



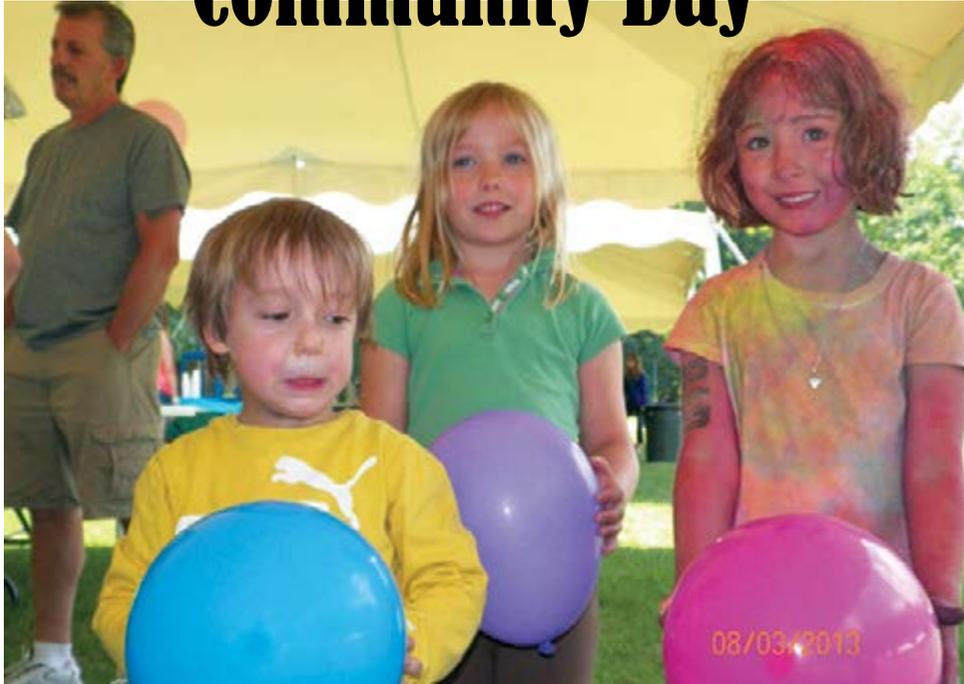
Come Home to Penn Estates

Harmony

Penn Estates Property Owners Association

October/November 2013

Community Day



More photos on pages 8-9

Preliminary Budgets Approved

By John Bradley, Treasurer

The Board of Directors has approved the preliminary 2014 operating and capital budgets prepared by Community Manager Laura Jones and reviewed and recommended by the Finance Committee. As Treasurer, I would like to thank the Finance Committee for their many hours of work on the 2014 budget. The complete preliminary budgets are included in this issue of Harmony on pages 6 and 7.

While we were able to balance the 2014 Operating Budget without increasing dues, this is contingent on moving a projected \$110,000 surplus from the 2013 budget. In addition, as fixing the roads within Penn Estates is of the highest priority, we have increased the road repair allocations by over \$20,000.

Dues

The preliminary budgets keep the 2014 maintenance fee assessment at the same level of \$1,190 for Improved Lots and \$985 for Unimproved Lots. The following discounts will continue for dues paid by cash or check on or before December 31, 2013: \$50 for Improved Lots; \$30 for Unimproved Lots. There is no discount applied to dues paid by credit card.

Payment Plan

Per our By-laws, a payment plan option is available to members. All applications for a payment plan must be completed by December 31, 2013. A one-time \$35 application fee must be paid at the time the application is submitted.

Delinquency Fees

To help offset the administrative and legal costs of collections, delinquency fees will be applied as follows to both Improved and Unimproved Lots:

- A \$50 fee will be assessed on all accounts with outstanding balances as of February 16, 2014, including those on payment plans.
- An additional \$100 will be assessed on all accounts with outstanding balances as of July 16, 2014, including those on payment plans.

Capital Reserves

This year a portion of the 2014 assessment for each lot, \$70, will be put into the Capital Reserve Fund to meet the study's recommendation. We plan on upgrading the Playground near the mailboxes with capital reserve funds as well as monies raised by the Recreation Committee. In addition, funds have been allocated for some minor miscellaneous projects.

Homeowner Comments

Per the Bylaws, the thirty (30) day public comment period begins on October 1, 2013 and ends on October 31, 2013. Comments may be submitted in writing to the Administration Office. In addition, the Board has scheduled two budget forums, the first on October 12th and the second on November 9th; both at 9:00 AM. These forums are open to all homeowners. They will be held in the Community Center Oak Room. The Board welcomes your input and invites you to be an active participant in the budget process. We hope to see many of you at the budget forums.

Final Budget Approval

A Special Board meeting for the purpose of approving the final budget is scheduled for Saturday, November 16th, at 10:00 AM in the Community Center Oak Room.

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From Laura's Desk

By Laura Jones, Community Manager

Mortgage Relief for Distressed Homeowners

To help the millions of homeowners whose Federal Housing Administration (FHA) mortgages are threatened by foreclosure, the FHA established the Home Affordable Modification Option, or FHA-HAMP. Homeowners approved for this program could have their monthly mortgage payments reduced significantly.

Homeowners may only apply for FHA-HAMP once. And although they are not required to have equity in their homes, to be eligible for the FHA-HAMP mortgage payment reduction, homeowners must:

- Reside in the properties they own.
- Have a mortgage that is at least one year old.
- Have made at least four mortgage payments.
- Have mortgage payments (including taxes, insurance and homeowners/condo fees) that exceed 31 percent of their gross income before deductions.
- Be delinquent on their mortgage payments by at least one month.
- Have an unpaid principal on their home that is less than \$729,500 (\$934,200 for two units; \$1,129,250 for three units and \$1,403,400 for four units—The Department of Housing and Urban Development, which works with the FHA, defines a unit as “a habitable living unit added to, created within, or detached from a single-family dwelling that provides the basic requirements for living, sleeping, eating, cooking, and sanitation,” such as a mother-in-law suite).

Other requirements and considerations—such as the amount of the monthly mortgage payment in relation to the applicant's debt ratio—may need to be satisfied before a mortgage reduction can be approved. For instance, a homeowner applying for FHA-HAMP must have a cumulative debt, including second mortgages, credit cards, car loans and leases and any other installment or revolving accounts, that is no more than 55 percent of his or her household's monthly gross income.

To determine eligibility or to apply for the FHA-HAMP, homeowners should contact their existing lenders or the U.S. Department of Housing and Urban Development's National Servicing Center at (888) 297-8685. Applicants will be asked to provide proof of income, a hardship letter explaining the circumstances of their financial difficulties and a list of monthly expenses with supporting documentation. To avoid scams, homeowners are reminded that HUD's counseling services are free and are cautioned not to pay anyone to prepare their intake packages or applications.

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Keep the Home Fires (Safely) Burning

One of winter's great pleasures is relaxing in front of a warm, cozy fire. For most months of the year, however, the fireplace stands idle, and these long periods of disuse can lead to hazardous conditions when you light your first fire of the season.

Your fireplace needs regular care and cleaning to assure a safe and roaring fire. Creosote, a flammable, tar-like substance that accumulates in the firebox, chimney and flue, should be removed by a professional once a year, eliminating the worry of a potential fire hazard. Your chimney should also be inspected annually to ensure there are no structural problems.

Clean your fireplace and its accessories regularly to prevent the accumulation of soot, ashes and creosote tars. The following guidelines will help you keep your fireplace in good working order throughout the wood-burning season:

- Vacuum or sweep the hearth weekly to prevent dust and soot buildup. Do not sweep or vacuum until all embers have been extinguished for at least 12 hours.
- Burn only well-dried, seasoned wood to minimize dangerous creosote buildup and reduce the risk of toxic fumes and excessive smoke.
- Don't use water to drown a fire except in case of an emergency. Water will make a paste of the ashes, which is difficult to remove.
- Don't use an abrasive cleanser inside the fireplace; many such cleaners leave a flammable residue. Instead use a stiff-bristled brush to gently scrub the walls of the firebox.
- When cleaning your fireplace, sprinkle damp coffee grounds over the cooled ashes to keep down the dust.

For more tips on fireplace care and maintenance, as well as kerosene heaters, wood-burning stoves and furnaces, download the U.S. Fire Administration brochure, *Winter Fires: Safety Tips for the Home*, at www.usfa.fema.gov/downloads/pdf/publications/fa-249-508.pdf

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Penn Estates Harmony

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President's Message

By Jody Perkin, President, PEPOA Board of Directors

It is an unusual occasion that I have the opportunity to write a human interest piece, but I am always grateful when an opportunity presents itself.

It's Wheels-Up for the Chill Grill

In all likelihood, everyone has heard the expression 'necessity is the mother of invention'; here's a true story that proves the point.

It has been several years since the Country Store has had a tenant. There have been several proposals that came to the Country Store Task Force from parties interested in renting; suggestions that the Association take over running the store; and even the idea of placing vending machines in the space was investigated as an alternative to a traditional storefront.

None of these ideas panned out, but it wasn't for a lack of effort.

In late 2011, Director Conforte suggested the Association open and operate a concession stand serving hot dogs and hamburgers; put a grill on the rear deck of the Community Center so anyone at the pool doesn't need to leave if they want a quick bite to eat. Three Directors took a look at the proposal, played with some ideas and figured out how to make it work for our residents. Way to go Gary! As the pool opened for the 2012 season the concession opened for business. The pool season came and went. Afterwards we realized a concession stand was a really good idea, but as a start-up business there were some hiccups along the way, regardless it fulfilled a need.

In the latter part of 2012/early part of 2013, another individual came forward with a business proposal for the Country Store. It's easy to be a Monday morning quarterback and say, 'Just rent the store, it's been empty too long.' Agreed; it has been empty too long, but if it were that simple it would have been done by now. In part what had (and has)

contributed to the delay was two costly repairs identified in 2011; the Board decided it made no sense to make a significant financial investment without having a tenant. This was compounded by another need that was identified this year that would be required to make the space utilize as a store. To make matters worse, two of the three repairs, if not done, would preclude a certificate of occupancy from being issued. Good grief!

Here we were, eight weeks before the pool was scheduled to open and the Association was in an unusual position. It had a concession concept that it didn't want to run. By the same token, there was someone interested in the store that couldn't be rented without making the alterations; let me add the Board had not yet made a decision on whether or not to make the investment in the space. What to do? Let's return to 'necessity is the mother of invention'; from the needs of the two parties, the Chill Grill was born. As anyone who has spent time at the pool this summer can attest, it was difficult not to notice the activity on the Community Center deck, as well as the aroma of food cooking. It may have taken a few weeks for the Chill Grill to gain traction, but it caught on and took off, thanks to Penn Estates very own Jen P. In the past 14 weeks, the Chill Grill has developed a loyal following; people are actually upset when Jen takes a day off.

After taking a good, hard look at the Country Store, the Board has decided not to move forward with the repairs at this time. The pool season will be coming to a close but that's not the end of the story for the Chill Grill. To the contrary, it's only the beginning.

Jen, without missing a step, came back to the Board with the idea of having a food service truck, in-community, to meet the needs of our residents – good quality food at reasonable prices. The Board liked the concept and agreed it fills a need.

Hopefully, by the time this article prints, Jen will have her business up and running near the Community Center.

If everyone could please wish Jen much success as the Chill Grill goes mobile. She has the skill and drive to make this a thriving business, but needs the support of the community in order for it to happen. So, please stop by, say hello and support our local entrepreneur.

Bon appetite!

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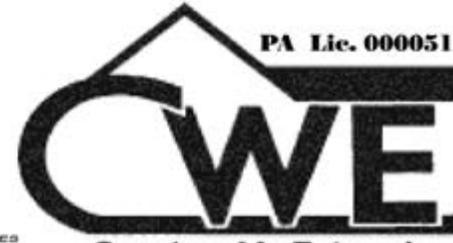
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Committee Meeting Schedule

Appeals.....	1st Saturday	10:00 am
ARB.....	3rd Saturday.....	7:00 am
Board of Directors Meeting.....	1st Friday.....	7:30 pm
Buildings, Grounds & Roadways.....	3rd Saturday.....	8:30 am
Communications.....	3rd Saturday.....	10:00 am
Community Documents.....	TBA	
Community Safety.....	1st Saturday	9:00 am
Finance	4th Saturday.....	9:00 am
Government Relations.....	TBA	
Long Range Planning	4th Thursday	7:30 pm
Nominating and Steering.....	1st Thursday.....	7:00 pm
Real Estate	2nd Thursday.....	6:00 pm
Recreation	2nd Thursday.....	7:00 pm
Wildlife and Forestry	3rd Tuesday.....	7:00 pm

Weekly Activities

Monday

Mah-Jongg.....	12:30 pm
Darts.....	7:30 pm

Tuesday

Bookmobile	4:00 pm
Bingo	7:00 pm

Thursday

Understanding the Bible	7:30 pm
Women's Bible Study	7:30 pm

Saturday

October 12	Community Forum	9:00 am
November 9.....	Community Forum	9:00 am

Team Penn Estates Community Events

October 20	Zumbathon.....	2:00 pm
November 2.....	Breast Cancer Walk/Bike Ride.....	9:00 am

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Making Strides Against Breast Cancer 5K Walk Saturday, October 12th East Stroudsburg University



Let's see how many people we can get to represent our community as "Team Penn Estates" in the Monroe County American Cancer Making Strides Against Breast Cancer 5K on Saturday, October 12th at ESU. Please use the link below to join our team, once you get to the Team Penn Estates page, click on the tab that says "join our team" - there you will have the opportunity to set up your own personal official page to share with your friends and families. Note: the walk is for everyone and strollers, wagons, walkers. and wheelchairs are permitted. Don't forget to invite your friends, neighbors and relatives to walk with you.

Link to web page to register: <http://main.acsevents.org/goto/teampennestates>

Order your "Team Penn Estates Making Strides" t-shirt today (long sleeve). On the front is the American Cancer Society Making Strides and 100th anniversary logo; on the back is Team Penn Estates. Youth size SM, MED, LG = \$13; Adult size SM, MED, LG, XL = \$13; Adult size 2XL = \$14 and Adult size 3XL = \$15. All orders must be placed by Saturday September 14th. MAKE A CHECK OR MONEY ORDER PAYABLE TO "PROMOSPARK" and drop off your order and check in an envelope marked "Team Penn Estates" at the PEPOA Admin office.



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Team Penn Estates Zumba for Cancer

When: Sunday, October 20th
Where: Penn Estates Oak Room
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Cub Reporter Matthew Jacobsen

"Until the next big article, stay in harmony with your community. Get out, volunteer and get involved!"

Community Day

Penn Estates Community Day this year took place on August 3rd which turned out to be a beautiful, sunny day. There were concerns earlier in the day but Mother Nature cooperated.

Festivities kicked off at 1 PM. The grills were fired up and burgers and franks were served at 2 PM which were cooked by several members of our board including Jody Perkin, Michelle Valerio, David Juliano, Luna Mishoe, John Bradley, Adrian Marteneco and Sean Reilly, as well as Community Manager Laura Jones. Our wonderful volunteers served the grilled food with potato salad, macaroni salad, chips and soft drinks. Snow cones and cotton candy were included as well.

Music was provided by DJ Ryan O'Leary and included a nice mix of current hits and oldie tunes. There were activities for everyone, including a bounce house, games and contests. The dunk tank made its famous return and, for a small fee, the residents had a chance to dunk a few of our volunteers. There was a chance for residents to win a gift basket. All that was required was to fill out a short survey or sign up to be a volunteer.

There was an assortment of vendors to meet with as well, including NEPA Federal Credit Union, Stephanie Joy Lewis, attorney at law and Nicole Prussman, insurance agent. Our own Penn Estates Community Police, Neighborhood Watch and Team Penn Estates Pride were in attendance as well.

Thanks to all the volunteers that helped with setup and cleanup. Community Day would never happen without you all. *See page 8 for photos.*

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

Handy Man

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Lakeside Luau and Pig Roast

On August 31st the residents of Penn Estates came together once again for a good old fashioned luau and pig roast at our own Highland Lake. It was a very lively scene with terrific food and music. The event had an incredible turnout. For three dollars a person, partiers could enjoy macaroni salad, potato salad, hamburgers, hotdogs and of course fresh pork pulled straight from the cooked pig. Soda and water was available as well.

Besides all the great food, there were plenty of activities. A fav was a water balloon tossing contest in which two people stood across from each other and tossed a water balloon back and forth until it broke and soaked the loser. There was a tie-dye table where kids and adults could tie-dye their own shirts. A limbo contest took place on the sandy beach of the lake and at dark a small bonfire was setup for roasting marshmallows.

This was the second year in a row that this event took place and with another great turnout it may become a permanent "end to summer" event. *See page 10 for photos.*

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

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2014 Preliminary Operating Budget

DUES REVENUE

Dues Income	1,587,635
Prior Dues	30,000
2013 dues deferred to 2014	110,000
Interest on late payments	45,000
Collection Fees	500
Delinquency Fee	40,750
Payment Plan Application Fee	20,000
SUBTOTAL DUES REVENUE	1,833,885

OPERATING REVENUE

Public Safety	12,500
Interest Income	1,000
Rental Registration	16,500
Gate Cards	15,000
Private Event Rental	3,200
Resale Certificate Fee	7,500
ARB	10,000
Miscellaneous Income	11,000
Committee Income	2,500
Pool Passes	1,000
Carnival Income	2,300
SUBTOTAL OPERATING REVENUE	82,500

TOTAL REVENUE 1,916,385

SCHEDULE A - MAINTENANCE

Maintenance Payroll	186,600
Maint P/R Taxes	24,258
Maint Benefits	62,000
Janitorial Supplies	4,000
Buildings & Grounds	12,500
Landscape Maintenance	2,500
Amenity Repairs	12,500
Refuse Collection	10,000
Tools/Equip Purchase/Repair	5,000
Rd Repair Materials (in house)	2,500
Road Annual upgrade (contract)	128,100
Snow Removal	16,000
Vehicle Fuel	66,300
Vehicle Maintenance & Repair	6,500
TOTAL MAINTENANCE	538,758

SCHEDULE B - PUBLIC SAFETY

Public Safety Payroll	218,500
Public Safety P/R Taxes	32,800
Public Safety Benefits	40,000
Technology & Equipment	1,000
Public Safety Vehicle Expense	9,000
Security Expenses	1,000
TOTAL PUBLIC SAFETY	302,300

SCHEDULE C - WELCOME CENTER

Welcome Center Payroll	107,600
Welcome Center Payroll Taxes	18,300
Welcome Center Expenses	1,000
TOTAL WELCOME CENTER	126,900

TOTAL SECURITY SERVICES 429,200

SCHEDULE D - RECREATION (POOL/LAKE)

Rec Payroll-Lifeguard/Rec Di	65,000
Recreation Payroll Taxes	11,200
Lifeguard Expenses	1,000
Lake/Pool Maintenance	9,000

Lake/Pool Testing	5,100
Equipment Purchase	3,000
Amenity Badges	1,400
TOTAL RECREATION DEPT	95,700

SCHEDULE E - COMMITTEES

Community Day	4,000
Carnival	500
LRP Committee	5,000
Communications Committee	300
Nominating Committee	750
Recreation Activities	10,000
Real Estate Committee	1,250
Wildlife and Forestry	0
Documents Committee	0
Board Expense	600
Community Safety	1,000
Appeals	100
TOTAL COMMITTEES	23,500

SCHEDULE F - OFFICE

Management Payroll	96,000
Management P/R Taxes	12,480
Management Benefits	29,000
Admin Payroll	135,000
Admin P/R Taxes	18,900
Admin Benefits	39,000
TOTAL OFFICE	330,380

SCHEDULE G - ADMINISTRATION

Accounting Services	18,000
General Legal Services	30,000
Computer Expense	10,000
Operating Supplies	10,000
Leased Equipment	12,000
Collection Filing Charges	15,750
Annual/Special Meetings	1,500
Bank Fees & Interest	1,000
Payroll Processing Fee	3,000
Credit Card/Bank Fees	15,000
Refunds	500
Alarm System Fees	2,900
Gate Access Fees	0
TOTAL ADMINISTRATION	119,650

SCHEDULE H - COMMUNITY RELATIONS

Membership Mailings Postage	11,000
Website	1,200

Dues/Subscript/Staff Training	2,000
Advertising	1,000
Volunteer Dinner	3,000
TOTAL COMMUNITY RELATIONS	18,200

SCHEDULE I - ARB

ARB Payroll	38,000
ARB P/R Taxes	6,500
TOTAL ARB	44,500

SCHEDULE J - INSURANCE

Insurance - Directors & Officer	8,000
Insurance - Umbrella	11,000
Insurance - Package (QBE)	60,770
Insurance - Worker's Comp	40,000
Insurance - Volunteer	500
TOTAL INSURANCE	120,270

SCHEDULE K - TELE/UTILITIES/COMM

Util, Pool Lake, Store, Bldgs	55,000
Telephone & Communications	18,000
TOTAL TELE/UTIL & COMM	73,000

SCHEDULE L - DEBT SERVICE

Loan - Interest Expense	26,428
Loan - Principal	95,256
TOTAL DEBT SERVICE	121,684

SCHEDULE M - TAXES

Real Estate Tax	0
Corporate Federal Taxes	0
TOTAL TAXES	0

GRAND TOTAL OPERATING EXPENSE 1,914,842

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2014 Preliminary Capital Budget

CAPITAL IMPROVEMENT BUDGET

2014 Dues Income designated for Capital Improvement Fund	\$0
CIF collections designated to Cap. Impr. Fund (24 homes sold x \$1190)	\$28,560
Interest earned on Capital Improvement Fund	\$130
Total Capital Improvement Contribution	\$28,690

Miscellaneous Small Projects	\$8,500
Playground Renovation Project	\$20,000
Total Capital Improvement Expense	\$28,500

Net Increase Into Capital Improvement Fund **\$190**

CAPITAL RESERVE BUDGET

2014 Dues Income designated for Capital Reserve Fund	\$101,360
CIF collections designated to Cap. Res. Fund (26 homes sold x \$1190)	\$30,940
Interest earned on Capital Reserve Fund	\$1,760
Total Capital Reserve Contribution	\$134,060

Replace Year: 2000 Make: Chevrolet Dump Truck (dual wheel)	\$44,846
Purchase Flail Mower	\$4,278
Pave Administration Building Parking lot	\$7,186
Purchase Tractor Mower	\$4,125
Total Capital Reserve Expense	\$60,435

Balance **\$73,625**
Annual Allocation Contribution **\$73,477**

Net increase to Capital Reserve Fund **\$148**

The Nominating and Steering Committee Wants You

By Lucy Jacobsen, Nominating & Steering Committee Chair

The Purpose of the Nominating and Steering Committee is to actively recruit and steer new volunteers to join the many committees here in Penn Estates. We also recruit and interview applicants who would like to run for our board.



There are many wonderful committees within our community and they are always looking for new volunteers to bring new and exciting ideas so that we can make our community the best place to live.

The recreation committee holds many events throughout the year and would love some new ideas. The Real Estate Committee also holds events throughout the year and would love the realtors in our community to participate. Communications committee is always looking for people to write some great articles for Harmony. Public Safety helps to keep our community safe for all, and the Finance Committee works very hard throughout the year to keep our budget on track. There are also many other committees that work together for the benefit of Penn Estates.

Most committees meet for about 1 hour a month, so if you can give your time, joining one of the many committees will help Penn Estates grow and be the best place for you and your family to live.

Just stop by the administration office and pick up a volunteer application and let your voice be heard.

Thank you for being a resident and for all you do to make our community the best place to be.

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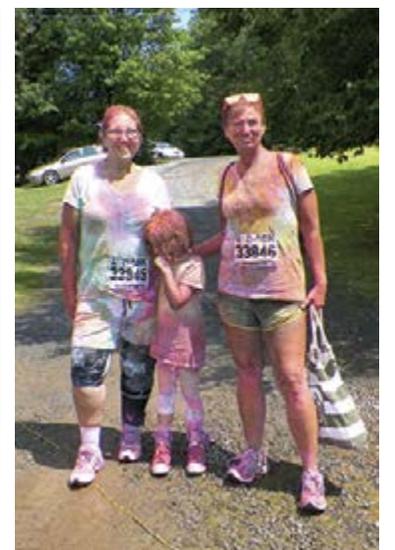
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Winding Through PA Wine Country - Part 5

By Michael Tyrrell, Communications Committee Member

For our latest winery/road trip, we headed to Amore Vineyards & Winery in the Nazareth area. They are located very conveniently off Route 512 in Bath, PA. The intimate tasting room is manned by a friendly staff and located in a renovated 200 year old barn which also houses their retail store and an event venue. They have a wide selection of styles which would satisfy all tastes including dry, semi sweet and sweet. We normally like dry wine but our houseguest joined us who likes sweeter wines so we had a very varied tasting. The deal here is that you can taste up to 6 wines and there is no charge.

The chardonnay (\$12.99) was medium-bodied and had a touch of oak. We treated ourselves to their Chambourcin Reserve 07 (\$16.99) which will be saved for a special occasion. Pizza with brussel sprouts and pancetta was on our menu that evening and their Red Rature (\$12.99), a Chambourcin on the sweeter side, paired very well. The sparkling wines weren't available for tasting but we still managed to taste 10 wines. A surprise was the Blackberry Bliss (\$10.99) which is sweet and very complex. Our guide through the tasting gave us a dark chocolate candy kiss to have with the wine. It gave the wine a real burst of blueberry-chocolately-sweet so a bottle was bought as a dessert treat for a future dinner party.

For additional info go to their website www.amorewines.com. They also have a produce and flower market across the road from the winery which we are going to check out later in the fall.



Hiking to Vistas

By Michele Valerio Trinkle

PEPOA Board of Directors Liaison to Communications Committee

Now is the time of year to look up and hike to some of the amazing view points in the area. The summer haze is starting to dissipate and the leaves are changing so the mountains are the place to go.

My favorite is Raccoon Ridge in Blairstown NJ. It offers 360 degree views with the Delaware River on the right side and the Tards Creek Reservoir to the left. The starting point is at AMC's Mohican Outdoor Center and to get to Raccoon Ridge go southwest on the Appalachian Trail across the small stream and then basically hike back the same way. The total hike is around 6 miles but you can make it a bit longer by returning via the Kaiser and the Cooper Mines Trails. This ridge is also one of the premier spots for watching the annual fall hawk migration. The Appalachian Mountain Club (AMC) has an office at the lodge and several cabins that they maintain around Catfish Pond. You can drive up to visit their office for maps, books and facilities.

Address: Mohican Outdoor Center, 50 Camp Road, Blairstown NJ; 908-362-5670

Suggested Map: www.nynjtc.org/product/kittatinny-trails-map



Next on my list is Big Pocono State Park. This is right past Camelback Mountain Resort and you can actually drive to the view point. The summit provides visitors with a view in all directions. Big Pocono Mtn. is approximately 2,100 feet above sea level. The views are magnificent, especially with the low, weather-beaten and barren vegetation. From the summit, looking to the southeast is the Delaware Water Gap and to the northeast High Point State Park [in NJ]. Way off in the distance to the northeast, but only visible on a clear day, is the Catskills. I recommend hiking the Indian Trail for better views. There are parts of this trail that come very close to the mountain side so if you are afraid of heights you can cut in a bit. Park at Parking Lot 3 and take the Vista Trail [Yellow blaze; just before the entrance to the parking lot] to South Trail [Yellow] turn left [east]. Hike along the southern side of the mountain to the point where the South Trail turns right. Do not turn, continue straight onto Indian Trail [Orange], and follow the loop counter clockwise back up to Rim Road.

Suggested Map: www.dcnr.state.pa.us/stateparks/findapark/bigpocono

Finally I suggest going to Mt Minsi in Delaware Water Gap. I often lead this hike for large groups so it is another favorite of mine.

Directions: Take a right onto to Mountain Rd immediately past the Deer Head Inn in Delaware Water Gap and then take a slight left to the parking area. From the trail head take the white blazed AT trail to the top of Mt. Minsi which is 1461 feet above sea level. Stop at the one mile point for views of the Delaware Water River and Mt. Tammany. Just make sure you back track back and bit from the view point and find the white blazes again otherwise you might find your self climbing up rocks to find the trail. At the very top which is the 2 mile point you get even better views. If you continue on just a bit there is a small outlet where you can see a rather large length of the Delaware River all the way to Portland PA. You will need to back track a bit and then you can then take the easier fire trail back down to the parking area. This loop is approximately 5 miles.

Suggested Map: www.nynjtc.org/product/kittatinny-trails-map

or www.nps.gov/dewa/planyourvisit/upload/Hikes.pdf

I hope you can get out there and hike! For group hike information: <http://www.outdoors.org>. Or if you really like to challenge yourself: www.metrotrails.org does weekly Sunday hikes that are 15 miles or more.

Michael's Kitchen

By Michael Tyrrell, Communications Committee Member

Farmers' Markets are a favorite destination of mine in summer but even more so in fall when root vegetables are in their prime. Hands down, the best cooking method for root vegetables is roasting. As a general tip, when roasting an assortment of vegetables, cut everything the same size for even cooking. Use just enough olive oil so all the vegetables are lightly but evenly coated. A shallow, rimmed baking sheet is best, since vegetables will tend to steam in a deeper roasting pan. Finally, roasting at a high temperature will produce optimal browning and flavor (turn once during roasting). Here are some recipes I developed which showcase the best of the season.

Eggplant, Zucchini and Chickpea Ratatouille (4 servings)

2 small Japanese eggplants, about 1 lb total, quartered lengthwise, cut into ½-inch pieces
2 small zucchini, quartered lengthwise and cut into ½-inch pieces
1 large red pepper, seeded and cut into ½-inch pieces
2 tbsp olive oil
4 cloves garlic, chopped
2 cans (14½ oz) Italian-seasoned diced tomatoes
1 can (15 oz) chickpeas, drained and rinsed
¼ tsp salt
1/8 tsp black pepper
1/8 tsp red pepper flakes
3 cups cooked brown rice

1. Heat oven to 425 degrees.
2. Coat a large baking sheet with nonstick cooking spray. Add eggplant, zucchini and red pepper; toss with 1 tbsp of the olive oil. Bake at 425 degrees for 35 minutes or until tender.
3. Heat the remaining tbsp of olive oil in a large nonstick skillet over medium-high heat. Add garlic, cook 30 seconds to 1 minute until golden. Stir in tomatoes and cook for 5 minutes, stirring occasionally.
4. Add eggplant, zucchini, peppers, chickpeas, salt, pepper and red pepper flakes. Cook an additional 5 minutes, stirring occasionally. Serve with cooked brown rice.

Per Serving - Calories: 402 Fat: 9g Sodium: 855

FYI - Rinsing and draining canned beans cuts the sodium on the label by about 40 %.

Try This - Use it as a sauce to dress pasta. I usually use cooked whole wheat spaghetti.

Roasted Vegetable and Polenta Casserole (4 servings)

1 small butternut squash (about 2½ lbs), peeled, seeded and cut into 1-inch pieces
2 medium parsnips (about 1 lb), peeled and cut into 1-inch pieces
1 large sweet red pepper, cored, seeded and sliced into ¼-inch strips
1 medium red onion, peeled and cut into 1-inch wedges
2 tbsp olive oil
½ tsp salt
¼ tsp black pepper
1 tube (18 oz) heat-and-serve polenta
¼ cup half & half
½ cup shredded Asiago cheese
8 sprigs fresh thyme

1. Heat oven to 400 degrees.
2. Toss squash, parsnips, red pepper, and onion with olive oil, salt and pepper. Place vegetables on a large baking sheet and roast at 400° for 40 minutes.
3. Coat a 13 x 9 x 2-inch baking dish with nonstick cooking spray. Slice polenta into 12 slices, each about ½-inch thick. Fit slices into the bottom of the baking dish.
4. Spoon vegetables over polenta slices. Drizzle with half & half and sprinkle with cheese. Scatter thyme over top.
5. Bake at 375° for 20 minutes or until bubbly. Allow to cool slightly before serving.

Per Serving - Calories: 404 Fat: 14g Sodium: 849mg

FYI - If you're not familiar with heat-and-serve polenta, it's generally in the produce aisle. I usually see either plain or basil seasoned and both work well.

Try This - For an easy side dish, slice and brush the polenta with olive oil. Grill for a few minutes per side on the grill or in a stove-top grill pan.

Roasted Root Vegetables and Pork with Aioli (serves 8)

Aioli Sauce

¾ cup reduced-fat mayonnaise
3 tbsp olive oil
2 cloves garlic, finely chopped
½ tsp turmeric
1 tbsp fresh lemon juice
pinch cayenne pepper

Pork and Vegetables

1/3 cup olive oil
2 tbsp chopped fresh rosemary
1 tsp salt
1 tsp black pepper
1 boneless pork roast (4 to 5 lbs) rolled and tied
1½ lbs sweet potatoes, scrubbed and cut into 2-inch pieces
1 lb parsnips, peeled and cut into 1½-inch pieces
1 lb carrots, peeled and cut into 1½-inch pieces
1½ lbs small red-skinned potatoes, scrubbed and halved
2 medium-size onions, quartered

1. Make aioli sauce. Whisk together mayonnaise, olive oil, garlic, turmeric, lemon juice and cayenne pepper in small bowl. Refrigerate until ready to serve.
2. Prepare pork and vegetables. Heat oven to 450°. Combine 1 tbsp olive oil, rosemary, ½ tsp salt and ½ tsp pepper in small bowl. Rub all over pork roast. Place pork, fat side up, in large roasting pan.
3. Roast pork at 450° for 15 minutes.
4. Meanwhile, toss together sweet potatoes, parsnips, carrots, potatoes, onion and remaining oil in second roasting pan. Season with salt and pepper.
5. After pork has roasted 15 minutes, lower temperature to 375° and place vegetables in oven. Roast pork and vegetables (stir vegetables every 20 minutes) 55 to 60 minutes or until internal temperature of pork reaches 145°.
6. Remove pork to serving platter and let stand 10 minutes. Pour pan juices off into bowl and skim fat from surface. If vegetables are not fork tender, continue to roast. Once vegetables are tender, toss with reserved pan juices. Remove to serving platter; slice pork and arrange on platter with vegetables. Serve aioli on the side.

Per Serving - Calories: 547 Fat: 25g Sodium: 599mg

FYI - The FDA has recently lowered the recommended cooking temperature for pork products from 160° to 145°. A very slight bit of pink in the center of the roast is what you are looking for. The meat will be cooked to a safe temperature yet still be moist.

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Out & About

Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

Thunderstorms are filling the skies this evening and the heat is on. But autumn is on the way. Some of the trees are already sporting red leaves and the evenings have been cool. The bad news is that summer passed by too quickly. The good news is fall is incredible in the Poconos! Festivals abound and Halloween is just around the corner. Soon the retail stores will be announcing the countdown to Christmas, with the number of shopping days that are remaining.

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. Most local events can be found either through the Pocono Record or the website 800Poconos. If you want to search within an hour's drive, you might also check njskylands.com and/or discoverlehighvalley.com. The former lists events in Northwest New Jersey and the latter lists events in the Allentown-Bethlehem-Easton area. Please call or check the websites to confirm dates, times and cost.

I often report on outdoor activities at PEEC and MCC. PEEC has been hosting various activities for families, singles and children throughout autumn. Some are free, some have fees and some require reservations. Check out events, times and fees at www.peec.org or call 570-828-2319. You can drum at night, or learn new skills or learn about nature. Similarly, the Monroe County Conservation hosts many nature walks and educational events throughout the year, such as the Wednesday Public Bog Walks. Check out their events and whether pre-registration is required at www.mcconservation.org or call (570) 629-3061

I always enjoy taking out of town guests to the Quiet Valley Living Historical Farm. They host the 39th Annual Harvest Festival on October 12th and 13th. For information on all their events, go to www.quietvalley.org or call 570-992-6161. For this particular event, you can print out a coupon for a dollar off at www.poconocrafts.com.

Blue Mountain Ski Area in Palmerton will host a Harvest festival every weekend in October. The weekend of 10/5/13 they also host an Oktoberfest. Call 610-826-7700. Jim Thorpe hosts their annual Fall Foliage Days on weekends in October. Call 570-325-5810. Hawley Harvest Hoedown is on 10/5 from 10 to 4. Call 570-226-4064. Shawnee hosts their annual Autumn Timber Festival the weekend of 10/12. Call 570-421-7231. The 7th Annual Classic R & B Weekend will be at Fernwood on 11/8 to 11/10. Call 888-210-8009. The .Classic Brews Beer Festival will be at Split Rock Resort at Lake Harmony the weekend of 11/23. Call 570-722-9111.

Do you want to be a little more active? How about participating in the D & L Heritage Marathon/Half Marathon? That is the weekend of 11/3. There is a cost based on how early you register. Call 610-923-3548. Maybe you want to be outside and active but not in so strenuous an activity. You can join the River Ramble on the McDade Trail

of the Delaware Water Gap National Recreation Area. On 11/10/13, you can choose a 5K, 10K or a fun walk. Call 570-424-6431.

I am sure that there will be many Halloween haunted events, including whatever may be hosted by our own recreation committee. In Saylorsburg, there is the Hotel of Horrors. Call 570-992-3278. You could also opt for Terror on the Mountain at Blue Mountain Ski Area.

I have attended the Black Bear Film Festival in Milford for a number of years, and thoroughly enjoyed the movies and the local decorations. It will be held the weekend of October 18th this year. Call 570-409-0909 for information.

This is a great time of year to take a train ride. Steamtown National Historical Site in Scranton runs excursion for Fall Foliage and for the Christmas Holidays. Call 570-340-5204 for dates, times and costs. Have fun!

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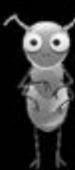
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Penn Estates is hosting a dart tournament to benefit Tommy Coykendall on Saturday November 16 in the Community Center.

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Who is Tommy?

Tommy is a Penn Estates resident whose journey started 8-17-2010 when we were down the shore. I received one of the most devastating news a parent could ever hear about their children - that Tommy's test results came back positive for cancer. The doctor was explaining that it went to a different lab and was read a second time to confirm the results. I don't remember most of the stuff the doctor said except that the oncologist office would be calling in the morning.

We saw the oncologist the very next day, it was the worst visit to a doctor's office ever - that is where Tommy was told he had cancer and it was heart breaking. Tommy's surgery was done Sept 7th, 2010. Results came back that the cancer spread to his lymph nodes under his right arm and cancer cells were present in his groin and that they got all the original cancer from his back. The second surgery would be scheduled and done after he completed his high dose cancer treatments. Tommy had to have a PICC line in his arm for his high dose treatments. His PICC line and first treatment was on Sept. 20th. The High dose interferon therapy treatments were given to Tommy 5 days a week for 4 weeks at the hospital. The second surgery was on 11-2-2010 where they removed all his lymph nodes from his right axilla (armpit). He had 4 weeks off of cancer treatments to allow his surgery site to heal. On December 7th, 2010 he started his Low dose interferon therapy treatments which would happen 3 times a week for the next 48 weeks which would be given at home by me. His last treatment would be given to him towards the end of November 2011. He had side effects throughout his treatment but they were not what most people expected. He didn't lose his hair because he didn't receive the traditional chemotherapy. He had constant headaches which could become severe, flu like symptoms, nausea towards the end, horrible fatigue, muscle aches and pains, etc.

During this time, he had to receive therapy for his arm from his second surgery, had counseling weekly or bi weekly, saw treatment doctors monthly to keep an eye on how he was handling the medicine and to monitor his side effects. Every month Tommy had to have his blood work checked either by a finger stick or from his arm. Over time he got better with his arm but it still is not one of his favorite things.

He can't have his blood pressure taken from his right arm ever due to the surgery to remove his lymph nodes from his right arm. He can never have any injections on that side

either and its preferred not to have his blood work done on that side also. He has to wear a compression sleeve every time he goes on an airplane to protect his arm from swelling. He has to be careful when playing sports--any repetitive action with his right arm he can't do because it can cause long term swelling to his arm if not treated.

He is supposed to wear his sleeve when playing sports, and when he gets older for lifting weights, etc. He has to be extremely careful not to overdo—he will always have to take it slow and gradual and if he takes a break from an activity requiring repetitive arm motions he has to go at it slow and gradual not to create any swelling to his arm.

Treatment ended in November 2011. He had a Pet/Ct scan, ultrasound scan of his groin, blood work, and dermatologist check when finished with his treatment. He has to have blood work, chest x-ray, ultrasound of his groin, dermatologist check, neurologist check and an office check with the pediatric oncology doctors every 3 months for the next 2 years in addition he has to have a Pet/CT scan every 6 months for the next 2 years. If everything goes okay and there are no setbacks the same routine would continue every 4 months for year 3 and then every 6 months for year 4 and 5. Every visit to the doctor or every test Tommy encounters could possibly show something which would lead to more tests, treatments or even surgery. This is something we and especially Tommy will have to learn to deal with and accept this as he moves forward with his life. We hope and pray that the cancer didn't spread or new cancer comes back but no one knows the future and that is what is the scariest of all. All we can do is take one day at a time and try to stay positive. That is a very difficult task that as parents we must do for the sake of our family.

We went to MD Anderson Cancer Center in Texas this past September because they have and are treating other children with melanoma at their hospital. When we were there we saw different specialists and it was extremely helpful and educational, Tommy and I will be going back there every 6 months. In addition to everything else I mentioned before. Our next visit is for March 1, 2012 where we will meet the pediatric oncologist and surgeon and while out there he will have his blood work and other tests that are necessary at the time of the visit.

Tommy has come a long way and has been a trooper through it all but his still has a very long journey ahead of him. He has overcome so many ups and downs and has surprised doctors with how well his body heals during his surgeries. Cancer has aged him beyond his years and stole some of his childhood away for now just because he has had to endure so many things that children should never have to, let alone have to try to understand and process it all.

To me the children who are dealing with cancer are all amazingly strong, brave, courageous and someone's hero because some of them show us even though they might be scared and having a bad day that they hope when tomorrow comes it will be a better day. It just amazes me that kids are so resilient and most try to look for the positive or hold onto a happy moment to get them through a rough day.

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