



Living in Harmony with Nature

Harmony

Penn Estates Property Owners Association

October/November 2014

Preliminary Budgets Approved

By Adrian Martenco, Treasurer

The Board of Directors has approved the 2015 preliminary 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. The budgets are included in this issue of Harmony.

While we were able to balance the 2015 operating budget without increasing dues this is contingent on moving a projected \$100,000 surplus from the 2014 budget. In addition, as fixing the roads within Penn Estates is of the highest priority, we have increased the road repair allocations by over \$85,000.

Dues — The preliminary budgets keep the 2015 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, 2014: \$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, 2014.** 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, 2015, including those on payment plans.

An additional \$100 will be assessed on all accounts with outstanding balances as of July 16, 2015, including those on payment plans.

Capital Reserves — This year a portion of the 2015 assessment for each lot, \$60, 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.

Funds have also been allocated for some modest strategic plan projects currently being defined by our Long Range Planning Committee.

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President's Message

State of the Association

By John Bradley, President

As the fall commences and the new school year begins, I would like to take this opportunity to give the residents of PEPOA a brief State of the Association.

2015 Preliminary Budget — The Board just passed a Preliminary 2015 Budget with no dues increases for the fourth straight year. We will take public comment during the month of October and finalize in November. I would like to thank the Board, the Finance Committee and PEPOA staff for a well crafted and fiscally responsible budget. Great Job!!

Security and Welcome Center — We have contracted Security and the Welcome Center the last few months with mixed results. We have had some growing pains as is typical with any new venture, but I believe outsourcing security without weapons was the correct way to go. We are still working with BKS to produce a more refined product and have received several responses from many security firms in response to the RFP sent in August. In addition, we have increased the funding in 2015 to add more hours for patrolling and the welcome center especially during the high traffic times during the weekends and holidays.

Roads — I am hoping by the time this issue has printed we will be well on our way to filling \$100K worth of pot holes during the fall. The plan is to complete this project before the snow falls. Since it is so late in the year, the Board has decided to delay tar/chipping and paving activity until June 1. In the 2015 budget we have allocated \$205K for this activity which is \$85K more than originally budgeted. Between the two projects we should make a large dent in the road problem we have in our association. What about rebuilding Penn Estates Drive you ask? That is still in our future plans. We currently have \$680K saved up and set aside in a special fund to be used when we are ready to begin the project. I believe by the summer of 2016 we have enough funds saved to begin the project without taking out a loan, raising dues and/or special assessments.

Dues Collections — Our budgeted collection rate in 2014 is 82%, that means 1 of every 5 homeowners does not pay their fair share and the rest of us pay to make up for it. We have increased our collection efforts and our collection rate for 2015 is 83%. Doesn't sound like much, but we are heading in the right direction and I expect that rate to keep climbing over the next few years.

Resident Behavior — We hired a new ARB employee whose sole responsibility is to enforce non-security type rules and regulations by the issuance of warnings, citations and fines. Here are a few things you can do to help enforce our rules and regulations:

- **If you walk your dog, pick up after it.** There are many dogs in our community but not everyone picks up after them. Children must walk to the bus stop and don't need to worry about stepping in anything.

- **Parties.** There are many short term rentals here and we have increased the fines for late night noise, trash, and the parking of access cars.

- **Upgrades to your home and property.** Fill out a permit at the admin office. Most permits have no fees and all we are trying to do is stop people from painting their house purple, red and orange. Also, if you build a woodshed or a fence, we want to make sure the specs are in line with our rules to avoid fines later.

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

Having Your Voice Heard

By Laura Jones, Community Manager and
Michael Tyrrell, Communications Committee Chairman

All homeowners are encouraged to attend the monthly board meetings which are held on the first Friday of each month at 7:30 PM in the Community Center Oak Room. Each attendee is given the opportunity to address the board for 2 minutes at the conclusion of the meeting with his questions and concerns.

In addition to the monthly board meetings, Homeowner Forums are generally conducted quarterly in January, April, July and October on Saturday mornings in the Community Center Oak Room. Topics include budget, committee reports and more. The next forum is scheduled for October 11, 2014 at 9am. This is the perfect opportunity to bring an issue to the board's attention.

To insure that everyone who attends has a meaningful exchange with the board, we ask that you observe the following guidelines:

1. Although we're all neighbors, this is a corporate business meeting. Please behave accordingly.
2. If you'd like to address the board, please sign in when you arrive. You will be called in the order you entered. This allows the board to contact you if we need further information and to report back to you with an answer.
3. The homeowner forum is an exchange of ideas, not a gripe session. If you are bringing a problem to our attention, we'd like to hear your ideas for a solution.
4. To keep the meeting business-like, refrain from speaking if you're particularly upset about an issue. Consider speaking later (privately) with a board member. You could also put your concerns in writing and email to the board.
5. Only one person may speak at a time. Please respect others' opinions by remaining silent while they have the floor.
6. Each person will be allowed to speak for up to five minutes. Please be considerate of the volunteers' time by limiting your remarks.
7. If you require more than five minutes, please put your comments in writing. Include background information, causes, circumstances, desired solutions and other considerations you believe are important. The board will make your written summary an agenda item at the next meeting.
8. Your concerns may not be able to be resolved on the spot and issues won't be

debated during the forum. The board usually needs to discuss and vote on the issue first. We will answer you before, or at, the next board meeting.

Consider attending the next forum on Saturday, October 11, at 9am in the Oak Room. Homeowner involvement is needed for our continued success as a premier Pocono community. Our next board meeting is Friday, October 3 at 7:30pm. Hope to see you there!

Preliminary Budgets

(continued from page 1)

Homeowner Comment — Per the Bylaws, the thirty (30) day public comment period begins on October 1, 2014 and ends on October 31, 2014. Comments may be submitted in writing to the Administration Office. In addition, the Board has scheduled a budget forum on October 11th at 9:00 AM. This forum is open to all homeowners. It 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 forum.

Final Budget Approval — A Special Board meeting for the purpose of approving the final budget is scheduled for Saturday, November 15th, at 10:00 AM in the Community Center Oak Room.

President's Message

(continued from page 1)

• **Take ownership of your neighborhood.** If you see a neighbor breaking the rules, call Security or SRPD. If it persists, file a written complaint at the office. All names are kept confidential, but without a written complaint we can only do so much.

In conclusion, we should strive to be good neighbors. Being a good neighbor is helping an elderly person get out of their driveway after a snow storm or inviting someone who is alone to Thanksgiving dinner. It's about doing the right thing. The first step is to meet and know your neighbors. If you do not know them, knock on their door and introduce yourself. You might be surprised who your neighbor is and you might make a new friend! My final wish is for all the children of Penn Estates to have a great school year and let us all have a happy, prosperous and safe fall season.

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Penn Estates Harmony

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National Preparedness Month

Submitted by the Community Safety Committee
John Baraniuk, Chairman

September is National Preparedness Month. The Ready Campaign and Citizen Corps (www.citizencorps.gov) are encouraging individuals across the nation to take important preparedness steps that will greatly improve their ability to survive and recover from all types of emergencies, whether natural or man-made. These steps include getting an emergency supply kit, making a family emergency plan, becoming informed about the different emergencies that may affect them, and getting involved in community preparedness and response efforts. **PREPARE NOW...**

Tip #1: Prepare your Car before your Home. Why? 90% of Americans own a car and travel in it regularly... far more than any other nation. Your vehicle is almost always with you... whether at home or away. Keep your Emergency Preparedness Supplies in your vehicle and odds are you will have them handy when you need them.

Tip #2: Eat the food in your freezer after the food in your refrigerator. Even though prepared Americans typically have a well-stocked supply of emergency preparedness food and water, it is advisable to eat and drink what you have in your home **BEFORE** you break into these supplies. Eat and drink what is available in your home first in case you need to take the emergency supplies with you - You may be evacuated or find a need to move. Save the more portable emergency rations for that purpose. Eat and drink what you have in your home sensibly. Do not open your freezer to take stock of what is inside, in fact, if the power goes out - tape your freezer shut to hold the cold inside. Eat the food in your refrigerator first, as it will spoil while the freezer food is slowly thawing. This can buy you an extra 24 hours in a well-stocked, well-sealed freezer. After depleting the perishables in your fridge, then move on to the freezer items, but do it quickly. If you have items still frozen in there (towards the middle of the freezer), pull the thawed items to your refrigerator for another cold storage location, work through that, and allow the still-frozen food to remain in the freezer until it thaws... repeat until all perishable food is consumed, and only then move on to your canned and dry goods. This will help you stretch your food supplies for days.

Tip #3: Do Not Flush Your Toilets. The water in your toilet tank is potable - same as your tap water. Save it for drinking. If you flush your toilets, you are using gallons of safe, drinkable water that could help sustain your family. Remember, too, that if you have a tank water heater, this may also have many gallons of safe water for your consumption.

Tip #4: Change your flashlight and emergency radio batteries every time you adjust your clocks (daylight savings and standard time). This is an easy way to remember to keep your emergency supplies ready to use. Each time you adjust your clocks forward or back, change the batteries in your emergency supplies and while you are at it, check the condition and expiration dates of everything in our supply packs... it may be time for replacements or to augment what you have gathered with additional supplies.

For more information go to Ready.gov & Listo.gov.

The Penn Estates Recreation Committee Presents

Penn Estates Fall Festival

October 4, 2014

12:00pm to 4:00pm on the Field

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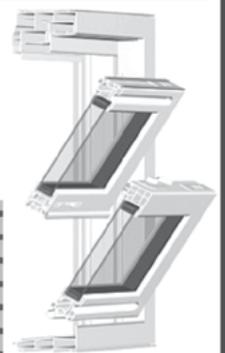


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Committee Meeting Schedule

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
	Dart League	7:30 pm
Tuesday	Bookmobile	4:00 pm
	Bingo	7:00 pm

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"Animals Can't Talk" Fundraiser

By Bettyanne Nevil, Board Member

On Saturday August 23 a bingo and tricky tray fundraiser was held in the Oak Room here in Penn Estates for Animals Can't Talk Rescue and Adoption Inc. (ACT). The tricky tray part of the event started at 5:30 PM with gifts that excited everyone.

Considering there were over 45 baskets, there was something for all members of the family. Gifts included a certificate for tickets to the Crayola experience, a one-night stay at Wolf Hallow, a one-week Martz Trailways bus pass, not to mention a Bissell cordless vacuum. Also included were plenty of restaurant certificates, theater tickets, and a Liztech pin. (I really wanted that one!) toys, purses, games, and miscellaneous household items.

Ticket sales were amazing and everyone had a great evening. The community really showed their support. Without such a fundraiser, Animals Can't Talk would not be able to serve the animals in the rescue. All money raised went directly to veterinary bills.

The tricky tray was followed by cash bingo games. Donated baked goods, soda and bottled water were sold. To make a tax deductible donation to this worthwhile cause or to adopt a pet, please visit www.Animalscanttalk.org



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End of Summer



By Matthew Jacobsen, Cub Reporter

Summer is coming to an end, school has started and fall is setting in. Winter will be upon us before long. One Penn Estates event that signals that summer is well underway is Community Day when we as a community come together to enjoy a great day out.

Community Day took place on August 2nd on the baseball field and started at 1pm. There were plenty of games and raffles for everyone to participate in. Local business vendors attended as well. As usual, members of the board cooked and served the food which consisted of hot dogs, burgers, salads and soda. There was a live magician and snow cones for the kids. We also had our dunk tank setup once again and this years volunteers were Brian Jacobsen, Jose Padilla (aka "Little" Jose) and yours truly. All and all, the event was a huge success with over 700 residents in attendance. Community Day still proves to be one of the biggest events of the year.

As I stated before, fall is right around the corner which means two things. Fall Festival and my second favorite holiday, Halloween are on the horizon. Fall Festival will be on October 4th and it will have all the fun and cool activities that the kids of Penn Estates have come to know and love like the mini petting zoo, the pumpkin patch and pumpkin carving stations. As for Halloween, the kids of Penn Estates can expect a party. Plans are in the works.

As the leaves start to fall and the air gets colder keep in mind that there is never a dull moment here in Penn Estates. There are plenty of events coming up and plenty of activities that everyone can enjoy such as bingo. This is your ace cub reporter saying stay in harmony with your community and get out and get involved.

A Pumpkin a Day

By Jane Harris, Communications Committee

Halloween is a huge holiday. Retailers filled shelves and racks with orange and black, freaked out cats and witches before the charcoal had burned down from the last cookout on Labor Day.

Subtlety is not the way of our world...who will be the first in the neighborhood to have mums front and forward, fall banners hanging from awnings - all good.

The one telltale sign that Halloween is upon is the presence of pumpkins.

Pumpkins on porches, in store windows, piled high in grocery stores, spread far and wide in makeshift pumpkin patches. Families head out on weekends to find just the right one for carving and maybe for a pie or two. Throw in some apple picking and it's clear... autumn has arrived. Thus begins the countdown to Halloween.

The frenzy for just the right costume, the scariest the funniest the most original the most popular (dare I say "Frozen") consumes the masses.

The entire community becomes involved; school children, their teachers, mothers and fathers, relatives, friends and strangers. You are likely to find your boss wearing a frighteningly funny Herman Munster mask, the bagger in the grocery store dressed to the nines as his favorite super hero and the neighbor's pooch looking remarkably like a pumpkin with four legs.

There's no way to avoid it...there's a pumpkin around every corner. Embrace it. HAPPY HALLOWEEN!




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2015 Preliminary Operating Budget

DUES REVENUE

Dues Income.....	1,616,465
Prior Dues	15,000
2014 dues deferred to 2015	100,000
Interest on late payments	48,000
Collection Fees	1,000
Delinquency Fee	38,150
Payment Plan Application Fee	30,000
SUBTOTAL DUES REVENUE	1,848,615

OPERATING REVENUE

Public Safety	5,000
Interest Income	1,000
Rental Registration	16,500
Gate Cards	15,000
Oak Room Rental	1,000
Resale Certificate Fee	7,650
ARB	10,000
Miscellaneous Income	10,500
Carnival Income	2,000
SUBTOTAL OPERATING REVENUE	68,650

TOTAL REVENUE **1,917,265**

SCHEDULE A - MAINTENANCE

Maintenance Payroll	190,332
Maint P/R Taxes	24,743
Maint Benefits	56,529
Janitorial Supplies	5,150
Buildings & Grounds	12,500
Landscape Maintenance	1,000
Amenity Repairs	13,000
Refuse Collection	11,000

Tools/Equip Purchase/Repair	6,000
Road Repair Materials (in house)	5,000
Road Annual upgrade (contract).....	205,359
Snow Removal	25,000
Vehicle Fuel	32,000
Vehicle Maintenance & Repair	12,000
TOTAL MAINTENANCE	599,613

SCHEDULE B - CONTRACT SECURITY

Monthly Contract Charges	284,136
Overtime Charges	17,143
Monthly Vehicle Charges	10,800
Fuel supplied to contractor	8,900
Security Supplies	3,000
TOTAL CONTRACTED SECURITY	323,980

SCHEDULE C - SEASONAL DEPT

Rec Payroll-Lifeguard/Rec Dir.....	65,000
Recreation Payroll Taxes	11,100
Lifeguard Expenses	1,500
Lake/Pool Maintenance	23,500
Lake/Pool Testing	5,300
Equipment Purchase	3,000
Amenity Badges	1,600
Pool Activities	2,000
TOTAL SEASONAL DEPT	113,000

SCHEDULE D - COMMITTEES

Community Day	5,000
Carnival	500
LRP Committee	500
Communications Committee	300
Nominating Committee	1,100

Recreation Activities	10,000
Real Estate Committee	500
Community Safety Committee	1,000
Board Expense	600
Appeals	0
TOTAL COMMITTEES	19,500

SCHEDULE E - OFFICE

Management Payroll	97,920
Management P/R Taxes	12,730
Management Benefits	26,615
Admin Payroll	118,980
Admin P/R Taxes	16,657
Admin Benefits	35,337
TOTAL OFFICE	308,239

SCHEDULE F - ADMINISTRATION

Accounting Services	15,000
General Legal Services	30,000
Computer Expense	33,000
Operating Supplies	10,300
Leased Equipment	16,500
Collection Filing Charges	19,975
Annual/Special Meetings	1,000
Bank Fees & Interest	2,500
Payroll Processing Fee	3,000
Credit Card/Bank Fees	16,000
Refunds	500
Alarm System Fees	3,000
TOTAL ADMINISTRATION	150,775

SCHEDULE G - COMMUNITY RELATIONS

Membership Mailings Postage	10,000
Website	1,200
Dues/Subscribe/Staff Training	2,000
Advertising	1,800
Volunteer Dinner	2,000
TOTAL COMMUNITY RELATIONS	17,000

SCHEDULE H - ARB

ARB Payroll	37,268
ARB P/R Taxes	6,336
proposed benefits	9,405
TOTAL ARB	53,009

SCHEDULE I - COMMUNITY INSURANCE

Insurance Directors & Officer	11,050
Insurance - Umbrella	13,225
Insurance - Package (QBE)	65,025
Insurance - Worker's Comp	25,000
Insurance Volunteer	665
TOTAL COMMUNITY INSURANCE	114,965

SCHEDULE J - TELE/UTILITIES/COMMUNICATIONS

Util, Pool Lake, Store, Bldgs	73,500
Telephone & Communications	17,000
TOTAL TELE/UTIL & COMM	90,500

SCHEDULE K - DEBT SERVICE

Loan Interest Expense	21,990
Loan - Principal	99,694
TOTAL DEBT SERVICE	121,684

GRAND TOTAL OPERATING EXPENSE	1,912,265
NET CHANGE	
OPERATING CASH FLOW	5,000

2015 Preliminary Capital Budget

CAPITAL IMPROVEMENT BUDGET

2015 Dues Income designated for Capital Improvement Fund	\$0
CIF collections to Cap. Imp. Fund (40 homes sold x \$1190)	\$47,600
Interest earned on Capital Improvement Fund	\$133
Total Capital Improvement Contribution.....	\$47,733

Miscellaneous Small Projects	\$10,000
Total Capital Improvement Expense	\$10,000

Net Increase to Capital Improvement Fund..... **\$37,733**

CAPITAL RESERVE BUDGET

2015 Dues Income designated for Capital Reserve Fund	\$87,780
CIF collections to Cap. Res. Fund (11 homes sold x \$1190)	\$13,090
Interest earned on Capital Reserve Fund	\$1,760
Total Capital Reserve Contribution	\$102,630

Total Capital Reserve Expense

Balance

Annual Allocation Contribution

Net increase to Capital Reserve Fund..... **\$14,850**

Out & About

Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

As I do every year, I am lamenting the end of summer! I hope that you all were able to do what you love most this vacation season. I cannot believe that the school buses are already running. I hope that you find some time to enjoy the autumn events in between days of blowing and picking up leaves, leaves and more leaves!

The following just an overview of local events. I draw from various sources. However, if you want to look on-line for events within driving distance, I find three sources to be most helpful: 800poconos.com, njskylands.com and lehighvalleylive.com.

There will be lots of festivals throughout the fall. The Black Bear Film Festival will be in Milford on 10/17-10/19. Call 570-409-0909 for information and schedule. Quiet Valley Historical Farm hosts their Harvest Festival on 10/11 and 10/12, and their Old Time Christmas on Saturdays and Sundays in December. Call 992-6161.

Shawnee on the Delaware hosts various festivals throughout the year. They are hosting the Pocono Food Truck Festival on 10/18 and 10/19. Enjoy monster truck rides, music, juggling and more. Call 570-421-7231. They also host the Autumn Timber Festival on 10/11 and 10/12. On November 15 and 16, they host the Art on the Mountain art show and sale. Call 1-800-233-4218. Blue Mountain Ski Area hosts the Mountain Harvest Festival on 10/4 and 10/5, with hay rides, a zip line, pumpkin patch and other fun activities. They apparently have their Oktoberfest that same weekend. Call 610-826-7700 for information. Split Rock Resort at Lake Harmony hosts the Great Brews Classic Beer Fest on 11/22 and 11/23. Call 722-9111.

Jim Thorpe hosts Fall Foliage Days on 10/4, 10/5, 10/11, 10/12, 10/18 and 10/19. There will be train rides, vendors, and various types of entertainment. Call 325-5810. In December, Jim Thorpe also hosts their annual Olde Time Christmas on every Friday, Saturday and Sunday. Call 1-888-jim-thorpe.

How about a little horror for Halloween? Visit the Hotel of Horrors on Fridays, Saturdays and Sundays in October in Saylorsburg. Call 992-3278. Or you could go through the Haunted Maze at Bushkill Falls on 10/18, 10/26, 11/1 and 11/2.

If you enjoy the outdoors, you can walk around Bushkill Falls with a naturalist, discussing local wildlife and seeing live birds and animals. That is on 10/4 and 10/25. Call 588-6682. Or you could do the River Ramble on 11/9. You have a choice of 5K, 10K, 2 mile fun walk or a nature walk for children at the Delaware Water Gap. Call 424-6431.

Do you like to see nature while sitting down? How about a train trip? On 10/4 and 10/18 don't miss the Lehigh Gorge Railway Annual Autumn Leaf excursion. Call 325-8485. Or you could do the Autumn Train run out of Dansbury Depot. Call 209-5851.

Enjoy!

The Penn Estates Recreation Committee presents



Community Yard Sale

October 4, 2014

9:00am to 3:00pm

The Yard Sale will take place at the Baseball Fields.

Register with Penn Estates Administration 570-421-4265

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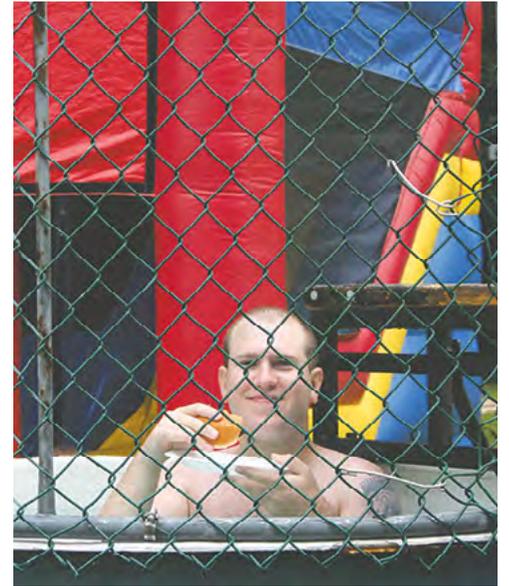
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Penn Estates Community Day





photos by Lisa Ortiz



Michael's Kitchen

By Michael Tyrrell, Communications Committee

Apples as far as the eye can see? By the time this newspaper is out, that will be the case. Eaten out of hand, apples are a portable, refreshing, healthful and economical snack. They can also play a major role in some rather simple desserts. Here are some favorite seasonal recipes of mine that I hope become your favorites as well. The Caramel Apples make a great Halloween treat for kids of all ages. The Simple Apple Cake is a good pick for a serving to a crowd, such as at a pot luck (just cut it into 16 to 20 smaller squares). If you want to make it a more adult dessert, add a tbsp of brandy, Kahlua or Amaretto to the whipped cream along with the sugar.

Dipped Caramel Apples (12 servings)

- 12 small Apples (such as McIntosh), rinsed and dried
- 12 wood popsicle sticks
- 2 pkges (14 oz each) Kraft soft caramels
- ¼ cup shelled pistachio nuts, coarsely chopped
- ¼ cup peanuts, chopped
- 3 tbsp chocolate sprinkles
- 1 oz semisweet chocolate, coarsely chopped
- ½ tsp Crisco solid shortening

1. Line a baking sheet with nonstick foil. Coat with nonstick cooking spray.
2. Remove stems from apples and insert wood stick into stem end of each apple.
3. Unwrap caramels and place in medium-size saucepan. Add 3 tbsp water and heat over medium-low heat until caramels are melted and smooth. Stir occasionally.
4. Work quickly, dipping one apple at a time into caramel, turning to coat. Tilt pan slightly to make dipping easier. Let excess coating drip back into saucepan and scrape bottom of apple on edge of pan. Place on prepared baking sheet.
5. Press nuts and sprinkles onto bottom and 1-inch up the sides of the apples. Place on prepared baking sheet. Refrigerate 10 minutes.
6. Microwave chocolate and shortening in small dish for 1 minute. Stir until smooth and place in small plastic bag. Snip off a corner and drizzle chocolate over apples. Refrigerate until set, about 30 minutes.

Per Serving - Calories: 378; Fat 9g; Sodium 182mg

Harvest Apple Sheet Cake (12 servings)

- ¾ cup unsalted butter, softened
- 1 cup sugar
- 3 large eggs
- ½ tsp almond extract
- 1 ½ cups all-purpose flour
- 6 Granny Smith apples
- ½ cup apple Jelly, melted
- ½ cup slivered almonds, toasted

1. Heat oven to 350 degrees. Coat a 15x11x1-inch baking pan with cooking spray.
2. In a large bowl, beat butter and sugar on medium speed until smooth, about 2 minutes. Add eggs, one at a time, beating well after each addition. Beat in almond extract. On low speed, beat in flour until just blended. Spread in prepared pan.
3. Peel, halve and core apples. Thinly slice. Fan slices over top of cake. Brush apples with ¼ cup of melted jelly.
4. Bake at 350 degrees 40 minutes or until lightly golden and toothpick inserted in cake come out clean. Let cool.
5. Brush with remaining ¼ cup melted jelly and sprinkle with almonds. Serve with Brandy-Laced Whipped Cream. Recipe follows.
6. Whipped Cream - In a large bowl, beat 1 cup heavy cream until foamy. Beat in 2 tbsp sugar and 1 tbsp brandy until soft peaks form.

Per Serving - Calories: 446, Fat 9g, Sodium 29mg

Apple Crumb Pie (serves 12)

Crust and Topping

- 1 prepared piecrust (from a 15 oz package)
- ¾ cup packed light brown sugar
- 1½ cups all-purpose flour
- ¾ tsp ground cinnamon
- ¼ tsp salt
- pinch ground cloves
- ¾ cup (1½ sticks) unsalted butter, cut into small pieces and chilled
- 1/3 cup chopped walnuts

Filling

- 6 Golden Delicious apples (about 2¾ lbs), peeled, cored and cut into ½-inch dice
- ¾ cup packed light brown sugar
- ¼ cup all-purpose
- ½ tsp ground cinnamon
- pinch ground cloves
- 1 tbsp confectioners' sugar

1. Crust and Topping. Place a rack in the bottom slot of the oven. Heat oven to 375 degrees. Fit piecrust into a 9-inch pie plate and crimp edges. Refrigerate until ready to add filling.
2. In a medium-size bowl, combine flour, brown sugar, cinnamon, salt and cloves. Add chilled butter pieces and cut in with a pastry cutter or your fingertips until crumbly. Stir in nuts.
3. Filling. In a large bowl, toss together apples, brown sugar, flour, cinnamon and cloves.
4. Spoon filling into pie shell, mounding slightly in the center. Top filling with crumb topping. Place on baking sheet.
5. Bake at 375 degrees for 30 minutes. Reduce heat to 350 degrees and bake an additional 30 minutes until fruit is tender. Loosely tent pie with foil during last 20 minutes. Let cool at least 2 hours. Dust with confectioners' sugar before serving.

Per Serving - Calories: 421, Fat 19g, Sodium 130mg

Apple-Blueberry Betty (12 servings)

- 1pkge (12 oz) pound cake, quartered
- 6 tbsp unsalted butter, melted
- ½ cup sliced almonds
- 1 1/2 tsp pumpkin pie spice
- 5 Rome apples, peeled, cored and thinly sliced
- 2 pkgs (4.4 oz each) fresh blueberries, rinsed
- ½ cup packed light brown sugar
- 2 tbsp cold unsalted butter, cut into small pieces
- vanilla ice cream or whipped cream, optional

1. Heat oven to 350 degrees. Coat a 2-quart deep baking dish with nonstick cooking spray.
2. Place pound cake in a food processor. In 2 batches, pulse until crumbs are formed. Transfer to a large bowl. Stir in melted butter, almonds and 1 tsp pumpkin pie spice.
3. In a second bowl, combine apple slices, blueberries, brown sugar and remaining ½ tsp pumpkin pie spice. Toss to combine.
4. Spoon ½ cup crumb mixture into bottom of prepared dish. Top with half of the apple mixture and half of the remaining crumb mixture. Repeat, ending with crumb mixture. Dot top of crumbs with butter pieces and cover with foil.
5. Bake at 350 degrees for 30 minutes. Uncover and bake for an additional 30 minutes. Remove from oven and cool for at least 30 minutes. Serve with ice cream or whipped cream if desired.

Per Serving - Calories: 284, Fat 15g, Sodium 150mg

Mud, Sweat, & Beers

By Nicole Padilla, Communications Committee Member

I'm going to hit you with the cold, hard truth: I actually don't like to run. I am not a person who fills with euphoria by putting on a pair of sneakers and hitting the road. I, like many people have a love/hate relationship with physical fitness. I need motivation to work out. I have struggled with my weight most of my adult life, and I have taken steps to rectify that. In my journey, I have discovered that I enjoy the challenge of mud and obstacle racing. "It's not so much about being an athlete. It's a race that's testing yourself, and that's what's appealing," Lara Eurdolian, NYC blogger explains.

Mud and obstacle racing has been making its way into the forefront of competitive physical fitness since 2009 with the inception of races



like Warrior Dash, the Tough Mudder, and the Spartan series. Depending on the race, they can be between three and twelve miles long, with as many as twenty different obstacles along the course. Racers get to swing on monkey bars elevated above tubs of ice, slither across a quarter pipe sponged in grease, belly crawl under electrical wires, scramble over walls of varying heights and cargo nets, all while getting muddy, wet, and then muddy again. The highlight: bragging rights and a free beer (for those of age, of course) at the finish line. Tough Mudder, all finishers receive an orange headband that is considered a status symbol among obstacle racers. Warrior Dash finishers receive a medal. The Spartan Race offers three levels of racing: the Sprint, the Super and the Beast – complete all three in a calendar year and receive a Tri-fecta medal!

The Spartan series even includes junior series for kids who want to participate in a mud run of their own! Kids six to fourteen can race on a mini-course just like the grown-ups, complete with muddy puddles, balance beams, cargo nets, over/under walls, and crawling through muddy pipes. There are two races - half mile and a mile – parents sign a waiver and can walk along side their child to take pictures. All kids who participate receive a

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t-shirt and a medal.

One of the best attributes of mud and obstacle racing? It truly is a community. When due to unforeseen circumstances my race buddy Jenny and I ended up running at separate times, I was "adopted" by another group running in the same time slot. "No one runs alone," they told me. We ran the whole course together; encouraging and pushing each other from the top of the mountain all way back down. Side note – Colleen, Dan, Lori, and I are all still friends!

These events are all-day, sometimes all-weekend affairs. There is usually a waiting area around the finish line for friends and family to take photos. Some of the races even offer a spectator pass so you can follow your loved one on portions of the course to capture unique photos of their race. It's a festival atmosphere like no other – there is music playing, food vendors, the all important beer tent, and sponsor tables. But the best sight to be seen is all the participants who have already crossed the finish line, covered in mud and sweat offering encouragement to those who have yet to go.

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Every Women Deserves “Me Time”

By Maureen Shindle, Contributor

I have to clean the house. I have laundry to do. I have to take my husband to the doctor. I have to take my friend to the hairdresser. I have to babysit my grandchildren. I'm too busy. These are just a sample of the excuses we all use for not exercising or taking care of you. And they are all legitimate reasons because so many people depend on us for so many things.

But there is an overriding reason why you should and must commit to your health and fitness: YOU!

In a recent study conducted on behalf of Curves International, 67% of the women interviewed said they would like more “Me Time.” This is an overwhelming number and one that we women can control.

One of the important questions we ask during the initial Curves consultation is: Does your family support your decision to get healthy? And with very few exceptions the answer is “YES.” If that is the case, the onus is on you to include exercise in your schedule. Block time for four ½ hour exercise sessions every week just as you block out time to shower, brush your teeth and dress. These activities aren't optional, so why is your fitness?

Take a 30-minute walk; pop in an exercise video; join a local fitness center; put on some music and dance. These are all easy ways to get and stay fit. Invite a friend to join you so you can hold each other accountable. Make it fun rather than a chore and you will do it more often. And once you get the momentum going you will feel so much better; have so much more energy.

The time is right to start your fitness program. The weather is cool which makes walking outside very pleasant. The kids are back at school so you have (hopefully) a little time during the day for you.

So what's stopping you? Seriously, so many people depend on you for so much. Can they depend on you to take care of yourself as well?

So the next time you are thinking of skipping your exercise for whatever reason,

remember how good you feel afterwards; remember how many people count on you. Then start moving.

Every woman needs “ME TIME” and that means YOU!



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Why American Cancer?

By Nancy Padilla, Co-Captain Team Penn Estates; Communications Committee

Seven years ago, Penn Estates friends and neighbors led by Lavina Dias organized and hosted a Making Strides for breast cancer awareness 5K walk. The monies raised (over \$10,000) were submitted through a New York City Chapter of American Cancer.

Through that walk, we learned that cancer has touched so many Penn Estates residents, whether themselves, family members, or friends.

Penn Estates resident Lisa Hoey, a staff partner at American Cancer invited the Penn Estates residents to participate in the annual American Cancer Relay for Life at East Stroudsburg University. Monies are raised by the teams throughout the year and is used here in Monroe County for the many programs offered by American Cancer to local cancer patients (including: patient lodging at Hope Lodge; Road to Recovery – transporting patients to/from treatments and appointments; Hair Loss and Mastectomy products – wigs, hats, bras; Look Good Feel Better – help with appearance issues after treatment; and community support – education, awareness and hotline).

The relay is a family friendly event - typically twenty four hours and is held on a track (high school or college). Team members take turns on the track walking, running, crawling, dancing, with the intention that a team members feet are on the track at all times. Some team members will spend the entire twenty four hours while others will stop by and walk a lap. The Stroudsburg Relay for Life is held in June and is full of activities.

Team Penn Estates was formed in 2009. Many residents have participated and help raise monies for the team: residents Anthony Saldutti and Bernie Petrick hosted golf outings, while Maureen Shindle hosted a Zumba-thon, and Kathy Ranne organized a basket raffle bingo.

So why do we participate?

Supporting those fighting.

Admiring the survivors.

Honoring the taken.

And never, ever giving up hope.

This year Team Penn Estates is being led by Drina Juliano and myself, Nancy Padilla. We invite you to be a part of our team (please email me: mrsnmpadilla@yahoo.com or stop by admin office and pick up a relay team member form).

If you can not join the team but would like to support the cause, we have a few, fun and exciting team fund raisers planned. Our first event will be “Ladies Night Out” on November 15th from 8pm to 12 midnight. It will be a wine and cheese social with a basket raffle sponsored by local vendors (from jewelry, pampering products, to lingerie). Get a jump start on your holiday shopping, enjoy some wine and cheese with your friends and neighbors, while supporting the cause.

Letter to the Editor

In the past we were having all kinds of problems with our mail. My wife went to our Post Office on South Courtland Street in East Stroudsburg and spoke to Post Master Joe Vernoski hoping we could get this resolved. He didn't seem to care and only came up with excuses.

We ended up contacting and filing a complaint with Senator Toomey's office at 1-610-434-1444 and in addition called The Consumer Affairs Department of the US Post Office at 1-800-275-8777.

We're happy to say we have received 2 phone calls from the Postal Service and 2 letters from Senator Toomey's office assuring us that they are following up on our complaint and immediate action will be taken. Since doing so, we have not received anyone else's mail and receive our bills on time.

If you have any issues with receiving your mail or receiving other people's mail then file a complaint as we did.

John & Toni Baraniuk, 234-C

Turkey, Tradition and Timeout

By Jane Harris, Communications Committee

The table is set, the gravy is simmering and sweat is a major component of getting this show on the road.

Thanksgiving is a tricky holiday. Visions of pleasant gatherings, sharing a bountiful, but over the top, selection of traditional family recipes often don't materialize. The ideal Norman Rockwell scene can be elusive.

The planning, the preparation and the aftermath are repeated each year with the same fervor and hopes for the perfect Thanksgiving which may or may not work out. Maybe the green bean casserole didn't cut it this year, the turkey was dry and the aerosol can of whipped topping malfunctioned.

Be assured that you don't need a turkey to be thankful, take time out each and every day to be grateful for simple things. This is what is important, essential and vital to our inner happiness. There is still great value in a gathering of family and friends...pay it forward.

Meanwhile here's that ever famous, never fail green bean casserole recipe. It's tradition after all!

Green Bean Casserole

- 2 (14.5 ounce) cans of cut green beans, drained
- 1 (10 3/4 ounce) can of condensed cream of mushroom soup
- 3/4 cup of milk
- 1/8 teaspoon of pepper
- 1 1/3 cups of French Fried Onions

Here's what you need to do:

Preheat oven to 350 degrees F.

In a bowl combine the cream of mushroom soup, milk, pepper and 2/3 cup of french fried onions.

Stir in the drained green beans.

Pour into a 1 1/2 quart casserole dish.

Bake for 30 minutes.

Sprinkle with the remaining french fried onions and bake for another 10 minutes.



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Winding Through NJ Wine Country Part 2



By Michael Tyrrell, Communications Committee Member

Our most recent winery excursion over Labor Day weekend brought us to Brook Hollow Winery in Columbia, New Jersey, just off exit 4 on rte 80. This is about 20 minutes from Penn Estates, and of all the wineries visited in Pa and New Jersey this is the closest.

Our tasting person (name escapes me) was from East Stroudsburg and very knowledgeable. The setting is very rural and peaceful. The deal here is \$5.00 per person for the tasting which includes an imprinted glass you can keep, also you can then taste as many wines as desired.

Many of the wines are on the sweet side which isn't usually my thing but we did find a few worth buying. The Cayuga White (\$13.50) was nicely balanced and would be an all-around good choice to pair with fish, chicken or pasta. They offer two Rieslings, both sweet. The Semi Dry Riesling (\$13.50) would be great with spicy foods such as Thai or Indian. The second Riesling, Semi Sweet was way too sweet and cloying.

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Our friends loved the Cranberry Wine and bought a few bottles. I liked it but at \$19.99 thought it expensive for that style of local wine.

Reds are priced from \$17.99 to \$24.99 and consist of Brook Hollow Red (basic table wine), Cabernet Franc, Chambourcin Reserve and Cabernet Sauvignon. The Cabernet Sauvignon has a distinct vanilla finish which we liked. \$19.99 for a local wine is usually out of our price range but we picked up a bottle anyway since we thought it was unique.

The tasting room was very bright and cheery and offered live music. The back porch overlooked the vineyards; a cozy perch for enjoying a glass of wine which you can

purchase for \$5.00. Our wine person mentioned a number of events taking place over the next few months including their annual pig roast on October 4th.

Check out their website at www.brookhollowwinery.com for more info.

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Hungry? We Deliver

By Michael Tyrrell, Communications Committee

Penn Estates residents Evelyn and Richard Infante saw a need here in our community and the surrounding area for a food delivery service. Their answer - "Hungry? We Deliver" which opened this past July 31st and is based in Tannersville. Nine restaurants have currently signed up and they are working on more. Lunch and dinner are available Tuesday thru Sunday.



The drill couldn't be easier. Go to www.hungrywedeliver.net and click on the menu pages for the restaurant you want to order from. Make your choice, check out and food is promised within 30 to 60 minutes. You can also call an order in: 570- 629-DLVR (3587)

Use this link to check out a recent interview with the Infantes on [poconotalk.com](http://www.poconotalk.com) <http://www.poconotalk.com/interview-hungry-deliver-pocono-restaurants-door/>

They are also on facebook (Hungry? We Deliver) and twitter (@4hungree)

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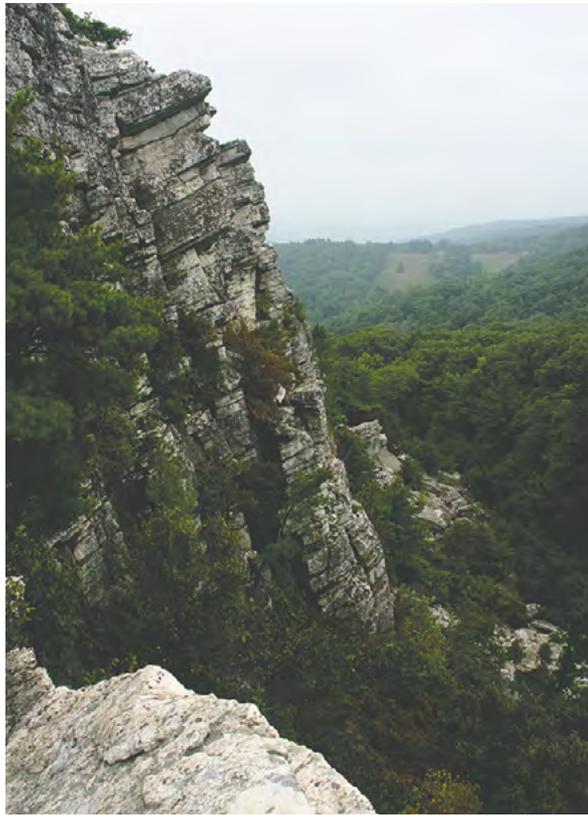


Fall Hikes

By Michele Valerio,
Contributing Writer

Last year I suggested several hikes that are close by, Raccoon Ridge near Blairstown, NJ, Delaware Water Gap and Big Pocono State Park. They are particularly nice hikes in fall because of the clear views of the surrounding foliage from the mountaintops.

This year I thought I would direct you to hikes further north in New York State. Minnewaska State Park Preserve located near New Paltz and situated within the Shawangunk Mountain Ridge has amazing views of lakes and unique rock cropping. Most of the viewpoints are accessible on carriage roads that are quite easy to hike on.



From the main parking area the Lake Minnewaska Carriage Road will take you to several beautiful points around the lake. If you would like a longer more challenging hike, take the Castle Point Carriage Road out to Castle Point and then use Hamilton Point Carriage Road to come back. Use the state park website for directions and trail maps. <http://nysparks.com/parks/127/details.aspx>

Mohonk Preserve located nearby and also part of the Shawangunks has the most spectacular views. From the Mohonk Mountain House, east porch you can hike up the Sky Top Path to the Tower which on a clear day you can see six states. Return on Sky Top Road and Reservoir Path. From the top you can see the full view of the Mohonk Mountain House and many of the white conglomerate cliffs.

You can often see mountain climbers practicing along the paths and for a truly intense hike you can take the Labyrinth instead of the carriage roads. There is a \$20 visitor fee for day visitors and for information use their website, www.mohonkpreserve.org

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(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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