square Foot indicated for these closed sales is based on the sale prices.

**DISTRESS SALES:** Defined as sales of properties that are bank-owned (foreclosure), or short sales (where sellers sell for less than what they owe their mortgage lenders). Distress sales made up 56% of the transactions this year so far. While this is fewer than we saw in 2009 and 2010 (63% and 60% respectively), this has a huge impact on our market because of the drastically reduced prices they allow. For example, the average non-distress home sold for \$65.8 per square foot this year, while the average foreclosure/short sale was \$40.1 per square foot.

*Lisa Sanderson is a 10-year resident of Penn Estates and Past President of PEPOA and the Pocono Mountains Association of REALTORS. She is Vice President and Sales Manager of Ritter & Company, a real estate sales and property management company located in East Stroudsburg. Comments and questions are welcome at Lisa.Sanderson@RealPocono.com.*

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- 90% of buyers start their search on the Internet.
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# October-November 2012 Community Calendar

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 12:30 pm – Mah-Jongg 7:30 pm – Darts	2 4 pm -Bookmobile 7 pm – Bingo	3	4 7 pm – Nominating Meeting 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	5 7:30 pm - Board Meeting	6 8:30 am - Community Safety Meeting 10 am - Appeals 7pm - Horseshoe Banquet
7	8 12:30 pm – Mah-Jongg 7:30 pm – Darts	9 4 pm -Bookmobile 7 pm – Bingo	10	11 6pm – Real Estate Meeting 7pm - Recreation Meeting 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	12	13 9am – Budget Forum 9am –Yard Sale
14	15 12:30 pm – Mah-Jongg 7:30 pm – Darts	16 4 pm - Bookmobile 7 pm – Bingo	17 7 pm – Wildlife & Forestry Meeting	18 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	19	20 7 am – ARB Meeting 8:30 am – Buildings & Grounds Meeting 10 am – Communications Meeting
21	22 12:30 pm – Mah-Jongg 7:30 pm – Darts	23 4 pm - Bookmobile 7 pm – Bingo	24	25 7 pm - Government Relations Meeting 7 pm – Long Range Planning Meeting 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	26 7 pm – Haunted House	27 9 am – Finance Meeting 3 pm – Children’s Halloween Party 5 pm – Community Halloween 7 pm – Haunted House
28	29 12:30 pm - Mah-Jongg 7:30pm- Darts	30 4 pm - Bookmobile 7pm- Bingo	31 <b>HALLOWEEN</b>	1 7 pm – Nominating Meeting 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	2 7:30 pm – Board Meeting	3 8:30 am – Community Safety Meeting 10 am - Appeals
4	5 12:30 pm – Mah-Jongg 7:30 pm – Darts	6 4 pm – Bookmobile 7 pm - Bingo	7	8 6pm – Real Estate Meeting 7 pm – Recreation Meeting 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	9	10 9 am – Budget Approval
11	12 12:30 pm – Mah-Jongg 7:30 pm – Darts	13 4 pm – Bookmobile 7 pm - Bingo	14	15 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	16	17 7 am – ARB Meeting 8:30 am – Buildings & Grounds Meeting 10 am – Communications Meeting
18	19 12:30 pm – Mah-Jongg 7:30 pm – Darts	20 4 pm – Bookmobile 7 pm – Bingo	21 7 pm – Wildlife & Forestry Meeting	22 <b>THANKSGIVING</b>	23	24 9 am – Finance Meeting
25	26 12:30 pm – Mah-Jongg 7:30 pm – Darts	27 4 pm – Bookmobile 7 pm - Bingo	28	29 7:30 pm – Understanding the Bible 7:30 pm – Women’s Bible Workshop	30	

Please note the schedule is subject to change; check the PEPOA webpage calendar for updates at [pepoa.org](http://pepoa.org). Contact the Administration Office at 421-4265 for additional information.

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