



# Living in Harmony with Nature Harmony

Penn Estates Property Owners Association

February/March 2013

## President's Apology

By Jody Perkin  
President, PEPOA Board of Directors

### *Open Letter to the Community*

On December 29, 2012 we had the largest amount of snow we've seen in a single snowfall event in the past two years. When the storm started, there was a fine mist of mixed precipitation that made roads very slippery; there were cars stuck on the hill at Greenbriar and sliding in other spots inside and around the community.

For those who live in the Northeast, driving in the snow can be tolerable if the driver exercises good common sense. But even the best of drivers can find themselves in trouble if the road conditions are slippery enough. The fact that it was the second snowfall in one week's time did not help. What made things worse was the difficulties experienced in removing the snow.

Our Maintenance team consists of five people. The weekend of the 29<sup>th</sup>, two of those team members were unavailable due to previously scheduled time off for commitments that could not be rearranged. That means there were three people to continually clear the roads, a difficult scenario at best. Drivers need to be able to rest so that they are not the cause of an accident.

Just how do three people clear 26 miles of road (52 miles if you consider two-way traffic)? Simple, they can't. It's just not possible to do so safely. So, to get the job done, two replacements were called in to help.

One substitute was someone that has done fill-in work for the Association in the past. The other who was very familiar with the Association, does not normally plow, but was willing and able to fill-in in an emergency. So the end result was the roads were not done as well as they could have been and normally are. Snow was piled up by plow around some corners; other parts of the community roads seemed to be untouched.

I know the process issues and problems have been reviewed with those that are in the best position to effect change, and to ensure the safety and well-being of everyone in the community going forward.

So, for those who were most impacted, please accept our apologies. I know we all pay dues for the service, and while it was delivered, it was not delivered in the most effective or efficient manner possible. While we can't go back and change the past, we can take every unsuccessful situation and turn it into an opportunity to improve and learn from the experience.

## President's Message

By Jody Perkin  
President, PEPOA Board of Directors

### *How to Get to Maybe*

Perhaps it is me, perhaps it is the media, but it seems as though it was impossible to escape the contentious political battles that ravaged Washington this past year; the divisive Presidential race, acerbic Washington budget talks, and if I had to hear 'fiscal cliff' one more time I may have screamed like someone being murdered. The complete lack of willingness of our elected officials to work together and reach a compromise was eye-opening, at least for me. A knee-jerk "no" was the flavor du-jour on Capitol Hill, rather than how do we make it work.

Hence the theme - Getting to Maybe

Does anyone remember being the new person at a job, the new person to join a club or a committee? I do. I am curious by nature and have an inherent desire to understand how things work and for asking "why?" Why is ABC done this way; why was XYZ done that way? And I've heard a laundry list of answers to those questions.

The ones that make me crazy are, "Because we've always done it that way;" or "We've tried that before and it won't work;" or just the dismissive "no" without any consideration. In a committee setting, that is likely one of the quickest ways to kill creativity, turn someone completely off or far worse, chase the enthusiastic newcomer away.

Why does this happen? It can happen for any number of reasons, but to focus on the why keeps us stuck in the problem. If we do what we've always done, then we'll get what we've always gotten. So, rather than focus on the problem, let's consider solutions.

It's OK if we tried something and it didn't work, history can be a great teacher. Determining why something was not successful, what the barriers were and what can be done in order to make it a success; that should be the goal. Or if we try something and it works, how can we make it better. These are basic tenets of process improvement; part of PEPOA's vision statement is "Continuous improvement in all we do."

If there is a lack of willingness to change the way we think, a lack of willingness to overcome obstacles, to ask ourselves how do we make it better, how do we make it work, or what prevented it from working previously, then we're forever stuck in the problem.

So as we move into 2013, let's be receptive to ideas that come from unexpected sources. Let's try where we can to get to a slow maybe, rather than a quick no.

## A Word from Mike

By Mike Davison, PEPOA Maintenance

I hope everyone has had a wonderful holiday season. Well it seems winter is upon us! Most times while blowing snow or plowing it can be hard to see someone walking on the roadways. Please use caution while doing so.

I would like to thank the residents that I have seen out walking their dogs or just out walking, carrying flashlights. If you are out during storms, please carry a flashlight or wear reflective clothing.

During storms the Maintenance Department is out in full force opening up the roadways. The primary roads are our first concern. Please be patient with us as we will get to your road as soon as possible.

Please stay warm and safe and thank you for your kindness!



ADDRESS SERVICE REQUESTED

Penn Estates Property Owners Association  
304 Cricket Drive  
East Stroudsburg PA 18301

# Treasurer's Report

By Michele Valerio, Treasurer

As of December 31, 2012

Collections of 2012 Dues: Current Month	\$6,087.10	
Year-To-Date Totals:		
Operating Dues Income		\$1,609,925.16
Dues Transferred Capital Reserves 1st Quarter	\$73,666.65	
Dues Transferred Capital Reserves 2nd Quarter	\$13,245.00	
Dues Transferred Capital Reserves 3rd Quarter	\$5,025.11	
Dues Transferred Capital Reserves 4th Quarter	\$1,535.83	
Total Transfer to Reserves	\$93,472.59	
Total Dues Income		\$1,703,397.75
This is 99.9% of the 2012 Dues Income budget		
Collection of Prior Year's Dues: Current Month	\$3,812.18	
Year-To-Date Total Prior Dues Income:		\$102,890.49
This is 168.67% of the 2012 budget for this line item		
Collection of Late Interest: Current Month	\$1,146.32	
Year-To-Date Total Late Interest:		\$38,473.42
This is 62.05% of the 2012 budget for this line item		
Collection of Collection Fees: Current Month	\$104.38	
Year-To-Date Total Collection Fees:		\$4,414.65
This is 147.16% of the 2012 budget for this line item		
Collection of Cap Imp Fees (CIF): Current Month	\$6,442.50	
This is from the sale of 6 homes in December		
Year to date Capital Improvement Fees Income:		\$61,132.50
This is 128.43% of the 2012 budget for this line item based on the sale of 40 homes for 2012.		
*Note: CIF is not part of the operating income; these funds are deposited in the Capital Reserve Account for current projects		
Association Cash Assets:	\$1,916,404.23	
Operating Cash Accounts	\$1,000,750.78	
Capital Reserve Accounts	\$915,653.45	

# Safety, Safety, Safety

By John Baraniuk, Chair, Community Safety Committee

Drivers please use extra caution when driving thru the community. Remember in the morning while it is still dark outside, children are walking to their bus stops and waiting for their busses. Anyone who walks at night or in the early morning hours, please wear some bright clothing or something reflective. Most importantly, carry a flashlight so you can be seen by drivers. Please! We don't want you to become a statistic.



REAL PEOPLE  
REAL SERVICE  
REAL ESTATE...

**AVALAR**

avalarpoconos.com  
WWW.AVALARBARNAK.COM  
Each Office Independently Owned and Operated



**JOHN BARNAK**

**REALTOR®** (We are 2 miles north of Exit 302 off I-80)

246 Stadden Road, Suite 105, POCONO PEDDLERS VILLAGE, Tannersville PA 18372

P: 570-629-3434

C: 570-242-9522

TF: 877-432-4133

jbaranak@AVALARBARNAK.com

**Walt Jennings Generator Service**  
"Honest, Reliable Service"  
For All Your Home Improvement Needs!

Kitchens • Bath • Windows  
Water Heaters • Decks • Garage Doors  
Standard Doors and Much More...

Factory trained installers, Portable and standby systems available, 3 year warranty, fully registered & insured, fully automatic-worry free operation  
other electric services available or... we also do service/Panel upgrades

Units starting at \$3,900.00

Walter L. Jennings, Jr.  
(570) 517-4929  
www.wjenningsremodeling.com  
Lic # 002527

## Penn Estates Harmony

The official publication of the  
Penn Estates Property Owners Association  
304 Cricket Drive, East Stroudsburg PA 18301

To submit an article or contact the Editor: pepoharmony@gmail.com

Editor .....Nancy Padilla

Staff..... Jane Harris, Sharon Kennedy,  
Michael Tyrrell, Nicole Padilla,  
and Cub Reporter Matt Jacobsen

For advertising information:

### Community Newspaper Publishers

237 Phyllis Court, Stroudsburg PA 18360

PHONE: (570) 476-3103 E-MAIL: mail@cnpnet.com

ONLINE: www.cnpnet.com

The acceptance of advertising in the *Penn Estates Harmony* does not constitute endorsement by the Penn Estates Property Owners Association or Community Newspaper Publishers, Inc. Position of advertisements is not guaranteed. All advertising is subject to acceptance by the editor and publisher. The publisher is not responsible for errors in ads or claims made by advertisers.

Fully Insured  
Free Estimates

Home Repairs, Carpentry  
Professional Painting  
Kitchens & Bathrooms  
Cleaning Services  
Flooring

**pocono RENOVATION**  
"Making Homes Like New"  
Dependable Quality Since 1987

(570) 236-5208  
www.poconorenovation.com

- Foreclosure Renovation Expert
- Insurance Claims and Restoration
- All Work Fully Guaranteed

# Board News

## Board Adopts CAI Code of Ethics

By Richard Way, Secretary, PEPOA Board of Directors

At its January 4, 2013 meeting, the Board adopted a Code of Ethics for the PEPOA Board of Directors. It is based on the Community Associations Institute (CAI) Model Code of Ethics for Community Association Board Members. The Code formalizes our existing guidelines for Board conduct and incorporates them into one document. It will be provided to all candidates for Board seats as part of the application package.

**Code of Ethics for PEPOA Board of Directors** - This Code of Ethics for the PEPOA Board of Directors was adopted on January 4, 2013 under Board resolution BD2013-04

### Board members should:

- Strive at all times to serve the best interests of the association as a whole regardless of their personal interests.
- Use sound judgment to make the best possible business decisions for the association, taking into consideration all available information, circumstances and resources.
- Act within the boundaries of their authority as defined by law and the governing documents of the association.
- Provide opportunities for residents to comment on decisions facing the association.
- Perform their duties without bias for or against any individual or group of owners or non-owner residents.
- Disclose personal or professional relationships with any company or individual who has or is seeking to have a business relationship with the association.
- Conduct open, fair and well-publicized elections.
- Always speak with one voice, supporting all duly-adopted board decisions even if the board member was in the minority regarding actions that may not have obtained unanimous consent.

### Board members should not:

- Reveal confidential information provided by contractors or share information with those bidding for association contracts unless specifically authorized by the board.
- Make unauthorized promises to a contractor or bidder.
- Advocate or support any action or activity that violates a law or regulatory requirement.
- Use their positions or decision-making authority for personal gain or to seek advantage over another owner or non-owner resident.
- Spend unauthorized association funds for their own personal use or benefit.
- Accept any gifts—directly or indirectly—from owners, residents, contractors or suppliers.
- Misrepresent known facts in any issue involving association business.
- Divulge personal information about any association owner, resident or employee that was obtained in the performance of board duties.
- Make personal attacks on colleagues, staff or residents.
- Harass, threaten or attempt through any means to control or instill fear in any board member, owner, resident, employee or contractor.
- Reveal to any owner, resident or other third party the discussions, decisions and comments made at any meeting of the board properly closed or held in executive session.

By following the Code of Ethics, PEPOA's current and future Boards will conform to the highest standards of conduct consistent with Penn Estate's status as a Gold Star Community.

**"Honest,  
Reliable Service"**  
Fully Insured • Over 10 Years in Business  
For All Your Home Improvement Needs!  
Servicing the Entire Pocono Area

PA Registration# 002527

Best Prices  
on Tankless  
Water  
Heaters!



**Walt Jennings Door & Remodeling**

(570) 517-4929

www.wjenningsremodeling.com



Garage Doors • Garage Door  
Openers • Water Heaters or Any  
Plumbing Emergency • Storm  
Doors and Patio Doors • Electric  
Emergencies (Fuses, Breakers, Panel  
Boxes) • Handyman Services  
No Job Too Small!

## DETRICK'S CHIMNEY SERVICE



Experience To Serve You Better  
Cleanings - Caps - Liners  
Evaluations & Inspections  
Estimates

Steve Detrick  
Ph. 570-402-0945

RD & Box 8216A  
Stroudsburg, PA 18360  
Email: detrick@ptd.net

# SAVE ENERGY & PROTECT your home with SIDING, ROOFING and WINDOWS



**Low Monthly  
Payments!**  
to Qualified Buyers  
Call Today!

**BUY 5 WINDOWS GET  
1 FREE WINDOW**  
BAYS • BOWS  
COMPOSITE WOOD WINDOWS  
SLIDERS • CASEMENTS  
DOUBLE HUNG  
ENTRY DOORS • STORM DOORS

Siding  
Windows  
Roofing  
Additions  
Kitchens & Baths  
Basements & Decks  
Masonry  
Water & Fire Damage

**FREE STORM DOOR  
WITH ANY COMPLETE SIDING**

Voted  
Best Contractor  
Country Wide  
Enterprises



**\$500 OFF Buy Now and Save \$500 OFF**  
Any Kitchen, Bathroom,  
Basement, or Major Renovation

**FREE ESTIMATES**

Visit Our Website: [www.CountryWidelle.com](http://www.CountryWidelle.com)

Call Today  
Toll Free **1-866-690-4450**

39 Crystal Street • East Stroudsburg



Let Our Family Serve Your Family



PA Lic. 000051  
**CWE**  
Countrywide Enterprises

# Leaders Wanted

## Board of Directors Election is Approaching

By Richard Way, Secretary, PEPOA Board of Directors

The Penn Estates Property Owners Association (PEPOA) is a non-profit corporation governed by a nine-person Board of Directors. The Board is elected by PEPOA Members (the deeded property owners in Penn Estates) who are in Good Standing.

In this year's election on May 4 there will be four Director positions to fill; three positions will serve for three-year terms, and one position will serve for a one-year term. Candidates for the Board must be at least 21 years of age, a deeded property owner in Good Standing, and able to carry out the duties of a Director.

**What is the mission of the Board?** As stated in PEPOA's Bylaws, "The Board of Directors shall determine all matters of Association policy, shall develop the vision and strategic plan for the organization, shall oversee the management and control of the business and property of the Association, and shall exercise all powers of the Association (except for any powers specifically reserved to the Members in the Declaration, the Articles of Incorporation or the Bylaws)".

**What are the Board's responsibilities?** The Board of Directors is responsible for governance of PEPOA. Directors have the duty to: (1) act in good faith, in a manner they reasonably believe to be in the best interests of the Association; (2) act in accordance with PEPOA's Articles of Incorporation, Declaration of Covenants, and Bylaws; and (3) act in conformance with the Pennsylvania Community Association and Non-Profit Corporation laws.

### A partial list of specific Board responsibilities includes:

- Enforce PEPOA's Declaration of Covenants, Bylaws, Rules/Regulations, and Policies
- Approve additions and revisions to PEPOA's Rules/Regulations and Policies
- Approve the annual operating and capital budgets
- Levy the annual maintenance fee and other fees, and collect all monies owed to PEPOA
- Maintain an adequate capital reserve fund
- Enter into contracts on PEPOA's behalf
- Maintain and improve PEPOA's buildings, roads, and other property
- Hire and provide oversight of the Community Manager
- Appoint and remove members of PEPOA committees
- Issue final rulings on Members' appeals of decisions made by the Appeals Committee and the Architectural Review Board

### What qualifications and abilities should a Director have?

In order to perform their duties Directors need to be familiar with, and understand, the various laws and legal documents that apply to community associations in general and to PEPOA in particular.

Directors need to devote substantial time to their duties... anywhere from 10 to 30 hours a month, and possibly more if serving as an Officer. Attending monthly Board meetings is only the tip of the iceberg. Time will also be spent attending Board workshop meetings as needed; acting as a liaison to several committees; responding to Board and committee emails and phone calls on a daily basis; preparing and presenting resolutions and reports; and attending Annual and Special Association meetings, community forums/workshops, and other community events.

Directors must keep certain information confidential, including from spouses, until such time as the Board takes formal action.

Abilities that a Director should possess include: the ability to commit to projects and see them through, start to finish; the ability to listen, keep an open mind, and not rush to judgment; the ability to put your personal agenda aside and work only in the best interests of the Association; the ability to articulate your viewpoint and respectfully disagree with other viewpoints; and the ability to always support majority decisions of the Board, even in those situations where you voted in the minority.

Prior participation on one or more of PEPOA's committees is very helpful for Directors but it is not a requirement to serve on the Board.

Directors do not receive any compensation.

### How do I get on the Board?

If you are interested in running for the Board you may apply in one of two ways:

1. Fill out an application obtained from the Administration Office. Completed applications must be submitted to the Administration Office no later than Friday, February 15, 2013. The Nominating and Steering Committee will then contact qualified applicants and invite them to an interview with the committee.

2. The other way is to obtain a Nominating Petition from the Administration Office and get the signature of fifty Members in good standing. Only one signature per lot is permitted pursuant to the Bylaws. Once the requisite number of signatures has been collected the petition must be submitted to the Administration Office, no later than Saturday, March 23, 2013.

Whether applying by application or petition, all candidates shall prepare a biography of 1200 words or less and provide a wallet sized photo in .jpeg format for publication in Harmony. The biography and photo must be emailed to [pepoaharmony@gmail.com](mailto:pepoaharmony@gmail.com) and be received no later than Friday, March 1, 2013.

Candidates will have the opportunity to deliver a five minute speech and answer questions at the *Meet the Candidates Forum* on Saturday, April 13, 2013. The only other opportunity for delivering campaign speeches will be at the PEPOA Annual Meeting on Saturday, May 4, 2013.

### Election of the Board

PEPOA Members in good standing may cast votes for Directors in one of two ways:

1. Directed Proxy ballots will be included in the Notice and Call to Annual Meeting package that will be mailed to each Member on April 4, 2013. You may complete the Directed Proxy ballot and mail it in the enclosed envelope to the Association's CPA. Directed Proxy ballots must be received by the CPA no later than 10:00AM on May 2, 2013.
2. The other way to vote is to attend the PEPOA Annual Meeting on May 4, 2013 and cast your ballot in person.

### Are you interested in running?

Serving as an effective Director can be challenging, and it requires a lot of time and work. It can be a thankless job at times. However, being part of the PEPOA leadership team and working to improve Penn Estates and keep it one of the best communities in the Poconos is its own reward. You will derive satisfaction and pride from contributing your talents and leadership skills to your community.

Still undecided? If you have the qualifications and you are considering running for the Board but can't make up your mind whether or not to throw your hat in the ring, perhaps you will be guided by Yogi Berra's immortal advice ... *"If you come to a fork in the road, take it."*

## 2013 Board of Directors Election Timeline

Friday, February 15	Deadline for submitting Director applications to Administration. Applicants must be a PEPOA Member in good standing and at least 21 years old.
Tues., February 26	Deadline for the interviewing of Director candidates by the Nominating & Steering Committee.
Friday, March 1	Board approval of the slate of candidates recommended by the Nominating & Steering Committee.
Friday, March 1	Deadline for all Director candidates, including those using the petition process, to submit a biography of 1200 words or less and a photo in .jpeg format to <a href="mailto:pepoaharmony@gmail.com">pepoaharmony@gmail.com</a> .
Saturday, March 23	Deadline for those Director candidates applying via the petition process to submit their application and petition to Administration (no later than six weeks prior to the Annual Meeting per Bylaws). Petitions require at least 50 signatures of PEPOA Members in good standing, one signature per lot.
Thursday, April 4	Mailing of Notice of Annual Meeting and Director candidate information (30 days prior to Annual Meeting per bylaws).
Saturday, April 13	Meet the Candidates Forum sponsored by the Nominating & Steering Committee. Director candidates will make a five-minute presentation and answer questions submitted by the audience.
Thursday, May 2	10:00 AM - Deadline for returning directed proxy ballots to PEPOA's CPA at address designated in Notice of Annual Meeting (48 hours prior to Annual Meeting per bylaws).
Saturday, May 4	10:00 AM - PEPOA Annual Meeting and Election of Directors. Location to be announced. Voting may be done in-person at the meeting, or by mailed directed proxy ballot. Only Members in good standing are eligible to vote.

## Recreation Events for 2013

Below is a list of events being sponsored by the Recreation Committee for 2013. All dates are subject to change, please refer to the website or flyer by the mailboxes.

- 2/16/13 Red Bingo - Cash Prizes  
Doors open at 6:15, Bingo to start at 7:00
- 3/16/13 St. Patty's Day Party - \$15 per person / BYOB  
Includes dinner & dancing  
Babysitting Available for \$10 per child
- 3/23/13 Breakfast with the Easter Bunny 10:00-12:00  
11:00 Egg Hunt - will be held outside unless inclement weather  
\$4 per adult/\$3 per child includes pancakes, sausage & drinks  
Each person will be given 2 tickets for food.
- 4/6/13 Murder Mystery  
Benefitting Penn Estates Team for American Cancer Society  
\$15 per person includes appetizers and drinks  
Babysitting Available for \$10 per child
- 5/18/13 Basket Bingo and Tricky Tray  
Benefitting Penn Estates Team for American Cancer Society  
Tricky Tray doors open at 4:00-7:00  
Basket Bingo doors open at 6:15 - Bingo to start at 7:00
- 8/3/13 Community Day (FREE)  
Residents in good standings and with amenity badges  
Residents (with amenity badges) - Do you have a business you would like to promote, if so you can have a space under one of the tents.  
There will be a \$5 non-refundable reservation fee.
- Yard Sale on the Baseball Field (ONLY)  
This event will be open to the public. Bring your items down to the baseball field and make some extra cash. This event will be FREE! We will not be renting tables or chairs, so bring your own.
- TBD Carnival
- TBD Fall Festival
- 10/26/13 Halloween - Kids Party from 2:00 to 4:00
- 12/7/13 Breakfast with Santa 10:00-12:00  
\$4 per adult/\$3 per child includes pancakes, sausage & drinks  
Each person will be given 2 tickets for food.  
Please bring a gift for Santa to give to your child (\$10 or less).

Delivered right to your door in Penn Estates

**TWO LARGE CHEESE PIZZAS**  
**\$15.99**

**VOCELLI**  
PIZZA  
*Delivering Classic Italian Quality*

Route 611, Tannersville PA  
**(570) 620-9055**

See our new menu online: [vocellipizza.com](http://vocellipizza.com)

## Community Police Corner

By Chief B. Clemens, PEPOA Community Police

Another year has passed; now it's time for new beginnings and resolutions. This past year was a bumpy one with major incidents happening like Hurricane Sandy and the Newtown Connecticut shootings. These events should remind us how short our time is and how important caring for our loved ones is. God bless everyone affected by these horrific events.

During the Hurricane our Officers were out in force. While Sandy was in full effect it wasn't about enforcing laws, it was our duty to help and sometimes rescue. Three times a day during the black out, sometimes more; the Officer's were going down the SOS (Save Our Seniors) list. An Officer would knock on the door of a senior to make sure that senior was in good health and to see if food or water was needed. I commend my Officers for their hard work and long hours that they put in to help protect your community. If you know of a senior who might benefit from our SOS program, please have them contact the administration office to be placed on the list.

During these winter months please drive carefully. Our children are at the bus stops every morning and afternoon. We can avoid a terrible incident if people would only drive slowly. Try to leave a little earlier so there is no need to speed in bad road conditions. I thank you all once again for letting me work for you and I wish everyone a happy and safe new year.

**A.N.T. CONSTRUCTION**  
Your Home Repair Specialist

Renovations • Additions • Roofing • Siding  
Drywall • Drywall Repair • Painting

*"Working hard comes natural"*

**Anthony DiBello**  
**570-223-0151**  
Fully Insured

RD # 1 Box 1575 • East Stroudsburg, PA 18302

**Marshalls Creek Plumbing**  
For All Your Plumbing & Electrical Supplies

**RESIDENTIAL**  
**Plumbing Service**  
Serving the Local Area for Over 30 Years

**(570) 223-8398**  
Jay Park Plaza, Marshalls Creek PA  
Mon-Fri 8:00am-4:30pm  
Saturday 8:00am-12:00pm

See us on the web [Marshalls Creek Plumbing Supplies](http://MarshallsCreekPlumbingSupplies.com)



1001 SEVEN BRIDGE RD., SUITE 170  
EAST STROUDSBURG, PA 18301  
OFFICE: 570-371-5173 EXT. 810  
CELL/TEXT FRIENDLY: 570-982-9574  
FAX: 610-717-4961  
EMAIL: SDBREALTOR@GMAIL.COM  
WEB: WWW.SDBRADLEY.COM  
WWW.SMARTWAYAMERICA.COM



LICENSES  
E-PRO, ABR, ASR, GREEN

SHARON BRADLEY  
REALTOR

*Not only am I a Real Estate Agent, I'm also your Neighbor; I live here too. Allow me to be of service to you when it comes to selling or buying a home in Penn Estates.*

## Preferred Painting Co.

Full Service Professional Painter - Inside and Out

25 years experience

Reasonable Prices • References Available  
Power Washing • Window Recalced and Glazed  
Jobs Done On Time • Fully Insured • Free Estimates

**(570) 828-6686**

"I put the needs of the customer first"



## Winding Through PA Wine Country Part 2

By Michael Tyrrell, Communications Committee

As I pointed out in the last Harmony when I wrote about Franklin Hill Vineyards in Bangor, there are some very good wineries here in Northeastern Pa. Another favorite winery, which is a little closer than Bangor, is Sorrenti Cherry Valley Vineyards and Winery. They are located right off the Saylorsburg exit on Route 33.

The tasting room is nestled in a very rural setting and the staff is friendly and accommodating. A normal tasting consists of six wines for which there is a \$3 charge (refundable upon purchasing a bottle of wine). I don't feel they stick to the rules all that closely as far as how many wines you can taste (as was the case at Franklin Hill Vineyards). They usually have complimentary sangria on the weekends in the tasting room as well as a snack or two. There is also a nice shaded outdoor picnic area behind the tasting room.

Sorrenti offers a selection of berry and fruit wines but we concentrated on the other wines in their portfolio. Their basic white and red wine blends, Proprietor's White (\$10.49) and Proprietor's Red (\$15.49) were both good. The rich, velvety Chambourcin (\$14.49) was a better value and seemed like it would be more food-friendly. Seyval Blanc (\$10.49), a semi-dry white was also a good value. We served this well chilled with grilled fish and it was a perfect pairing.

The last time we visited, they were close to opening a wood-fired brick oven pizza restaurant on the premises. Pizzeria Mamma Lucia has since opened and when we get back there we'll give it a try and let you know what we think.

Check out their website for additional info: [www.cherryvalleyvineyards.com](http://www.cherryvalleyvineyards.com).

## Life Happens

By Jane Harris

We plan. We plot. We schedule. We calculate. We make lists. We give orders. We think we've got it knocked.

And just when we think we're in control, Sandy comes to town and we come to the realization that we are not in control no matter how many computers and tablets and smart phones and ipods we have. No matter how smart we are or how much money we

have our world can change in a matter of hours or minutes or seconds. Events like Sandy or the consummate evil of Sandy Hook shake us to the core and human beings face trials and tribulations of varying degrees every day. People push other people off subway platforms and we cringe.

It seems that the beauty of nature is balanced by its wrath. After the fury of an event like Sandy the sun rises, the oceans calm...and we begin the day anew. Our resiliency is tested. We struggle to restore and recoup our lives.

There is no real explanation for what happened in Newtown or what would motivate a human being to toss another human being into the path of an oncoming train. We have the choice to pray and hug our children or stew and demand revenge. We can choose to be kinder, to do something positive for our neighbors and friends in good times as well as bad.

In the aftermath of tragedy we look at the world with new eyes. Maybe we are changed forever or maybe just for a few weeks. It is important to renew and revitalize our perception of the world and our place in it. While we can be supported by others in faraway places and we have the ability to do likewise for those in need no matter where they live in the world, our place, our little piece of the planet needs our attention in all that we do.

Enjoying each other's company, sharing ideas and personal interests at a PE event or sharing a chat while on a walk or over a cup of coffee are life-affirming. What may just be a friendly "hello" or an exchange of pleasantries can develop into conversations where a new idea is born.

The wellbeing of family, friends and neighbors as well as ourselves is circular and interdependent. But we shouldn't need a catastrophe to evidence this mutual relationship. Extend a hand or extend yourself in small or large ways. It all counts toward being in a symbiotic flow.

Don't miss an opportunity to jump into that flow. Volunteer... get involved. It may seem like too much trouble. The process may seem cumbersome... not worth it... not your style. Maybe you don't think you have the time or even that you have anything to contribute. It may not be easy or seamless, but you can make it work... and it will be very satisfying work that doesn't have to wait for the next storm.

MEET ONCE A WEEK FOR 12 WEEKS  
& LOSE UP TO 36 LBS. SAFELY!

**WEIGHT LOSS**  
Challenge

CHECK OUT THE RESULTS!

916 POUNDS LOST!

MAKE THIS THE ONE THAT COUNTS!

Martha, your Penn Estates neighbor  
(570) 851-3678  
[www.MyWLC.com](http://www.MyWLC.com) (Access Code 5ab5c4)

# RED BINGO

Saturday, February 16, 2013  
7:00 pm  
Doors open 6:15 pm

Penn Estates  
Community Center -  
Oak Room

Bring your friends,  
bring your neighbors,  
and bring your  
neighbor's friends!  
**Don't forget to  
wear RED!**



Admission fee is \$10 per person and includes  
one set of game boards (7 regular games and 3  
specials). Additional boards \$5 each

Note: this is a special bingo and does not include the progressive game  
played on Tuesday evenings.



Happy  
New  
Year!

**Heaven's Best**  
Carpet Cleaning

CARPET • UPHOLSTERY  
HARDWOOD • TILE & GROUT

MONTHLY SPECIALS  
**DRY IN 1 HOUR!**

HeavensBestofPA.com

Rated #1 Process  
5 Years in a Row!

- Family Owned & Operated
- 24 Years Experience
- Rated #1 on Angie's List

**1-888-642-BEST (2378)**

**SNOWPLOWING**

**Anthony DiBello**  
**570-484-5622**

Driveways

Fully Insured



**CALL CHRIS!**  
He will put you in the  
driver's seat!

# BARGAIN CARS



**EVERY CAR \$6990 OR LESS!**

*Over 40 Vehicles to Choose From! We Finance!*

*Low priced used cars perfect for the college student, commuter car or second family vehicle.*

**www.6990cars.com**

F40737	'08	Chevrolet Cobalt	\$6990
F56889	'06	Suzuki Forenza	\$6490
F82669	'04	Kia Sorento	\$6990
F17675	'04	Hyundai Sonata	\$5990
F75804	'02	Ford Taurus	\$5990
F65570	'02	Ford Ranger 2WD	\$4990
F51899	'01	Honda Civic	\$6990
F51109	'00	Chevy Cavalier	\$2990
F39117	'00	Dodge Ram Conv Van	\$4990



**2003 BUICK REGAL LS**  
Auto, 67K, Stock #F21662  
**\$5990**



**2005 FORD ESCAPE**  
Stock #F27308  
**\$6990**



**866.846.4269 • 6990cars.com**  
Rt. 611, Stroudsburg  
Mon-Fri 8:30am-8pm Sat 8:30am-4pm



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

Sponsored by the Recreation Committee and Team Penn Estate Pride

Matthew and Christopher Jacobsen Present:

## Murder Mystery Theater

Saturday, April 6, 2013

7:00 P.M. doors open

7:30 P.M. show starts

Tickets: \$15/person

Pre-purchased tickets will be seated on the lower level.

Tickets purchased at the door will be seated on the upper level.

Appetizers and beverages will be served.



All proceeds to benefit the "American Cancer Society"

## End of Year and a Look to the Future

2012 has come to an end. We had many wonderful events this past year with record-breaking turnouts. Let's look back at the events that made 2012 so memorable.

From the Saint Patrick's party, to Breakfast with Santa, every event was special in its own way. Things started off with a bang at our New Years Eve party. One of my personal favorites events was the Murder Mystery Dinner show that I helped write and direct. We had a visit from Dr. Seuss and the Easter Bunny. Poolside summer happenings made for some fun times, such as the pajama Pool party and Movie Night at the Pool.

Community Day was very successful and the carnival once more rode into Penn Estates. Halloween proved to be interesting and eventful due to the arrival of Hurricane Sandy with some events having to be cut short or rescheduled. We still had our annual Haunted House (which had to be cut short one day) and started a new tradition of horror movie screenings. The midnight showing of The Rocky Horror Picture Show, which such props as newspapers, toilet paper, toast, water guns and rice, was a personal fave and capped off the festivities. We had our annual Halloween party in the Oak Room and the Trunk or Treat was on the field. To finish off the year we had the man in red, Santa, deliver candy and toys to the children of Penn Estates inside of the Oak Room.

All through 2012 we had our ups and downs but as a community came together as witnessed by the clothing drive that was held for Hurricane Sandy victims in New York and New Jersey. We also managed to survive a Mayan apocalypse on top of everything else.

The New Year is here and we should look forward to another year of fun and excitement. We will schedule yet another Murder Mystery, written and directed by yours truly. During the summer months, Community Day, the Penn Estates Horseshoe League and the Carnival will be returning. Many of the community's old traditions will continue and hopefully we'll start some new ones.

Normally I end with my usually statement of stay in harmony with your community, but this is a new year. We live together as one. We are always looking for new blood to join the ranks of our many wonderful volunteers. Trust me you can make a difference in this community. Make new friends, meet new people, get involved and stay involved and see the behind the scenes to these events that make this community so great.

My 2012 was great, helping with every event and putting on my own was a great reward and I can't wait to see how this years Murder Mystery comes out. So here is my line, this year make it different, make it special, be a part of something great and really be in harmony with your community by joining us. Who knows you just might like it. This is your ace cub report saying happy new year and I hope your 2013 will be as great as mine.

## Lighting of the Christmas Tree and Breakfast with Santa

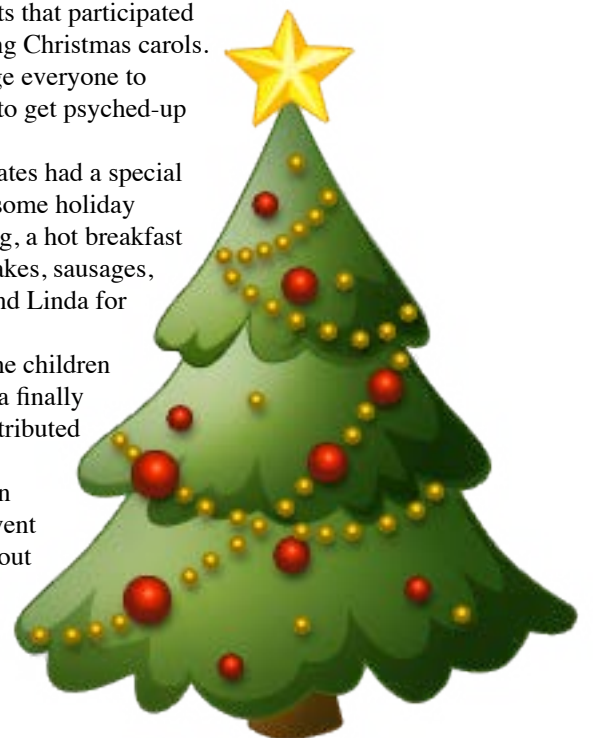
The Penn Estates Recreation Committee sponsored the annual Christmas tree lighting ceremony on December 7<sup>th</sup>. Residents that participated stood around the lighted tree and sang Christmas carols. We had a nice showing but encourage everyone to come out next year. It's a great way to get psyched-up for the holidays.

The following morning Penn Estates had a special guest visit the Oak Room to spread some holiday cheer. Prior to the man in red arriving, a hot breakfast was served which consisted of pancakes, sausages, milk and cookies. Thanks to Ellen and Linda for preparing all the eats.

Arts and crafts were set up and the children made ornaments for their trees. Santa finally arrived and gifts and candy were distributed and pictures taken.

A special thanks to the Recreation committee for organizing this and event and a majority of the events throughout the year.

Until the next article, stay in harmony with your community.



# Handy Man

HOME RENOVATIONS • FULLY INSURED  
NO JOB TOO SMALL

Painting, Wood Work, Tile - Hardwood & Laminate Floors, Windows, Doors, Electrical, Cable, Phone Lines, Networks, Home Theatre, Plasma Installation, Central Vacuums, Decks, Plumbing, Tree Removal, Power Washing, Drywall & Patching, Trim Work, Minor Roof Repair, Almost everything.

The guy who  
actually shows up!

Charles Green  
(570) 504-7476  
PENN ESTATES RESIDENT

JACK OF  
ALL TRADES

10% OFF EXTERIOR PAINTING & POWERWASHING

> CALL TODAY FOR YOUR FREE QUOTE <



# A Guide for Distressed Homeowners

By John M. Bradley, Penn Estates Resident and Homeowner

In this tough real estate market, it is difficult for financially distressed homeowners to know what to do or where to turn. Unless you are a real estate professional, it can be very confusing and downright scary. I have tried to put together a short guide for homeowners who may be struggling paying their mortgage or maybe know someone who is.

- A. Conventional Home Sale.** The first step for a conventional home sale is to have a CMA performed by a real estate professional. A CMA is an acronym for Comparable Market Analysis. A real estate professional can perform the CMA which is an analysis based on the square footage of your house, acreage, number of bedrooms, baths, etc. and complete a comparison of your home to the most recent home sold in your area with similar dimensions and/or specifics. For example, you may think your house is worth \$200K but it does not necessarily mean your home is worth that amount in today's real estate market. It is only worth what similar homes in your area are being sold for at the time the CMA is performed. You might find that the CMA results conclude that your \$200K is now worth \$120K. Working with the real estate professional, you can list your home at a competitive selling price. One note, in this market it can take months, sometimes years to sell your home. The higher the selling price, the longer it might stay unsold.

- B. Refinancing.** Refinancing is no longer an option for most homes in Penn Estates. First of all, you will need to have an appraisal done on your home and the appraisal must exceed the amount you owe on your mortgage, any outstanding home equity loans and closing costs associated with the refinancing. A large section of homes in Penn Estates and in Monroe County are considered "underwater" as they owe more than their home is worth.
- C. Federal Programs.** The federal government has several programs available to those who are behind in their mortgages or even those who are current: [www.makinghomeaffordable.gov/pages/default.aspx](http://www.makinghomeaffordable.gov/pages/default.aspx) Note, if you owe more than 125% of the appraised value of your home, you will not qualify, nor do these programs cover home equity loans.
- D. Renting.** Renting your home is another option to help pay the mortgage. Currently, rent in Penn Estates is between \$1,000 - \$1,500, depending on the size and condition of the home. It is preferable to have a real estate professional list your rental property. The tenant typically will be required to sign a minimum one year lease and make an upfront payment that includes first month's rent, last month's rent and one month's security. Credit checks are performed on the potential tenants and the landlord may require a non-refundable application fee. Some tenants may have pets which could negatively impact the condition of the property, but it will be up to the landlord to decide what is acceptable. PEPOA requires a \$150 application fee for new rentals. A note of caution, the new tenants will be allowed to purchase gate cards for \$25 each, but only if the landlord is in

*continued on next page*

<p><b>THE ORIGINAL</b> <b>Baileys</b> <b>RIB &amp; STEAKHOUSE</b></p> <p><b>U.S.D.A. PRIME Steaks</b></p> <p><b>GREAT VALENTINE'S SPECIALS FEBRUARY 14<sup>TH</sup>-17<sup>TH</sup></b></p> <p><b>NEW TEX-MEX MENU FEATURES THE BEST STEAKS, RIBS, FAJITAS &amp; EMPENADAS IN THE POCONOS</b></p> <p><b>UNLIMITED SOUP &amp; SALAD BAR Every Day from 11:30am-2:30pm Only \$7.99</b></p> <p><b>ALL-INCLUSIVE SUNDAY BRUNCH Adults \$7.99 Kids \$4.99</b></p> 	<p><b>Smuggler's Cove</b></p> <p><b>Seafood King of the Poconos!</b></p> <p><b>A POCONO LANDMARK for Over 30 Years</b></p> <p><b>UNLIMITED SOUP &amp; SALAD BAR Every Day from 11:30am to 2:30pm ONLY \$7.99</b></p> <p><b>OVER FIVE VARIETIES OF FRESH (WE MEAN FRESH!) FISH EVERY DAY</b></p> <p><b>NEW CASTAWAYS LOUNGE with New Bar Bites Menu</b></p> <p><b>EARLY DINNER MENU Mon. thru Sat. 4pm-6pm Sunday 12noon-6pm ONLY \$13.95</b></p>
<p><b>VOTED "Best Ribs in the Poconos" - USA Today, January 2013</b></p>	<p><b>VOTED "Best Seafood Restaurant in the Poconos" - USA Today, January 2013</b></p>
<p><b>Rt. 611, Mt. Pocono 570 839-9678</b> <b>www.baileyssteakhouse.com</b></p>	<p><b>Rt. 611, Tannersville 570 629-2277</b> <b>www.smugglerscove.net</b></p>

## Volunteer Spotlight The Juliano Family

By Nicole Padilla, Communications Committee Member

If you have attended an event in Penn Estates in the last few years, chances are you have run into the Juliano Family. Drina, David, and their son James have been known to pitch their hands in wherever necessary. Whether it is behind the scenes, clearing off tables, raising funds for the new playground, they can and will do anything. They moved to Penn Estates in 1994, from New York after family had moved here earlier that year.

Drina began volunteering in 2005, joining various committees like Recreation, Real Estate, PEP and the Dart League. When the former Chair of Recreation stepped down due to relocation, Drina became the new Chair and has since worked tirelessly to bring fun, family oriented events to Penn Estates.

Drina stepped up to facilitate the Dart League when the League organizer had to travel for work. Drina is a previous recipient of the Volunteer of the Year award. Drina uses her love of Penn Estates in her real estate business too; she is able to tell her clients how family oriented Penn Estates is and how her family is involved in all aspects of Penn Estates.

David also began volunteering in 2005, joining the ARB, Finance, Recreation, Community Day, PEP and Communications committees. David also has taken on the monumental task of Chairing Community Day, one of the largest attended events held in Penn Estates annually.

James, being a typical 7-year-old boy, loves the Halloween events and Fall Festival. The Juliano Family is truly an example of what makes our volunteers so special.

## Distressed Homeowners

*continued from page 9*

good standing (meaning dues are paid and/or on a payment plan). Otherwise, the new tenants will have to get weekly gate passes to access their new rental home. Finally, tenants do not have a say on Penn Estates governing, nor can they join any committees or run for the Board of Directors. Only deeded homeowners have this privilege.

- E. Short Sale.** If you have listed your house at a level to cover your outstanding mortgage and home equity loan, which is above what your house is worth in today's market, your home may sit unsold for a very long time. You may be approached by a buyer with an offer much less than what your home is listed for. For example, say your home is listed for \$175K to cover your outstanding mortgage and any home equity loans, and the buyer wants to pay \$140K for your home. A real estate professional could contact the bank that owns the mortgage to try and facilitate a short sale. Essentially, the bank is agreeing to allow you to sell the home at the reduced price. The banks are reluctant to do short sales as they lose money in lost principal owed to them. The seller will have to provide proof of hardship, bills, W-2s, etc. to the bank and it might take several months for the short sale to be approved and closed. Note, a short sale will adversely affect your credit score going forward but not as bad as a foreclosure. In addition, you may potentially owe income tax on the amount of principal that is forgiven. Contact a tax professional for more specifics.

- F. Foreclosure.** Many distressed homeowners in our community have made the decision to simply walk away from the home they can no longer afford. With the new laws in place to protect homeowners, coupled with the current backlog of foreclosures in Monroe County, it may take three years or more before the home is foreclosed by the bank. What some homeowners do not realize is that the homeowner is still liable for everything that happens to the home up until the day the home is actually foreclosed. This includes outstanding taxes, dues and damage to the home. Many empty homes in our community have broken pipes from freezing as the heat was turned off, that is typically followed by water damage and mold. Unattended homes can be broken into, vandalized and even copper pipes stolen, meanwhile the former homeowners are still liable for the damage.

We as homeowners cannot simply stand by and wait for the sheriff to come knocking on our door with eviction papers. Sometimes, it is often the choice of picking the lesser of two evils and having the courage and conviction to stand by it. Franklin D. Roosevelt was once quoted as saying **"When you get to the end of your rope, tie a knot and hang on."**

My final word of advice is to contact a real estate professional (there are several living here in Penn Estates) who have the experience and expertise to help you decide what the best course of action is.

## A Great Day For A Sale

By Jane Harris, Communications Committee

February 18th is the date. On this Monday we make special note of those men who have served our country in the capacity of president.

The origin of Presidents' Day goes back to 1885 when George Washington's birthday, on February 22nd, was established as a national holiday. Eventually Lincoln's birthday was celebrated on February 12th. In 1971, the Uniform Monday Holiday Act became law and Washington's Birthday as well as Lincoln's morphed into "Presidents' Day." There are places in our country that celebrate the birthdays of Washington and Lincoln by conducting ceremonies and pageants to honor two exemplary presidents.

But by and large, this special day has deteriorated into a retail free-for-all. These days nationalism translates into bucks and there are sales on every corner of every hamlet in these United States. Our idea of celebrating this special day is to go SHOPPING!

The history, the facts and the meaning escape us. We take so much for granted and are sadly uneducated about the times, trials and legacy of the office of president.

Just for fun, take this quiz to determine your presidential knowledge. Then check out the answers found elsewhere in Harmony.

## A Presidents' Day Quiz

**1. How many presidents have served the United States?**

- a) 42
- b) 44
- c) 45
- d) 49

**2. Who was the oldest President?**

- a) George Herbert Walker Bush
- b) John Adams
- c) Harry Truman
- d) Ronald Reagan

**3. Who was the youngest President?**

- a) Theodore Roosevelt
- b) George W. Bush
- c) John F. Kennedy
- d) Bill Clinton

**4. What is the president's annual salary?**

- a) \$200,000
- b) \$250,000
- c) \$400,000
- d) \$500,000

**5. What was the salary of the first president, George Washington?**

- a) \$10,000
- b) \$18,000
- c) \$22,000
- d) \$25,000

**6. What is the birth state of the most presidents?**

- a) Virginia
- b) Massachusetts
- c) New York
- d) Illinois

**7. How many presidents died in office (by assassination or natural causes)?**

- a) 4
- b) 6
- c) 8
- d) 9

**8. How many former presidents are still living?**

- a) 2
- b) 3
- c) 4
- d) 5

**9. Who was the first President to live in the current White House?**

- a) George Washington
- b) John Adams
- c) Thomas Jefferson
- d) James Madison

**10. Which president had a pet cow named Pauline Wayne who lived on the White House lawn?**

- a) Thomas Jefferson
- b) Abraham Lincoln
- c) William Taft
- d) Theodore Roosevelt

**11. Who was the only president to serve two nonconsecutive terms?**

- a) John Quincy Adams
- b) Theodore Roosevelt
- c) Grover Cleveland
- d) Abraham Lincoln

**12. Who was the first president born in a hospital?**

- a) George Washington
- b) Jimmy Carter
- c) John Quincy Adams
- d) Theodore Roosevelt

# Out & About

## Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

This article will be published when our New Year's resolutions are either firmly established or just a long ago memory. Regardless, I am writing this on January first, so I wish us all a healthy, prosperous and happy New Year! May we make time for thoughtful acts, for connection and community, and for FUN! Here are some of the local ways to enjoy your free time.

As always, I have drawn from a variety of sources. Please call or check the websites to confirm dates, times and cost.

It is obviously winter! A beautiful fresh snow adorns our community. (Did you see our very own challenge of icy Hallet Road on the front page of the Pocono Record last week?) Many of the upcoming events are at ski resorts. There are too many special events to list here.

There are special days for military appreciation, scouts, learning to ski, etc. Check websites for each ski resort for current information. Another winter favorite seems to be ice sculpting. The biggest seems to be Crystal Cabin Fever at Sculpted Ice Works in Lakeville. They have daily shows of ice carving and sculptures. Check out the picture of an ice slide at [www.sculptediceworks.com](http://www.sculptediceworks.com). Or call for information at 570-226-6246.

Shawnee Mountain Ski area will host a Winter Carnival Day on 2/14/13, again including ice sculpting, as well as other demonstrations and activities. Call 570-421-7231.

Jim Thorpe's Winterfest includes ice carvers as well as music, mud walk, and other activities the weekend of 2/16 & 2/17. Call 570-325-5810 for information. Or go to their website to see all the many activities that they host throughout the year. It seems that their St. Patrick's Day Parade is on 3/10. For information on their St. Patrick's weekend, go to [www.winterfestjt.com](http://www.winterfestjt.com).

I checked a number of sites for information on Stroudsburg's St. Patrick's Day parade, which traditionally falls on the first Sunday after St. Patrick's Day. However, I wasn't able to get current information...the website was updated last in 2012. So, keep an eye on the Pocono Record for date and times for the local parade.

Monroe County Environmental Education Center has a number of events year round. There are Eagle Watch Field Trips, a Groundhog Day event, home school programs, etc. Call 570-629-3061 or go to their website for information on dates and fees.

Are you adventurous or even a little crazy? You can take the Paupack Plunge into icy waters on 2/16. This event takes place on Lake Wallenpaupack and costs a donation of \$25. It benefits local dive and rescue teams. There will be music and refreshments. Call 570-857-0220.

There are bus trips to the Phantom or the Opera in New York. On March 20<sup>th</sup>, the bus trip will benefit the Pocono Alliance for playgrounds for children with disabilities. Call 610-681-2559 or email [ricoli99@yahoo.com](mailto:ricoli99@yahoo.com).

Stroud Regional Recreation at [www.srosrc.org](http://www.srosrc.org) lists a number of events throughout the year for young and old. On March 4<sup>th</sup>, they have a Philadelphia Flower Show Bus Trip. On Sunday, March 24<sup>th</sup>, they have their mEGGa Hunt at Dansbury Park. They have karate, kids night out, yoga, sewing, crocheting, Little Tots Open Gym, and many other programs.

Worried about who will be with your children on school holidays? They have Stroud Kids School Holiday Specials (with registration required at least one week in advance.)

Have fun!

## "A" SWEEPING BEAUTY CHIMNEY PROFESSIONALS

### "A" Full Service CHIMNEY COMPANY!

*Owner-operated, 15+ years of experience  
and continuing education!*

*Top-notch service to keep you feeling safe and comfortable.*

*Some of the services we provide are:*

- SWEEPS • EVALUATIONS • RELINING
- CHIMNEY & MASONRY REPAIR
- WOOD, COAL, GAS & PELLET STOVES SOLD & INSTALLED
- CAPS & DAMPERS INSTALLED • WATERPROOFING
- ROOF & SIDING INSTALLATION & REPAIR
- DRYER VENT CLEANING & REPLACEMENT
- AND MUCH MORE!

**"FLEXIBLE SCHEDULING AND WEEKEND  
APPOINTMENTS AVAILABLE"**

# 570-422-6975

East Stroudsburg, PA



IRA ROSENBLUM  
CSIA #3540 - Insured





**DO YOU KNOW WHAT'S LURKING IN YOUR CRAWL SPACE?**

VISIT  
[JBURKECONSTRUCTION.COM/HELP](http://JBURKECONSTRUCTION.COM/HELP)  
FOR YOUR FREE CRAWL SPACE INSPECTION

570}872.9980 Office  
855}832.8753 Toll Free



1410 Spruce Street • Stroudsburg PA, 18360



Before



After

Do you think you have crawl space mold or moisture problems? If so, we want to help! As experienced crawl space moisture and environment experts, we utilize superior products to solve your crawl space problems. The CleanSpace Crawl Space Encapsulation System has products specially designed to prevent moisture by encapsulating the crawl space with its vapor barrier, sealing the vents and conditioning the musty crawl space. Your home and crawl space will be healthier! The system is also a proven method of crawl space pest control. We also incorporate closed cell spray insulation to seal your damp crawl space even further while helping to save you money on heating and cooling. On average, our customers see a 15-18% reduction in energy costs!

# Michael's Kitchen

Nothing beats coming home this time of the year to a slow cooker dinner that has been perking away all day. The house smells great; it's like having someone else cook dinner for you. Many slow cooker recipes you'll see require browning the meat and vegetables before you put them in the crock. My recipes require none of that. Just throw in the ingredients in the morning and flip the switch as you walk out the door. A concern voiced by some, is that many slow cooker recipes yield more than smaller families require. No problem with these recipes. They all actually are better as leftovers!

## Cantonese-Style Hacked Pork (6 servings)

- ¼ cup reduced-sodium soy sauce
- ¼ cup honey
- 2 tablespoons hoisin sauce
- 4 cloves garlic, chopped
- 2 tablespoon chopped ginger
- 1 teaspoon Chinese five-spice powder
- 2 pounds boneless center-cut pork roast
- 1 tablespoon cornstarch
- ¾ cup reduced-sodium chicken broth
- 12 ounces wide lo mein noodles, cooked following package directions
- 2 scallions, thinly sliced
- Steamed snow peas (optional)

1. In a small bowl, whisk together soy sauce, honey, hoisin, garlic, ginger and five-spice powder. Place in a resealable plastic bag and add pork; shake to coat. Refrigerate overnight.
2. Coat slow cooker bowl with nonstick cooking spray. Place pork in bowl and pour marinade over top. Cover and cook on HIGH for 4 hours or LOW for 6 hours.
3. Remove pork to a large baking dish and keep warm. Pour liquid from slow cooker into a saucepan. In a small bowl, stir cornstarch into broth. Bring liquid in saucepan to a boil and whisk in the broth mixture. Cook for 1 minute.
4. Shred pork into large pieces with two forks; stir in sauce. Spoon over noodles; garnish with scallions and serve with steamed snow peas, if desired.

Per serving - Calories: 485; Fat: 8g; Fiber: 1g; Sodium: 741mg

It's a wrap: For an easy take on Moo-Shoo Pork, serve leftovers in warm flour tortillas with some extra hoisin sauce and shredded lettuce or cabbage.

## Mediterranean Chicken Stew (6 servings)

- 2 pounds skinless chicken thighs
- 1½ teaspoons dried Italian seasoning
- ¾ teaspoon garlic salt
- ¾ teaspoon black pepper
- 1 large onion, thinly sliced
- 1 can (14 ½ ounces) diced tomatoes
- 1 cup reduced-sodium chicken broth
- 2 tablespoons quick-cooking tapioca
- 1 can (15 ounces) cannellini beans, drained and rinsed
- ½ cup sliced pitted black olives
- ½ cup fresh basil, torn into small pieces
- 6 biscuits (such as Pillsbury Grands) baked following package directions

1. Coat slow cooker with nonstick cooking spray.
2. Place chicken thighs in slow cooker and season with Italian seasoning, garlic salt and black pepper. Scatter onion over chicken. Stir together tomatoes, broth and tapioca; pour over onions.
3. Cover and cook on HIGH for 5½ hours or LOW for 7½ hours. Stir in beans and cook an additional 30 minutes. Remove bones.
4. To serve, stir in basil and spoon over biscuits.

Per serving- Calories: 495; Fat: 19g; Fiber: 5g; Sodium: 941mg

Try this variation: Make Chicken Mole Soft Tacos- Replace Italian seasoning and black pepper with 2 tablespoons unsweetened cocoa powder, 1 teaspoon chipotle chile powder and ½ teaspoon each ground cumin and cinnamon. Substitute 1 can pinto beans for cannellini beans. Eliminate olives and basil. Serve with 6 flour tortillas and Spanish rice, if desired.

## Classic Yankee Roast Pot Roast (8 servings)

- 1 large onion, chopped
- 2 cloves garlic, chopped
- 1 boneless chuck roast, about 3 pounds
- ½ teaspoon salt
- ¼ teaspoon black pepper
- ½ pound carrots, peeled and cut into 3 X ½-inch sticks
- 1 pound small red-skinned potatoes, each about 1 inch in diameter, quartered
- 2 ribs celery, cut into 3 X ½-inch sticks
- 1 cup reduced-sodium beef broth
- 2 tablespoons tomato paste
- ½ teaspoon dried thyme
- 2 tablespoons Worcestershire sauce
- 3 tablespoons cornstarch

1. Coat slow cooker bowl with nonstick cooking spray.
2. Place onion and garlic in slow cooker. Season beef with salt and pepper; place over onions. Arrange carrots, potatoes and celery around beef, in that order. Combine broth, tomato paste and thyme; pour over beef. Drizzle 1 tablespoon of the Worcestershire sauce over top.
3. Cover and cook on HIGH for 6 hours or LOW for 8 hours.
4. Remove beef from slow cooker and place on a serving platter. Spoon out vegetables with a slotted spoon and place around roast. Keep warm.
5. Strain cooking liquid into a medium-size saucepan; skim off excess fat. Bring to a simmer. Combine cornstarch with 3 tablespoons water and stir into saucepan. Simmer for 1 minute until thickened. Stir in remaining tablespoon Worcestershire sauce.
6. Slice beef and serve with vegetables and gravy.

Per serving- Calories: 304; Fat: 7g; Fiber: 2g; Sodium: 337mg

Switch it up - This basic recipe can become Sauerbraten with a few easy swaps. Eliminate carrots, potatoes and celery; reduce broth to ½ cup and add ½ cup distilled white vinegar and 3 tablespoons sugar. Eliminate tomato paste and Worcestershire sauce. Serve with mashed potatoes and prepared red cabbage.



## Valovich & Sons

Hauling and Delivery ...and more!

*Schedule your  
Spring Yard  
Clean-up now!*

- Gutter Clean-outs
- Firewood
- Yard Clean-ups
- Junk Removal
- Sand & Gravel
- Driveway Stone
- Decorative Stone
- Screened Topsoil
- Colored Mulch
- Fill Dirt
- Lawn Installation
- Retaining Walls
- Landscaping
- Pavers, Walks, Patios
- Powerwashing

Service you can count on! 570-421-2165 [www.valovichandsons.com](http://www.valovichandsons.com)

570.421.1326

347.400.8843

# SIMMONDS S E ELECTRIC

INDUSTRIAL • COMMERCIAL • RESIDENTIAL  
Maintenance and Installation

HENRICK SIMMONDS  
PRESIDENT

290 PENN ESTATES  
EAST STROUDSBURG PA

# GORMAN CHIROPRACTIC LIFE CENTER



Dr. Sharon Gorman



Dr. Shaun Gallagher



Dr. Sandy Gordon



*At Gorman Chiropractic Life Centers our mission is to improve the quality of your life. We know that health is so much more than just not feeling pain. We strive to have our patients reach their fullest innate potential. We are dedicated to educating our patients so they can make good decisions concerning their own health.*

**Hours:**

Monday 10:00am-12:30pm, 3:00pm-6:30pm  
 Tuesday 3:00pm-6:30pm  
 Wednesday 10:00am-12:30pm, 3:00pm-6:30pm  
 Thursday 3:00pm-6:30pm  
 Friday 10:00am-12:30pm, 3:00pm-6:30pm  
 Saturday 10:00am-12:00pm  
 Sunday Closed

**Tel (570) 476-4100 • Fax (570) 476-7669**

21 Crystal Street, East Stroudsburg PA 18301

Email: [info@gormanchiropractic.com](mailto:info@gormanchiropractic.com)

[www.gormanchiropractic.com](http://www.gormanchiropractic.com)

## “We Make Real Estate a Moving Experience!”



Cristina Primrose  
Listing & Marketing  
Specialist

## The Cristina Primrose Team

**RE/MAX® Results**

**705 Glen Lane, Sciota PA 18354**  
**(570) 992-2700 Office (570) 402-8508 Direct**



Jessica Keller  
Buyer's Agent

### Did you know:

- 55 homes are presently for sale in Penn Estates.
- In 2012, 51 homes sold in Penn Estates.
- In 2012, the highest-priced home sold in Penn Estates for \$205,000.  
(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
- 90% of buyers start their search on the Internet.
- The average age of today's buyer is 25 years old.

**For up-to-date  
information from  
your Penn Estates  
Specialists,  
call today!**



Each Office Independently Owned and Operated

# February-March 2013 Community Calendar

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 7:30 pm - Board Meeting	2 9 am -Community Safety Meeting 10 am - Appeals
3 Super Bowl Party	4 12:30 pm - Mah-Jongg 7:30 pm - Darts	5 4 pm -Bookmobile 7 pm - Bingo	6	7 7pm - Nominating & Steering Meeting 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	8	9
10	11 12:30 pm - Mah-Jongg 7:30 pm - Darts	12 4 pm - Bookmobile 7 pm - Bingo	13	14 6pm - Real Estate Meeting 7pm - Recreation Meeting 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	15	16 7 am - ARB Meeting 8:30 am - Buildings & Grounds Meeting 10 am - Communications Meeting 7 pm - Red Bingo
17	18 12:30 pm - Mah-Jongg 7:30 pm - Darts	19 4 pm - Bookmobile 7 pm - Bingo	20 7 pm - Wildlife & Forestry Meeting	21 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	22	23 9 am - Finance Meeting
24	25 12:30 pm - Mah-Jongg 7:30pm- Darts	26 4 pm - Bookmobile 7pm- Bingo	27	28 7pm - Govt. Relations Meeting 7pm -Long Range Planning Meeting 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	1 7:30 pm Board Meeting	2 9 am - Community Safety Meeting 10 am - Appeals
3	4 12:30pm- Mah-Jongg 7:30pm- Darts	5 4 pm - Bookmobile 7 pm - Bingo	6	7 7pm - Nominating & Steering Meeting 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	8	9 9 am - Community Forum
10	11 12:30 pm - Mah-Jongg 7:30 pm - Darts	12 4 pm - Bookmobile 7 pm - Bingo	13	14 6pm - Real Estate Meeting 7pm - Recreation Meeting 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	15	16 7 am - ARB Meeting 8:30 am - Building & Grounds Meeting 10 am - Communications Meeting
17	18 12:30 pm - Mah-Jongg 7:30 pm - Darts	19 4 pm - Bookmobile 7 pm - Bingo	20 7 pm - Wildlife & Forestry Meeting	21 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	22	23 9 am - Finance Meeting 10 am - Breakfast with the Easter Bunny 5:30 Dart Benefit
24	25 12:30 pm - Mah-Jongg 7:30 pm - Darts	26 4 pm - Bookmobile 7 pm - Bingo	27	28 7pm - Govt. Relations Meeting 7pm -Long Range Planning Meeting 7:30pm - Understanding the Bible 7:30pm - Women's Bible Workshop	29	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.

# Heartfelt Fun

By Jane Harris

Valentine's Day is for all ages. Hearts, cupid's arrows and special messages mark the day. Sweet treats are given as a sign of love and friendship. Everyone gets in on the act. Handmade or store bought cards are freely exchanged and red is the color of the day. School children make valentines to give to each other and to family members. It's a perfect arts and crafts opportunity!

Gather the kids and get started on these two easy projects and check out [thecraftycrow.com](http://thecraftycrow.com) for more ideas.

## Clip-On Hearts

Easy CLIP-ON HEARTS can be drawn on brightly colored paper, glued to a clothes pin and you're good to go! An easy afternoon of fun.

Construction paper in red and pink or patterns.

Scissors

Glue stick or craft glue

Spring clothespins



Draw or trace simple heart shapes. Using a glue stick or a drop of glue, attach a heart to the end of each clothes pin. Decorate your home with these easily created valentines.

## Painted Hearts

Two-step PAINTED HEARTS are just messy enough to satisfy that hands on or hands in, feel good activity.

Poster paint

White printer paper

Red or pink construction paper

Paper towel and water for finger wiping!

Practice makes (close to) perfect for this project. Touching thumb, index finger or "pinky" finger to the paint - then pressing onto your paper diagonally. Now a second pressing, with more paint, overlapping in the opposite direction. Children can do this easily and you can help the really little ones by holding their finger and pressing it onto the paper.

Carefully tear out squares with the most successful prints and glue them to folded construction paper to make cards for friends, family and teachers.



## FHI ROOFING

Don't trust your home's most important shield from the elements to a "Do-it-All" Home Improvement Company. Since 1989

**Roofing is ALL we do!**

**(570) 646-5690**

**www.fhiroofing.com**

PA1006733

### Answers to President's Quiz:

- 1) a. 44, but 43 men have served. Grover Cleveland is counted twice because he was the 22nd president, 1885-1889, and the 24th president, 1893-1897.
- 2) d. Ronald Reagan, who was nearly 70 when he took office.
- 3) a. Theodore Roosevelt, was only 42 when he assumed office after his predecessor died. Kennedy was 43, the youngest to be elected president. Clinton was elected at 46.
- 4) c. \$400,000. In 2001 the president's salary was doubled from \$200,000 to \$400,000. It was the fifth time the salary had been raised.
- 5) d. \$25,000. George Washington, already a wealthy man, declined his salary.
- 6) a. Virginia
- 7) c. 8. Four were assassinated: Lincoln, Kennedy, Garfield, and McKinley. Four died of natural causes: Harrison of pneumonia, Taylor of acute indigestion, Harding of a heart attack, and Roosevelt from a cerebral hemorrhage.
- 8) c. 4. George W. Bush, Bill Clinton, George H.W. Bush, Jimmy Carter.
- 9) b. John Adams. He and his wife, Abigail, moved into the White House in 1800.
- 10) c. Taft kept pet Holstein cows.
- 11) c. Cleveland was the country's 22nd and 24th president.
- 12) b. Carter, the 39th president, was born in a hospital in Plains, Ga. on October 1, 1924, the first president born in a hospital.

**Donate Old Cell Phones and Ink Cartridges  
at the Administration Office.**

**All Donations Benefit the American Cancer Society.**

## ROOFING & SIDING

**We also install  
Gutters, Gutter  
Guards, Skylights,  
Soffit, Fascia, etc.**



**\$200 OFF**  
any complete  
roofing or siding  
job signed by  
3/31/2013\*

**Family Owned & Operated**



\*Not valid with any other discount.  
Present coupon on day of signing.

*"Large enough to serve you, small enough to care"*

**(570) 420-8684 or (610) 837-4400**

# GENERAC®

AUTOMATIC  
STANDBY  
GENERATORS

- 24/7 Power Protection
- Hands-free Operation
- Easiest Installation

## GENERATORS 24/7 POWER PROTECTION

### RECEIVE FREE

#### Scheduled Maintenance

FOR 1 YEAR WITH THE  
PURCHASE OF A GENERAC®  
GENERATOR THROUGH  
MARCH 31, 2013



### Protect the Things That Matter Most

**-COUPON-**

# \$250<sup>00</sup> OFF

ANY GENERAC®  
GENERATOR OF  
14KW OR HIGHER



Hurry! Offer good through March 31, 2013

(570) 421-7260 • RJGroner.com

## r.j. Groner Inc.

*This Time Do It Right*

1 Katz Drive, Stroudsburg, PA • (570) 421-7260 • RJGroner.com