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Harmony

Penn Estates Property Owners Association

April/May 2014

Notice and Call to the Annual Membership Meeting

By PEPOA Board of Directors

Pursuant to the Bylaws, the Annual Membership Meeting of the Penn Estates Property Owners Association will be held on Saturday May 3, 2014 at the Penn Estates community center. All property owners in good standing (defined in the Bylaws as: "A Member who is in compliance with the Declaration of Covenants, Bylaws and Rules, and who has paid all financial obligations owed to the Association") as of April 3, 2014, are eligible to vote and are strongly encouraged to attend and participate.

Members not in good standing as of April 3, 2014, may attend the meeting but may not participate in the proceedings nor vote.

Eligible Members may vote for the Election of Directors and for two proposed amendments to the Bylaws either (1) in person by Ballot at the Annual Meeting or (2) by properly completing and returning the Directed Proxy Ballots included in the Annual Meeting package mailed to each property owner. To be valid, Directed Proxy Ballots must be received by the Association's Certified Public Accountant at the address designated no later than 48 hours prior to the Annual Meeting (10:00 AM on Thursday May 1, 2014).

The meeting shall be conducted according to the set Agenda shown below in this Notice.

Members in good standing will be provided the opportunity to sign-up and speak for two (2) minutes as part of new business, so long as time permits. In accordance with the Bylaws, the President will conduct the meeting in accordance with Modern Rules of Order. Additionally, input/question cards will be available at the Registration Desk for all Members in good standing.

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

We look forward to seeing everyone at Penn Estates Community Center on May 3rd. Please arrive early as we will begin promptly at 10AM.

Saturday, May 3, 2014

10:00AM

**Penn Estates
Community Center**

Annual Meeting Agenda

Saturday, May 3, 2014

1. Call to Order and Officer Roll Call
2. Pledge of Allegiance
3. Appointment of Judges of Elections
4. CPA Report concerning the number of Directed Proxy Ballots
5. Certification of a Quorum - Judges of Election
6. Meeting Procedures
7. Welcome and Introduction of Directors
8. Approval of 2013 Annual Meeting Minutes
9. Treasurer's Report
10. Election of Directors - Nominating & Steering Committee Board Liaison
 - a. Candidate Introductions and Presentations (5 minutes each)
 - b. Election Vote by Directed Proxy and in-person Ballots
11. President's Annual Report
12. Report on Balloting
13. Committee Reports - distributed prior to the meeting
14. New Business
 - a. Disposition of surplus 2014 operating funds (Resolution #1)
 - b. Apportionment of Annual Assessment (Resolution #2)
 - c. Other New Business
 - d. Community Input (2 minutes each) – Q&A cards
15. Adjournment



Penn Estates Property Owners Association
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Meet the Candidates for PEPOA Board of Directors Saturday, April 26, 2014 3:00pm at the Community Center



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

EditorNancy Padilla

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

Contributors.....Maureen Shindle

For advertising information:

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Board of Directors Election Process

By PEPOA Board of Directors

Following is the process approved by the Board of Directors for conducting the upcoming election of Directors. This is the same process that has been in use for the past several years.

Annual Meeting Mailing

- 1) A Directed Proxy will be sent to all members regardless of standing with the Call to Meeting Notice not less than thirty (30) days prior to the date of the Annual Meeting/ Election. Mailing will include other material as stipulated in Bylaws Article III Section C.
 - a) The mailing will also include an unstamped envelope addressed to the CPA for the purpose of mailing Directed Proxies to the CPA. Envelope must have a place (on back) to note Lot, Section and Name for verification of standing by CPA. Envelope will include CPA's address in Return Address so that all undeliverable ballots are returned to CPA.
- 2) The list of "members in good standing" will be provided to the CPA of record by PEPOA Management on the record date established by resolution of the Board of Directors.
- 3) All Directed Proxies will be mailed by members in good standing to the CPA of record.
 - a) The CPA will verify a member's standing against the list provided by PEPOA Management using information on the back of the envelope.
 - b) If the envelope does not contain appropriate identification, the CPA will open the envelope and obtain lot and section from the Directed Proxy.
 - c) Once confirmed as a "member in good standing," the CPA will register the Directed Proxies on a spreadsheet using only lot and section to identify member.
 - d) The CPA will register Board election votes, bylaw amendment votes as well as receipt of signed Directed Proxies, which will count toward establishing a quorum.
- 4) Directed Proxies received from members "not in good standing" will be set aside and stapled together as will any returned Directed Proxies that cannot be identified. These Directed Proxies will not be counted.
- 5) The Board Secretary will meet with the CPA during the 48 hour period prior to the annual meeting to account for the proxies.
- 6) The CPA will retain all Directed Proxies for one year from the date of the annual meeting at which time they will be shredded by the CPA.

Day of Annual Meeting

- 1) Verification at check-in requires a valid state photo identification to obtain a ballot(s). Cross reference verification will be made against the "Members in Good Standing" list.
 - a) If a Directed Proxy was received in the mail, ballot(s) will not be provided for that property unless the Member wants to revoke his/her Directed Proxy.
 - b) Should any member wish to revoke his/her Directed Proxy, s/he will sign a "Revocation of Proxy" form.
 - c) The CPA will be notified and will remove the appropriate Member's vote from the spreadsheet. The Member will then receive the corresponding ballot.
 - d) If a Directed Proxy has not been received, a ballot(s) shall be provided to the listed deeded owner of the property as long as identification has been provided.

Casting of Ballots

- 1) The Election of Directors will be conducted in accordance with Modern Rules of Order:
 - a) Nominations and/or Report of Nominating Committee
 - b) Discussion of candidates
 - c) Casting of Votes
 - d) Report of Judges of Elections
- 2)
 - a) The Ballot Boxes will be opened at 10 AM and will close after all ballots are cast.
 - b) Each member must personally deposit their ballot. To ensure the validity of the election, ballots cannot be given to another member for deposit prior to the casting of votes.
- 3) The CPA of record and two members of the Nominating & Steering Committee (from different households) will serve as Judges of Elections by annual resolution of the Board of Directors.
 - a) When ballot boxes are closed, the Judges of Elections will tally ballots and add totals to the Directed Proxy totals tabulated by the CPA.
 - b) If ballots bear more than a simple mark in the proper boxes, the clear intent of the voter will be the guide. Erasures and strikeovers will not void any ballot if the voter's intent is clear. If the clear intent of the voter cannot be determined, the ballot will be set aside and not counted.

President's Message

Finding a Moral Compass

By Jody Perkin

The parallel between events that occur with whatever I seem to be writing is always amusing to me. This particular article has been a work in progress, done piecemeal for some months when someone whom I met once, accused me of having lost my ethical and moral compass. What the... Are you... Really? Flummoxed is the only word to describe what I was thinking.

Read on and you can judge for yourself.

'Ethics', simply defined, are a principle of right or good behavior; a system of moral principles or values. Where 'moral' is the teaching or displaying good or correct character and behavior. Leaders are expected to lead with a degree of moral clarity; making decisions on values. This can not be done without being guided by a strong sense of what is wrong and what is right.

If we look at ethics, not as something rigid as a hammer, but more like a muscle that is malleable and needs to be exercised, then it's plausible that ethics can become brittle when neglected. Leaders, managers, Directors need to make decisions based on what's right, not based on who may be helped or hurt, although that may be the unintended outcome. Once ethics are compromised, integrity will forever be called into question.

Ponder this: As children, some of us may recall how our behavior was made example of the first time out parent(s) caught us either fibbing, or not sharing a toy, or fighting. And for those of you with children, you likely do the same with your own children. Why? Whether we or our parents realized it or not, the shame and/or guilt imposed based on violating social norms is, by design, supposed to help us develop that ethics muscle; our sense of right and wrong. When we're about to do something that isn't right, those who are not sociopaths, will likely have some crisis of conscience (or keeping with the muscle analogy; feel it cramp) as if to say we should know better.

Let's face it, none of us are perfect nor are we saints; as humans we are all subject to human failings both large and small. Some folks circumvent civil rules like rolling through stop signs or speeding; others may tell a white lie to spare the feelings of others. These are seemingly innocuous examples that will occur by someone, somewhere on a daily basis.

Sometimes the dilemma is more pronounced and certainly there are those who act in a more egregious manner than others. An extreme example is Bernard Madoff and his perpetration of the most far reaching Ponzi scheme and financial fraud in US history. He bilked family, friends and others who had trusted him implicitly out of \$65 billion dollars. Smaller challenges may serve as a gateway to larger ethical challenges. One day it's hire your brother as Chief Compliance Officer and niece as the firm's rules and compliance officer and attorney, and the next day face 150 years in prison because there was no one to cry foul. Not acting ethically is not only about the actions we take, it also encompasses the inactions. All actions must be in the best interest of all parties concerned, not the limited interest of one or some which may not be popular, but those in positions of leadership can't have popularity as a primary concern.

Peter Drucker often considered the father of organizational behavior said, "Rank does not confer privilege or give power. It imposes responsibility." Leaders have the responsibility to do the right thing, and if they do then things will almost always be done right.

In conducting research for the Board in 2011, the task was assigned to the Secretary to review past Board meeting and Community Forum minutes. In doing so, I came across the following from past PEPOA President Ron Kizima:

"Solving tough organizational problems may require counter intuitive strategies. In business, counter intuitive is another way of referring to ideas that may seem to go against common sense.

Wanting something doesn't make it good. Achieving something doesn't make it valuable. And having strong opinions about something doesn't make it right."

As my term on the Board concludes, I'm OK with being remembered as the <fill in the blank> who did everything by the book. Really folks; just because we may not like the answer, does not mean the answer is incorrect. Check the moral compass and determine 1) is it in the best interest of all, 2) is it in the best interest of some; or 3) is in the best interest of one or two; then you'll know which direction the compass is pointed.

The Association Members determine the moral compass of the Board of Directors; it's up to all of you to keep the compass pointing in the right direction. If there's something you feel is wholly wrong, speak up! Don't gripe about it on Facebook, don't snipe among yourselves, speak up! Show up at a Board meeting, send an email to the Board and Community Manager, and speak up! If there is a matter affecting the members, you know about it and say noting, then you are equally complicit in the action. In the numerous articles I've written during my term, there have been several recurrent themes: Do the right thing and you'll always do things right; The needs of the many always outweigh the needs of the few; and, Nothing will come of nothing.

Thank you to those who have been supportive during my tenure. It is my hope that, to extent I was I was able, I kept the moral compass of the Board pointed in the right direction even if there was disagreement about the method; but ultimately that's for all of you to decide.

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Penn Estates Property Owners Association

Resolutions for Annual Meeting

These two resolutions deal with financial decisions that are already covered in the Penn Estates Property Owners Association (PEPOA) Bylaws. Even though the Bylaws authorize the Board of Directors to make these decisions, the Association's CPA has recommended that resolutions be approved by the membership each year to prove to the Internal Revenue Service, in the event that PEPOA's tax return is audited, that the Board acted with the authorization of the membership.

Resolution #1: Disposition of surplus funds The Members of the Penn Estates Property Owners Association authorize the Board of Directors to apportion any surplus 2014 operating funds between the Capital Reserve Fund and the 2015 Operating Budget, in accordance with Internal Revenue Service ruling 70-604.

Discussion: The Penn Estates Property Owners Association Bylaws (Article VIII, Section F) already give the Board the authority to decide how surplus funds are handled. Approval of this resolution simply makes it clear to the Internal Revenue Service that the Members of the Association have specifically authorized the Board to decide how to apportion any 2014 surplus, thus allowing the Association to attain preferential tax treatment of any surplus.

Resolution #2: Apportionment of annual assessment The Members of the Penn Estates Property Owners Association authorize the Board of Directors to apportion the 2015 annual assessment between the 2015 Operating Budget and the 2015 Capital Budget.

Discussion: The Penn Estates Property Owners Association Bylaws (Article VIII, Section G) already give the Board the authority to set the annual common expense assessment (i.e., the annual maintenance fee) per lot, and the same article specifies that annual assessments are intended to support both the operating and capital budgets. Approval of this resolution simply makes it clear to the Internal Revenue Service that the Members of the Association have specifically authorized the Board to decide how to split the 2015 assessment between the two budgets.

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
- Bingo

Thursday

- Understanding the Bible
- Women's Bible Study

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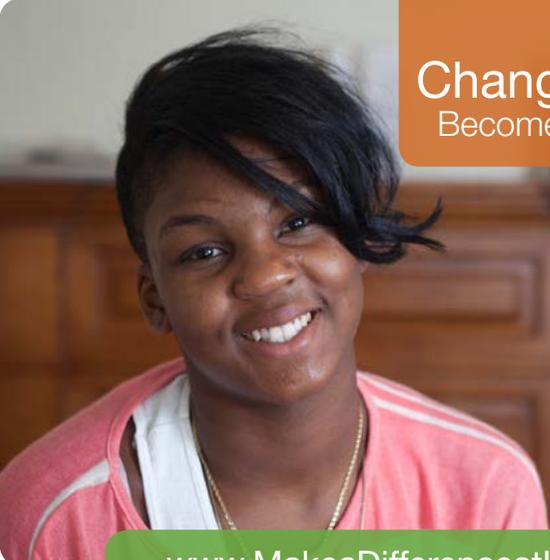
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Pennsylvania

MENTOR



Cub Reporter Matthew Jacobsen
“Until the next big article, stay in harmony with your community. Get out, volunteer and get involved!”

Super Bowl Party

On February 2nd football fans young and old came together in the Oak Room to watch the two best teams in football, the NFC’s Seattle Seahawks and the AFC’s Denver Broncos battle over the Vince Lombardi Trophy. The room was buzzing in anticipation of the Super Bowl 48 starting kickoff. Bronco fans and Seahawks fans were cheering in excitement during the entire game.

The event started at 5PM so everyone could get settled in before kick-off. The admission to this BYOB event was free; party goers only needed to bring their own drinks. There was a blowup screen in the middle of the room and a big screen on the side, so no matter where you sat, you had a great view of the game. Food was plentiful and was provided by Bovinos Pizza, which consisted of hot wings, sandwiches, chips and dips.

Everyone had a fantastic time. “It was a great party, good food and an amazing game. I’m glad I came down to the Oak Room to watch the game,” stated Penn Estates resident Norman Jacobsen. According to board member and resident Dave Juliano this was one of the most successful Super Bowl parties the community has had in a long time.

This reporter can tell you that he is looking forward to next years Super Bowl. Hopefully next year I can see my New York Giants in the Super Bowl. So from one football fan to another I hope everyone enjoyed the game and until next time stay in harmony with your community and get out and get involved.

St. Patrick’s Day Party

St. Patrick’s Day is a day when everyone is Irish. The residents of Penn Estates gathered to celebrate this day on Saturday March 15th in the Oak Room. The event was organized by our recreation committee and was free for the first one hundred people who signed up and then five dollars after the hundred slots were taken. There was loads of food and music provided for this BYOB party.

Music was provided by DJ Ryan. The food was prepared by Penn Estates resident Lisa Hoey. Chef Hoey prepared corned beef and cabbage, candied carrots, potatoes, Shepard’s pie and Irish soda bread. The food was amazing. Lisa told me she loves to cook and gets a great deal of satisfaction cooking for her neighbors at Penn Estates events.

Everyone was in high spirits and had a great time dancing, socializing and of course eating and hoisting a few drinks. Residents Bettyanne and Ken Nevil said they haven’t attended many of these events but had such a good time that they will be coming to future parties.

Until the next big article your ace cub reporter saying, stay in harmony with your community and get out to our next party. I guarantee you’ll be glad you did.

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PENN ESTATES POA BOARD CANDIDATES

Eric Alexander

My name is Eric Alexander and I am a candidate for the Board of Directors of Penn Estates. I have lived in Penn Estates for 8 years with my wife Susie and Family.

I was born in Philadelphia PA where I received my education and then attended the Wistar Institute of Anatomy and Biology and obtained an Associate's Degree in Research and Technology. Upon graduation, I worked as a certified animal research technician. I was part of a scientific team that developed the rabies vaccine. I also cared for the Institute mascot, Jethro, a 250 lb baboon for 8 years.

I then moved to New York and was hired by Walt Disney Corporation in the Printing industry. I worked my way up and became a Pressman and then was nominated at the shop steward for the teamsters union. As I continued my journey, I became a Master Pressman, where I trained others to become pressmen. Eventually, I became the Union Delegate for the Teamsters Union due to my ability to stand up for the employees. I stood up to management for the workers and helped in contract negotiations, fighting for the proper wages that the employees deserved. I represented 164 union members, both men and women.

I would like to do the same here in Penn Estates, by representing the people in the community as a leader. I have always worked for the people, and I will do my best to accomplish things here in Penn Estates that the residents want done. I would like to see changes made and that is my goal as a Director.

So please vote for me, I can make a difference as a director on the Board.
Thank you.



Bettyanne Nevil

Hello neighbors! My name is Bettyanne Nevil. I moved to Penn Estates in 1988. Back then, our mailboxes were outside the front gate. They served as the only bus stop for the children in all grades. We really got to know one another back then. Some great friendships were formed. The back gate entrance had a chain and was used by the builders and the maintenance people who were working in here.

Together with my husband Ken, we have raised four children. Bernie, Jessica, Justin, and our youngest Destinee. She is the last one at home. She is a dual enrollment student at Stroudsburg HS and Northampton Community College. Ken will be retiring from the SARPD in a few short years. It won't be long until we are retired empty nesters.

I last worked as a loan officer at NE PA Community Federal Credit Union until I had a bad fall and injured my back. I have had a spinal fusion done and am considered disabled. I have the time needed to devote to my community. I last worked as a loan officer at NE PA Community Federal Credit Union until I had a bad fall and injured my back. I have had a spinal fusion done and am considered disabled. I have the time needed to devote to my community.

I have attended a few board meetings and believe I can work well with the members who remain. My concerns are cutting costs in all areas. I believe we can maintain the services this community needs while holding the annual maintenance fee as the board has done for the last four years. I plan to utilize my negotiating skills that I developed while working as a car and time share salesperson. I also want to do everything that can be done to get the home values back. I'd like to build the reputation of Penn Estates back to where it used to be. I believe we need more positive publicity. I suffer as we all do, facing a loss on my home should we ever wish to move. I want the premier status of our community to bring value as it should. We have a great community.

I believe everyone has the capacity to give. I realized it was time for me to get involved, when reading the comments on the living in Penn Estates Facebook page. I don't want to complain. I don't want to be miserable. I want to be part of the change. Nothing has ever changed by just being negative and moaning about it. You need to get involved. I first joined the Community Safety Committee. Now I would like to have a seat on the board.

I am Vice President of the NE PA Community Federal Credit Union Foundation We are a nonprofit organization formed to give scholarships to members of the credit union community.

I have been a Girl Scout leader. We met in the Community Center in Penn Estates. I have in the past volunteered to call bingo at the Gluco Lodge nursing home. I supplied the presents for those who won. I have organized and held benefits for Animals Can't Talk. I have also volunteered at the church clothing closet. I adopted families and children through the Secret Santa page. I continue to support many worthwhile causes.

My main hobby is couponing. I also admin a few Facebook pages where I teach people how to save money. I like nothing more than a good deal. The main pages I contribute to are Saving in the Poconos and Selling your Stockpile in Monroe County PA. I donate much of my savings to helping others.

I also run a Teen Building Facebook page where I post inspirational messages. A group of my friends and I are available for any teenager who feels that they need to talk to someone. No judgments.

I am asking that you let me represent you on the Penn Estates board. I will try my best to be an asset. We share the same concerns. They will be heard. Thank you for your time and support!



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ANNUAL MEMBERSHIP MEETING

Saturday, May 3, 2014

10:00AM

Penn Estates Community Center

PENN ESTATES POA BOARD CANDIDATES

José Padilla

Hello friends and neighbors, for those of you that do not know me I am José Padilla and have been living in Penn Estates since January of 2004. I live here with my wife of 33 years, Nancy; my son José; my daughter Nicole and my granddaughter Calliope. I am currently employed by Michael Baker Jr. Corp, where I am a Transportation Construction Inspector. Baker is a worldwide, multidiscipline engineering and consulting firm headquartered in Moon Township (Pittsburgh) on major Penn DOT projects. I am also an Air Force Veteran, where I was a Patrol Dog Handler in the Security Police Squadron.

When our family first arrived here, we were renting our current house prior to purchasing it. I attended my first board workshop a couple of months later to try and get a handle on the association and how we were being governed here in the community. Upon becoming a property owner I attended my first board meeting and was surprised to find out that it was the same dozen or so people that were present at the workshop. I was a little perplexed that with a community of this size it would have the same people in attendance. On becoming an owner I immediately became involved in the committee structure and volunteered for the Building and Grounds committee. I also volunteered for Appeals where I eventually became the Chair, and Public Safety.

In August 2006 I accepted a request to fill a vacancy on the Board until the next election and eventually became the liaison to Appeals; Building and Grounds. In May of 2007, I was elected to a three-year term, and was made the liaison of Public Safety and Ad Hoc Wildlife and Forestry Committees. The following election (2008) I was asked to be the Board Secretary and in 2009 the Board Vice President. Although not a voting member I still attend and participate with the Building and Grounds committee since road construction is my field. I also attend, as a non-voting member, the Finance meetings when able. Although not reelected in 2010, I remained active with both the Building & Grounds; and Finance committees until work took me out of the area for the next three years. However upon my return immediately took up where I left off, rejoining the Finance committee and eventually becoming the Chair of Building and Grounds.

I organized and have been running the Penn Estates Dart League since September 2006 and the Penn Estates Horseshoe League since May 2007. Outside of the community, I am member of the Stroudsburg Dart League, a local travelling league, and a 10-year member of the Lake Hopatcong Darting Association. I have put together various Benefit Dart Tournaments for numerous charities, both local and national since the inception of the PEDL.

I am member of Our Lady of Victory Knights of Columbus Council No. 12114; Father John Butler Assembly No. 980, and a member of the Holy Name Society also at Our Lady of Victory in Tannersville. I volunteer at various parish functions such as working in the Bingo kitchen, twice a month or as needed; the parish breakfasts and the annual church bazaar. I also volunteer for the local American Cancer Society office during their "Phone Calls from Santa" fundraiser.

What you have read up to now are basically decisions that my family and I have made. I choose Penn Estates. Nancy and I choose to become and remain involved in our community. We don't do it because we have to; we do it because we want to. It is easy to stand on the sidelines and critique, however this does not solve problem as it only creates dissension, animosity and separation among the community. My family chose Penn Estates and by doing so we have elected to live and to volunteer within its structure of covenants bylaws, and its rules and regulations.

By definition, a volunteer is a person who offers of themselves for a service or undertaking and performs that service and undertaking willingly and without pay. One does not volunteer for prestige, "what's in it for me", and or any other perks. I am simply one volunteer within the corps of volunteers that help make Penn Estates our community, our home. I have but one agenda while seeking election to the Board and that is that I have no agenda. If elected, I promise to weigh every issue against its own merits and do what is best for our community. And if I am not elected, then so be it the people have spoken. I will not stop volunteering, but simply just return to the committees and support the elected board and the community.



John White

I am first and foremost a Penn Estater! I purchased my home here in January, 2013. Having always wanted to live in the country, I left the Long Island suburbs for the Poconos and am very happy here. People have welcomed me; I've met some great folks and made some very good friends. I am committed to Penn Estates and will remain here until they have to put me in the old soldier's home. I feel privileged to be a part of this community.

I have several other family members who will be moving into the area this year. In the meantime, I have found new family here in Penn Estates. Things as simple as the Monday night dart league and all of the other community building activities available here were an important consideration to me before purchasing my home.

Now I want to contribute what I can to preserving, maintaining and improving our community. I ask for your support in this endeavor. My experience in corporate and small business management combined with a background in public safety gives me a diverse perspective on many of the challenges we face in terms of both short and long term community development goals.

I am a Vietnam era veteran, receiving my honorable discharge as a Sgt. after 4 years of active duty performing airborne radar and navigation systems maintenance. I then worked as a technician for several Long Island defense contractor companies. I gravitated into marketing and sales, leaving the defense electronics marketplace as the North American Sales Manager of Comstron Aeroflex Corp in Plainview, NY.

Desiring a stay at home job, I joined the NYC MTA first as a subway train conductor and then as a train operator. This gave me extensive first hand experience in public safety. An on the job injury resulted in an early end to my public transportation career after 8 years in the system. After I fully recovered from spinal fusion surgery, I started a successful landscape design and maintenance company. I sold the company and then entered the "green" retail marketplace going to work in the garden department of Home Depot in NY. I still work part time in the Stroudsburg store. Look me up in the store should you ever need any help. I am a parishioner at Our Lady of Victory in Tannersville.

I feel our future well being is largely based on reducing the number of vacant houses, increasing the occupancy rate and raising property values. To this end, one of the issues I immediately want to address as a board member is to re-evaluate our permit process and permit fee schedule. I want to encourage our property owners to maintain and improve their properties. Permits are a good and necessary thing. The process helps this community keep it's integrity as the pretty scenic place that it is.

However, permits should not be treated as a revenue stream. Is it reasonable to charge \$35 for a dead or dying tree removal that threatens property and/or power lines? Should a permit be required to trim a tree that is in contact with a dwelling? Why charge \$50 or \$100 for a permit to re-stone a worn driveway as long as it is not an expansion of the existing footprint? Permit fees should cover the administrative cost of enforcing our standards for construction and property appearance, but no more. Current policy and practices encourage home owners to work outside of the permit system we have in place as well. I believe there is a more reasonable middle ground available to us, one that encourages people to follow the rules and is less costly for those who want to maintain and improve their property.

Revenue growth is best obtained by selling homes, specifically the vacant ones. In 2013, twice as many homes were sold than were forecasted in the budget, resulting in a budget surplus of over \$50,000, money which was wisely deposited in the Penn Estates Drive rebuilding fund by the board. The board has made some solidly grounded decisions in regard to increasing our occupancy rate, having recently allowed real estate agencies to conduct their own open houses to cite just one example. I would like to explore more additional and creative ways to encourage home sales. Incentives for "house flipper" contractors might be worth exploring. Perhaps working more closely with the banks on the foreclosures beyond collections could be promising.

I would also propose some changes in community communications. I was not pleased to learn from the Pocono Record that there was a dangerous canine loose in one of our neighborhoods. Perhaps with a warning a senior citizen would not have had to witness



(continued on next page)

Meet the Candidates Forum

On April 26, 2014 at 3 pm the Nominating and Steering Committee will hold its annual Meet the Candidates Forum at the Community Center. This will be your first opportunity to meet the candidates for the Board of Directors. Each candidate will have up to 5 minutes to speak and introduce themselves to the community. This will be followed by a Q AND A session where you can address questions to one or all of the candidates.

Food and beverages will be served after the Q AND A and the candidates will be available for you to chat with. So come out and join us for an informative session so you can vote for the candidate of your choice. There are 3 seats available and 4 candidates running this year.

This event is open to all residents of Penn Estates and is free to attend. Hope you see you all there.



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John White cont.

a fatal attack on her little Jack Russel terrier. She was also bitten, and it was not the first time this particular dog had attacked. I am not suggesting that the dangerous dog's owner be identified, but do believe a flash bulletin should have been sent out alerting us of the location and time of the incident so we could be vigilant and cautious in the vicinity of the attack. Public safety issues trump all others.

This area is replete with history, lore and natural beauty. From the coal fields and Steamtown to Dingman's Falls and Jim Thorpe, our nearby ski areas and the local wineries... we live in Penn Estates, nestled in the Pocono Mountains. Let's be sure it remains the special place that it is.

Space constraints limit any additional subjects I'd like to address in this writing. Please attend the "Meet the Candidates" meeting if you would like to ask me any questions or listen to some ideas I have on the back burner. I believe I can bring some new perspective and ideas on ways to enhance the living in Penn Estates experience.

I ask for your support and promise to serve our community with honesty, integrity, open mindedness and fairness. Being somewhat of a new comer, I will be learning on the job, but being semi-retired allows me to invest all the time needed to contribute as best I can to the common cause we all share. I have confidence in the core membership of the board and in my ability to work with them and our property owners.

This is my home, this is my community and this is my commitment to it. Thank you for taking the time to read this introduction and for your consideration to represent your interests in our fine community.

Health Care Concerns After A Disaster

By John Baraniuk, Chairman, Community Safety Committee

Disasters, whether natural or not, can occur at any time. Disasters often cause deaths and can injure hundreds or thousands of individuals in a short amount of time.

When you make a disaster plan for you and your family, consider that in the aftermath of a disaster the normal services such as water, electricity, gas, communications systems, sewage treatment, and hospitals and other health care services, including emergency response teams, may be partially or completely disrupted. Plans and systems can fail.

Hospitals may be damaged or destroyed by a disaster and access to health care facilities may be cut off, physicians, nurses, ambulance crews and other personnel may not be able to get to work or to the areas where injured persons are. Emergency care may be given in alternative locations.

There are several organizations that offer information and assistance in your preparation for a disaster:

American Red Cross - www.redcross.org

Federal Emergency Management Agency - www.fema.gov

Centers for Disease Control and Prevention - www.cdc.gov

Pennsylvania Emergency Management Agency - www.pema.state.pa.us

A friendly reminder: *Please keep your car doors locked and your valuables hidden or remove them when your car is parked.* When you are out shopping or running errands and you leave your car unattended, do you leave your car doors unlocked so someone can take your car or your valuables? The simple answer to this is no. So when your car is parked in your driveway keep your doors locked why make it easy for a thief.

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-  **Microchip** \$30.00
Micro chip includes 1st year of enrollment (a \$16.99 dollar value)
-  **Lyme disease Booster** \$20.00



Penn Estates Maintenance Building on Cricket Lane. Preregistration requested, not required. For more information email: strictlycats@verizon.net

All pets must be leashed and/or in a pet carrier.

Directions: From Stroudsburg, take 191 to Hallet Road (on the left shortly after the skating rink), continue 3-4 miles, Penn Estates is on the left. License and registration needed. Once through the main gate, take Penn Estates Drive to the end, make right on Cricket Lane and continue to maintenance building.

The Poop's The Thing

By Jane Harris,
Communications Committee

Walking the dog.....good for you..... good for the dog. It's a beautiful thing, traversing the roads of Penn Estates with the family pooch. Besides the exercise and bonding aspect of this daily ritual is the opportunity to allow your dog to do its daily "business."

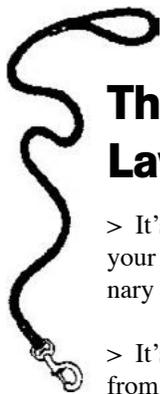
It's one of those things that humans don't like to talk about or share with one another.

Likewise most of us aren't all that interested in sharing this part of your pet's routine.

Picking up the stuff is the civilized thing to do especially if it's where others may pass or, God forbid, on someone else's property. Keep a bag near your pet's leash or in your jacket pocket or near your door. It will become a habit....a good habit. Just drop the bag in your trash when you return from your walk.

It can ruin someone else's walk when the summer sun beats down on those dollops of doggie-doo. Stepping in it is the worst!

It's a bad habit, it's rude and it's an actual offense which comes with a \$50 fine. Should you see Public Safety driving by wave your plastic bag and save yourself some money.



This is a Leash...and there are Laws Requiring its Use!

- > It's the best way to keep your dog uninjured; it restrains your pet from darting into traffic - eliminating pain and veterinary bills.
- > It's the best good-neighbor policy maker, keeping your pet from any sort of trespassing (destructive or otherwise) on your neighbor's lands or on public sidewalks. It will also keep your pet from jumping up on people.
- > It's the best identification service, since the license tag attached to the collar will help your pet be returned to you if it should be lost.
- > It's the best wildlife and environmental protection, keeping your pet from harassing deer and other wild animals.
- > It's the best way to develop an affectionate pet. The touch of it gives your dog assurance that it is protected, loved and wanted.
- > It's the best crime-prevention device. When the leash is not in use, your pet will be home, overseeing matters and protecting its 'family.'

***Keep your dog leashed, as a habit
and as a matter of civil and civic practice.***



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COMMUNITY
CLEAN-UP DAY

COMMUNITY EVENTS



Penn Estates Community Clean Up

Saturday, April 12, 2014

Spring Clean-Up is scheduled for Saturday, April 12, 2014 at the Maintenance Building behind the Administration Office from 8:00am - 4:00pm or until the containers are full.

Below is a list of acceptable and non-acceptable materials and prices list.
NOTE: THIS IS A ONE DAY EVENT FOR PENN ESTATES RESIDENTS ONLY!
PROOF OF RESIDENCY REQUIRED!

Stroud Township Spring Clean Up

April 30-May 3, from 8 a.m. to 4 p.m

FEES:

Car Load \$ 5.00

Minivan \$ 10.00

Utility van or pick-up Truck \$ 20.00

Utility Trailer Load (single axle) \$ 60.00

Utility Trailer Load (tandem axle) \$100.00

Dual Wheel Truck/Box Truck or

Dump Truck \$150.00

Car Tires \$ 5.00 each

Truck Tires (20" or larger) \$ 10.00 each

Appliances requiring Freon removal \$ 25.00 each

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Home Computers and Home Electronics including PC's, VCR's, DVD players, Stereos, Televisions, Monitors, Printers and Fax Machines, Automotive Batteries and waste oil in containers.

MATERIAL NOT ACCEPTED:

Any material deemed hazardous will not be accepted! Including automobiles, dirt, cement, paint cans with contents, paint thinners, pesticides, herbicides, loose nails and screws or contractor refuse



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Doodle Your Way into Spring

By Jane Harris

Hopes are high, even in the Poconos, that spring is on the way. Families can make it happen, getting together during some of the non-stop indoor time that seems never ending.

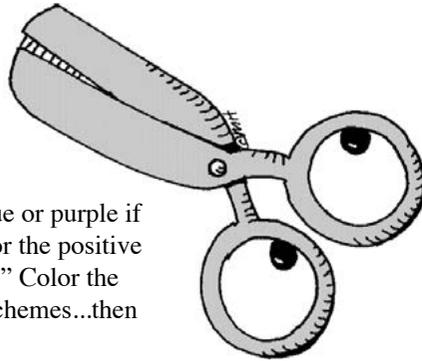
Everybody can have a hand at doodling, coloring with markers and cutting out the shapes.

You'll need:

- Heavy white paper or poster board
- Brightly-colored markers
- Scissors
- Wooden skewers, craft sticks or small dowels

Cut one or more poster boards into quarters, one for each person. Create circular flower like doodle shapes with a black marker (or use dark blue or purple if you like) as well as rectangular or square shapes for the positive words and thoughts...especially, "welcome spring." Color the sections of the flower shapes with rainbow color schemes...then cut them out.

Use tape or other adhesive materials to attach sticks and display in a container, on a piece of styrofoam or in whatever way you like. Spring. Bring it!



Safety Rules

The Penn Estates Public Safety Department would like to remind all residents and their guests of these two important rules for the safety of everyone.

Speed Limits

PEPOA Rules and Regulations, page 15, Article VI, Section 2 states the speed limit on all Development roads is 25 M.P.H. unless otherwise posted.

Penn Estates Drive is 25mph from the front gate to Mill Road then posted at 35mph up to the back gate. Please approach the Community Center complex with caution; this area is 25mph with speed bumps for the safety of the Community's children.



Please note that the No-Tolerance zone has not changed but the hours have. The hours are now 6:00am to 8:00pm daily. Speeding fines double in this zone.

As per page 64, Schedule of Fines, Speeding

- First Offense: In excess of posted limit; equal to speed up to 10 miles over posted limit. Speeds in excess of ten miles per hour over the limit \$100.
- Second Offense: In excess of posted limit; two times speed up to 10 miles over posted limit. Speeds in excess of ten miles per hour over the limit \$200.
- Third and all subsequent offenses: \$500 each violation

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Michael's Kitchen

By Michael Tyrrell, Communications Committee

In the last issue of Harmony, I provided easy pizza recipes that could quickly be put together at home with ingredients that could be kept on hand. Besides being economical, these recipes can ease the frustration of food delivery to our somewhat remote community.

Tacos fill this same need. I have no problem with taco kits from the market that just require adding ground meat. They certainly are easy and the results tasty. For your next taco night, switch things up a bit. Here are 4 recipes that are easy, economical, healthful and family-friendly. Enjoy!

Six Ingredient Smoky Salmon Tacos

(serves 4)

- 1 ¼ lbs salmon fillet, with skin
- ¼ tsp salt
- 1 chipotle pepper in adobo sauce, seeded, chopped and mixed with 1 tbsp adobo sauce
- 8 hard taco shells
- 1 can (11 oz) Mexicorn (such as Green Giant)
- 1 cup medium hot salsa

Heat oven to 450 degree.

Place salmon, skin side down, in 11x7x2-inch baking dish. Season with salt and chipotle mixture.

Bake at 450 degrees until fish is cooked through, about 15 minutes. Heat taco shells in oven during last few minutes.

Heat corn in microwave or in small saucepan. Flake salmon, discarding skin.

To serve, divide corn and salmon among shells. Serve salsa on the side.

Per Serving (2 tacos) - Calories: 349 Fat:10g Sodium: 1079mg

Kick It Up: This amount of chipotle and adobo provides a moderate kid-friendly level of smoky heat. Double for those who want a spicier dish.

Picadillo Tacos

(makes 18 tacos)

- 1 tbsp vegetable oil
- 1 medium onion, chopped
- 1 ½ lb ground turkey (or ground beef or ground pork)
- ½ tsp garlic salt
- ½ tsp ground cinnamon
- ¼ tsp ground cumin
- ¼ tsp ground allspice
- ¼ tsp black pepper
- 1 can (8 oz) tomato sauce
- 18 hard taco shells
- 1 can (11 oz) Mexicorn, drained
- shredded lettuce, sour cream, chopped cilantro and onion for garnish, if desired

Heat oven to 400 degrees.

Heat oil in large nonstick skillet over medium-high heat. Add onion and crumble in ground turkey. Cook, stirring occasionally, for 7 to 8 minutes or until onion is tender and turkey no longer pink. Stir in garlic salt, cinnamon, cumin, allspice, black pepper and tomato sauce.

Simmer, covered, for 5 minutes, stirring occasionally.

Meanwhile, heat taco shells at 400 degrees for 5 minutes.

Stir corn into turkey mixture and cook 2 minutes until heated through.

To serve, spoon about 1/3 cup of filling into each warmed taco shell. Garnish with lettuce, sour cream, cilantro and onion if desired.

Per Taco- Calories: 134 Fat: 6g Sodium: 309mg

Try This: Add ¼ cup of chopped pimento stuffed green olives when adding tomato sauce for a more authentic picadillo. A few tbsp of raisins would give the filling a slightly sweeter taste.

Bean and Veggie Tacos

(makes 12 tacos)

- 2 tbsp olive oil
- ¾ lb zucchini, diced
- 3 scallions, sliced
- 2 tsp chili powder
- ¼ tsp ground cumin
- ¼ tsp dried oregano
- ¼ tsp salt
- ¼ tsp black pepper
- 1 can (14 ½ oz) pinto beans, drained and rinsed
- 1 cup frozen corn, thawed
- 2 cups baby spinach, chopped
- ¾ cup tomatillo salsa (salsa verde)
- 12 hard taco shells
- 2/3 cup crumbled queso blanco or farmers cheese
- lime wedges

Heat oil in large nonstick skillet over medium heat. Add zucchini and scallion; cook 5 minutes, stirring occasionally. Add chili powder, cumin, oregano, salt and pepper; cook 1 minute.

Stir in beans, corn, spinach and salsa. Cook 3 to 4 minutes or until spinach is wilted.

Meanwhile heat taco shells following pkg directions. Spoon about 1/3 cup bean mixture into each taco shell and sprinkle with a little cheese. Squeeze with lime and serve.

Per Taco- Calories: 160 Fat: 7g Sodium: 458mg

Easy Subs: Any type of canned beans works fine. Tomato salsa can be switched in for the salsa verde. If you want to use a 10 oz pkge of frozen spinach instead of fresh, thaw and squeeze all the liquid out so filling isn't too watery. Shredded cheddar or a shredded Colby/Jack cheese blend are great replacements for the queso blanco.

Grilled BBQ Chicken Tacos

(makes 12 tacos)

- 1 ½ lbs boneless, skinless chicken breasts
- ¾ cup bottled barbeque sauce (such as KC Masterpiece)
- 1 pkg (10 oz) frozen corn kernels, cooked following pkg directions
- ¼ tsp salt
- 12 corn tortillas (6-inch)
- 1 small head lettuce, shredded
- 4 oz Monterey Jack cheese, shredded
- 2 scallions, thinly sliced

Heat broiler, outdoor grill or stove top grill pan. Brush chicken with ½ cup of barbeque sauce.

Broil or grill for 4 to 5 minutes per side or until internal temperature reaches 160 degrees. Keep watch, turning as needed to avoid burning.

Slice breasts into long 1/2-inch thick slices (slice with grain of chicken which is along long side). Mix with remaining sauce, corn and salt. Keep warm.

Wrap tortillas in damp paper toweling and microwave for 30 seconds or until tortillas are gently warmed.

To serve, place lettuce on tortillas, top with chicken, cheese and scallions. Roll up.

Per Taco- Calories: 177 Fat: 5g Sodium: 287mg

Make It Even Easier: Buy a BBQ or plain seasoned fully cooked small rotisserie chicken and shred meat. Warm ½ cup of sauce gently and toss in the chicken and warm corn. Serve the remaining sauce on the side.

Random Tip: Don't skimp on the barbeque sauce you buy. Go for a high quality sauce that you are familiar with. There aren't many components to this recipe so the sauce used is important.

Recreation Committee Invites You to
Breakfast with the Easter Bunny
 Saturday, April 19th
 10:00 am – 12:00 pm
 at the Community Center



Egg Hunt starts at 11:00

Pancakes, sausage, juice & coffee will be served for breakfast

\$3.00 per child
 \$3.00 per adult (only if eating)

The Egg Hunt is included with the Breakfast price.

If you are only coming for the Egg Hunt you will still be charged the full price.



Photos will be available with the Easter Bunny (additional charge).



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Jessica Keller
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Did you know:

- 45 homes are presently for sale in Penn Estates.
- 17 homes have sold in Penn Estates year to date.
- The highest-priced home sold in Penn Estates for \$185,000 year to date.
(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.

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Heart Disease is the Number 1 Killer of Women in this Country

By Maureen Shindle

Despite the overwhelming focus on breast and other cancers, heart disease is still the number one cause of death in America, including women. According to the Centers for Disease Control and Prevention (CDC), about **600,000 people** die of heart disease in the United States every year—that's **1 in every 4 deaths**. And this statistic holds for both men and women.

The heart, like all muscles, requires oxygen to survive. When the heart is deprived of the necessary oxygen, the result is a heart attack or myocardial infarction. No larger than your fist, the heart has four chambers that are enclosed by thick, muscular walls. The left side pumps oxygen rich blood from the lungs to the rest of the body while the right side pumps oxygen-depleted blood from the body to the lungs.

Damage to the left side of the heart causes blood to back up in the lungs causing wheezing, shortness of breath, fatigue and sleep disturbances, as well as a dry, hacking cough. When damage occurs to the right side of the heart, blood collects in the legs and liver causing swollen feet and ankles, swollen neck veins, pain below the ribs, fatigue and lethargy.

The high death count attributed to heart attacks is often caused by a delay in getting treatment. The CDC states that about 47% of cardiac deaths occur outside a hospital suggesting that people are not acting on the early warning signs. While most heart attack deaths occur in the first two hours of a serious attack, many people wait four to six hours before seeking help, research shows.

Protect Your Heart

The major risk factors for heart disease and circulatory problems are smoking, high blood pressure, obesity, high cholesterol and a family history of the disease. Diabetes, physical inactivity and excessive alcohol use also increase your risk of heart disease.

There are steps we can all take to minimize our risks. These include:

- Stop smoking – smokers have two to four times the risk of heart attack as non-smokers and their heart attacks are more likely to be fatal.
- EXERCISE – Exercise lowers LDL (bad) cholesterol levels and raises HDL (good) cholesterol levels; lowers blood pressure; keeps weight down; lowers blood sugar levels and burns fat. People who exercise are about as half likely to have a heart attack as sedentary people.
- Maintain a healthy body weight – Excess body fat increases blood pressure and adds stress to the heart and circulatory system.
- Reduce stress – Negative emotions trigger the release of adrenaline and increase blood pressure which encourages the cells to release fat and cholesterol into the bloodstream.

Helpful Supplements

- *Calcium* aids function of the heart muscle; is essential for blood clotting; and plays a role in maintaining blood pressure.
- *Carnitine* reduces fat and triglyceride levels in the blood; improves heart function; improves symptoms in people with congestive heart failure.
- *Coenzyme Q10* oxygenizes the blood and improves exercise tolerance.
- *Garlic* improves circulation; helps expand blood vessel walls; increases blood flow; and lowers blood pressure.
- *Folic acid* and other B vitamins recycle homocysteine, a by-product of protein breakdown that has been linked with increased risk of heart attack.

Heart Attack Signs in Women:

- Uncomfortable pressure, squeezing, fullness or pain in the center of your chest. It lasts more than a few minutes, or goes away and comes back.
- Pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- Shortness of breath with or without chest discomfort.
- Other signs such as breaking out in a cold sweat, nausea or lightheadedness.
- As with men, women's most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting and back or jaw pain.

If you have any of these signs, don't wait more than five minutes before calling for help. Call 9-1-1 and get to a hospital right away.

Sources: Conkling, Winifred: The Complete Guide to Vitamins, Herbs and Supplements, American Heart Association (www.heart.org); CDC <http://www.cdc.gov/HeartDisease/facts.htm>

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Have any news or stories you'd like to tell?
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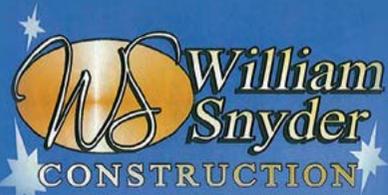


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