



Harmony

President's Message

By Luna I Mishoe, PEPOA Board President

Hello to all our Penn Estates residents and friends. It is my pleasure to bring to you this message highlighting progress of the BOD on your behalf. In our last report to you, we reported progress on the 2017 budget that was passed November 6, 2016 with no increase in dues - for the eighth consecutive year. I reported on Penn Estate Drive which has now been completed - ahead of schedule and under budget. Installation of our new gate system has been completed; however, it is still being debugged. We will keep you posted.

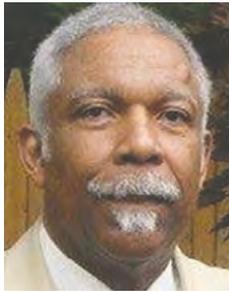
With regard to our garbage collection initiative, it is still in discussion stages. Penn Estates was among the very first communities to meet with Township officials. I am sure all of you have received a letter from one of the smaller service providers urging us not to go for a single provider at reduced rates because it might put them out of business. Be assured that all aspects of any new arrangement will be given due consideration keeping in mind that our perspective is to provide quality collections at the lowest price possible. This project is under the supervision of the Township Supervisors and we will keep you posted as developments unfold. Our PEU Committee has been tasked with meeting and initiating discussions and negotiations that will result in recommendations to the Board for further actions.

I want to update you with regard to water rate increases for our community. As you are aware, we were in for a 47% increase in our water rates. We protested. The matter went to the Judge where it has been under review. If there were no exceptions filed/received by October 4th, the proposed settlement of 32.22% would stand and become final as of November 7, 2016. This settlement would become effective as of January 1, 2017. Before I get into additional projects I know you want to know about the status of the Hallet Bridge Project.

Well, we have not been resting on our laurels but I want you to know that before I get into several of the newer projects on the drawing board, I am just as anxious to update you on the bridge. As you are aware, it has been closed for approximately a year. During that time we have been going back and forth on whether to do a new bridge or whether to reconstruct the existing, whether to have a one or two lane bridge, whether we should wait or commence construction immediately so as to complete in the shortest time period possible. These are just a few of the more significant questions we had to deal with.

In the meantime, let me thank you for your confidence in me and the Board for allowing me to pursue a resolution of this problem with PENNDOT on your behalf. I am pleased to tell you that much has been accomplished behind the scenes, since the initial collapse. All of the environmental concerns have been overcome and for the most part are behind us. All of the right-of ways have been obtained except for one which is scheduled to be resolved by Nov. 5, 2016. Should it not be resolved construction will begin anyway.

There was one lot where ownership was in question. The court will resolve this matter by November 2, 2016 after expiration of a period of Eminent Domain.



(continued on page 3)

Leaders Wanted

Board of Directors Election Approaching

By the PEPOA Board of Directors

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

In this year's election on May 6, 2017 there will be three Director positions to fill; three positions will serve for three-year terms. Candidates for the Board must be at least 21 years of age, a deeded property owner in Good Standing, and able to carry out the duties of a Director.

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

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

A partial list of specific Board responsibilities:

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

What qualifications and abilities should a Director have?

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

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

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

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

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

Directors do not receive any compensation.

(continued on page 4)



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

FUEL FOR THOUGHT:

Looking for a fuel supplier that takes the worry out of your home energy needs?
Here we are.



Easy payment plans • 24-hr emergency service • Tank monitoring

Worry-free home energy delivery and service are just a phone call away.



White Haven
5256 N. Lehigh Gorge Road
White Haven, PA 18661
(570) 443-8444
SuperiorPlusEnergy.com



PROPANE | HEATING OIL | GASOLINE | DIESEL FUEL

TRY OUR PARTY SAVER!



4 LARGE 1-TOPPING PIZZAS \$36.99



570.620.9055
Rt. 611, Tannersville

Manager's Message

By Laura Jones, Community Manager

Happy Diwali! Happy Hanukkah! Merry Christmas! Blessings on Mawlid al-Nabil! To all Best Wishes and Happy Holidays!

The holidays are just around the corner, and for many, that means lots of festivities with friends and loved ones. With all of the merriment that's sure to ensue and the wonderful chaos that comes with it we highly recommend that you pre-register your guests. You can register your guests several ways:

1. Call Security at 570-424-7047 make sure you know your property password and provide the name of your guest, date of arrival and how many days (up to one week) to issue their pass.
2. Email Security welcomecenter@ptd.net make sure you include the full name of your guest, date of arrival and how many days (up to one week) to issue their pass for. Please include your property password in your email.
3. Via voicemail through the GateHouse system by calling 570-426-1125 make sure you include the full name of your guest, date of arrival and the number of days (up to one week) to issue their pass. You must have your Gatehouse property PIN for this option
4. Via email through the Gatehouse system at pepoa@pepoagate.org placing your guest's name in the subject line and the details of the date of arrival and the number of days to issue their pass along with your Gatehouse PIN in the body of the email.
5. Via the Gatehouse guest registration website at <http://pepoagate.org/> fill in all of the information requested for your guest; you will need your Gatehouse PIN for this option.

Along with the holiday season comes snow season! Yes, I said it...snow! I want to remind all residents to bring in basketball hoops that may be at the end of driveways so they don't get hit by the plows. Please discourage your children from building "snow forts" in the snow piles created by clearing driveways. The staff can't tell from inside a plow truck if children are buried in the snow piles or "snow forts" and it creates a very dangerous situation. Also, on those coveted snow days when children can't wait to play outside, please don't let them play too close to the edges of roads. The plows are big; the trucks are noisy and they don't stop easily. This means if a child slips into the road when the plow is coming it could be a terrible, possibly even fatal, accident. Let's keep those snow days happy and safe!

As long as we're still on the subject of safety; remember to carry a flashlight when you're walking. Flashing a light at the roadside while you're walking increases driver awareness to alert them to a pedestrian in the dark.

We hope you all have plenty of chances to eat, drink and be merry this holiday season. Most of all we hope it is with health and happiness. Please stay safe and best wishes from the staff and management of Penn Estates.



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

Editor..... Michael Tyrrell
 Staff..... Nancy Padilla, Sharon Kennedy, Dorritte Tyrrell, Jane Harris,
 Matt Jacobsen, Nicole Padilla, Katherine Hernandez, Julie Harter,
 Jennifer Nicholson, Robin Nicholson, Evelyn Infante
 Contributors..... Michele Valerio, Maureen Shindle, Lisa Ortiz, Melissa Penta
 Board Liaison..... Bettyanne Nevil

Advertising information: Community Newspaper Publishers
PHONE: (570) 476-3103 E-MAIL: mail@cnpnet.com



Anthony DiBello
Excavation and Dump Truck Services
(570) 484-5622

- Move a Rock - Haul a Rock**
- Cut a Tree - Haul a Tree**
- Dig a Ditch - Clean a Ditch**
- Tree Services - Stump Removal**
- Top Soil - Stone Delivery**



President's Message

(continued from page 1)

While this 90-day period ran its statute of limitation, PENNDOT had the plan, design work, budget, etc., completed for a one lane bridge in each direction. Since the bridge will not be totally reconstructed, it does not have to be built at new road standards. In other words they were able to get two narrower lanes without extending the time it would take to do the total reconstruction project. *See the Draft Plan Diagram on page 5.*

Your input has been most helpful in coming to this compromise solution which will begin on January 2, 2017. This project is scheduled to be completed on or before July 21, 2017 which makes this a 6 month project barring no unforeseen weather conditions. Thanks to PENNDOT for a 6-7 month commitment while most others express a more pessimistic prediction of two years or more. Thank you PENNDOT on behalf of our community and all who depend on this Bridge for your commitment, your professionalism and your cooperation in getting this project to this point.

MORE TO COME

For several years, we have been talking about much needed structural repairs to the foundation of the community center. We will initiate construction and repair in what is known as the "crawl space" area of the community center. This work, when completed will strengthen and make safe the foundation. As a result, we will have additional space that will maximize our use. By maximizing use of existing space, we defer costly construction of additional space. You will be surprised to see how much additional space will be created for indoor recreational activity. Bid specifications have been completed and released. Once they have been returned and a contractor selector, this project will be completed within a 30 day period or less. Stay tuned for additional updates.

What to do about the rear mailbox situation has been under consideration for quite a while also. We now have several recommended plans. Each has its pluses and minuses. The Board is deliberating now among those plans but when all is said and done, the boxes may be rearranged according to the projected space needed to accommodate future growth. A covering will be added and each homeowner will be assured a mailbox. It may be necessary to rearrange the traffic flow pattern and parking space arrangement.

Thanks to our Building and Grounds Committee which continues to play a significant role in this process. I am sure you will want to be kept abreast of this improvement which when completed will provide a well-lit and well covered facility where you can obtain your mail without getting drenched. This will be similar to the front mailbox situation, but with improved traffic flow that will not interfere with traffic flow as well as ingress and egress at the rear gate. This is preliminary

Stay in Touch with Penn Estates

Website: www.pepoa.org

Facebook

Official Page: Penn Estates Property Owners Association

Resident Group: Living in Penn Estates

Other: Penn Estates Online Yard Sale

Instagram: penn_estates_wildlife

Twitter: @PennEstatesPOA

Email

Harmony: pepoharmony@gmail.com

Board of Directors: board@pepoa.org

Manager: laurajones@pepoa.org

to an updated electronic marquee system where they will be relocated.

A marquee will be relocated in each mailbox area. One will be two-sided and one will be one-sided depending upon how they are placed. They will be LED signs, brightly lit and remotely programmable. This means no more climbing ladders, no more waiting a week to make changes. Changes can be made as necessary and the marquee will be easier to see and read. Penn Estates residents will be better informed as they can more easily see and read the marquee when they check their mailboxes.

Our youth group is growing by leaps and bounds. We started with less than 5 youth and within a few months, it has grown to approximately 40 youth and still growing. Thanks to Director Martenco who took the lead in this initiative. Thanks to Directors Juliano, and Gotti for giving their valuable time for this cause. They give up two hours one Friday per month supervising games and activities. Residents have donated time, talent, games and counseling to this recently established activity. Don't be surprised to see the introduction of ice skating, refinished tennis and basketball courts, on the horizon for 2017. One more item is ready to be reported to you. After reviewing the contract, I am pleased to announce to you that as of this date, I have signed the contract for us to bring in a store. Yes, it finally has happened. It is called THE CHILL GRILL and it will open as soon as it can be stocked.

This is an ambitious plan but guess what, all these projects are in the works. As the holiday season is upon us be safe, be careful and remember to bring joy and happiness to someone each and every day. Remember to be doers of the word-not just hearers lest we deceive ourselves.

CAREER in Real Estate...

- ✓ One-on-one classes
- ✓ Webinars ✓ Seminars
- ✓ Never a charge or fee
- ✓ Learn to do rentals & sales
- ✓ Be your own boss

Now is the time! Take courses on-line - ask us how.

Ask for our FREE Recruit Packet. Learn more.

Better Homes
Land Gardens
REAL ESTATE

WILKINS &
ASSOCIATES

Contact Dennis Mooney VP

Company Recruiter

Office: (570) 421-8950

Direct: (570) 872-3290

dmooney@wilkins1.com

www.BHGwilkins.com

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



Low Monthly Payments!
to Qualified Buyers
Call Today!

FREE STORM DOOR
with any complete siding

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

Voted Best
Contractor
Readers' Choice
Award: 2011,
2012, 2013, 2014
and again in 2015!



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



PA Lic. 000051

CWE
Countrywide Enterprises

FREE ESTIMATES

www.Countrywidellc.com

1-866-690-4450

7118 Route 209, Suite 1, Stroudsburg



Let Our Family Serve Your Family

Leaders Wanted

(continued from page 1)

How do I get on the Board?

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

- Fill out an application obtained from the Administration Office. Completed applications must be submitted to the Administration Office no later than Friday, February 10, 2017. The Nominating and Steering Committee will then contact qualified applicants and invite them to an interview with the committee.
- The other way is to obtain a Nominating Petition from the Administration Office and get the signature of fifty Members in good standing. Only one signature per lot is permitted pursuant to the Bylaws. Once the requisite number of signatures has been collected the petition must be submitted to the Administration Office, no later than Saturday, March 25, 2017.

Whether applying by application or petition, all candidates shall prepare a biography of 1200 words or less and provide a wallet-sized photo in .jpeg format for publication in Harmony. The biography and photo must be emailed to pepoharmony@gmail.com and be received no later than Saturday, February 25, 2017.

Candidates will have the opportunity to deliver a five-minute speech and answer questions at the Meet the Candidates Forum on Saturday, April 29, 2017. The only other opportunity for delivering campaign speeches will be at the PEPOA Annual Meeting on Saturday, May 6, 2017.

Election of the Board

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

- Directed Proxy ballots will be included in the Notice and Call to Annual meeting package that will be mailed to each Member on April 6, 2017. You may complete the Directed Proxy ballot and mail it in the enclosed envelope to the Association's CPA. Directed Proxy ballots must be received by the CPA no later than 10:00AM on May 4, 2017.
- The other way to vote is to attend the PEPOA Annual Meeting on May 6, 2017 and cast your ballot in person.

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

2017 Board of Directors Election Timeline

- February 10, 2017 Application deadline
All candidate applications must be submitted to Administration
- February 21, 2017 Interviews completed
All candidates must be interviewed by Nominating and Steering by this date.
- February 23, 2017 Recommendations to Board
Nominating and Steering to submit slate of candidates to the Board for approval
- February 25, 2017 Harmony article deadline
Candidate bios to Harmony > All candidates, including those using the petition process should submit bios & photos to pepoharmony@gmail.com
- March 3, 2017 Board approves candidates
Board approves candidates recommended by Nominating and Steering committee. By-laws require approval at least 60 days prior to election.
- March 17, 2017 Harmony to be delivered to PE by publisher
- March 25, 2017 Deadline for candidates applying via petition
(Per Bylaws, 6 weeks prior to the Annual Meeting). Candidates will be required to submit bio including picture with petition.
- March 20, 2017 Insert any missing bios in paper
**at candidates time and expense. Candidate to make arrangements with Admin.*
- April 6, 2017 Mailing of election material per by-laws
**Harmony does not get mailed. This should also be the date of record for members in good standing. Board resolution required to establish this date.*
- April 29, 2017 "Meet the Candidates" event
The Nominating & Steering committee is recommending that this be the only venue for candidate speeches prior to the election, thereby eliminating candidate speeches from the Volunteer Dinner.

Board Adopts CAI Code of Ethics

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

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

Board members should:

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

Board members should not:

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

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

"A" SWEEPING BEAUTY CHIMNEY PROFESSIONALS

"A" Full Service CHIMNEY COMPANY!

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

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

Some of the services we provide are:

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

**"Flexible Scheduling and
Weekend Appointments Available"**

570-422-6975

East Stroudsburg, PA

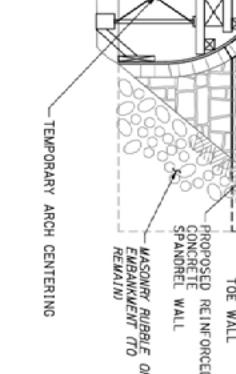


IRA ROSENBLUM
CSIA #3540 - Insured



HORIZONTAL CURVE DATA
 CONSTRUCTION & SURVEY SR 1003
 P1 STA. 11+45.47 P1 STA. 12+35.59
 Δ = 08°31'06" Δ = 07°59'30"
 R = 581.457' R = 48.68'
 E = 1.006' E = 0.937'
 SE = 1.006' SE = 0.937'

VERTICAL CURVE DATA
 STA. 11+69.40 P.G. EL. 497.05
 STA. 12+50.40 P.G. EL. 498.47



DESIGNED: MAM
 DRAWN: BMJ
 CHECKED: WFD

PREPARED BY:
 HANLEY ENGINEERING, INC.
 P.O. BOX 80794
 VALLEY FORGE, PA 19484-0794

REG. PROF. ENGINEER
 20

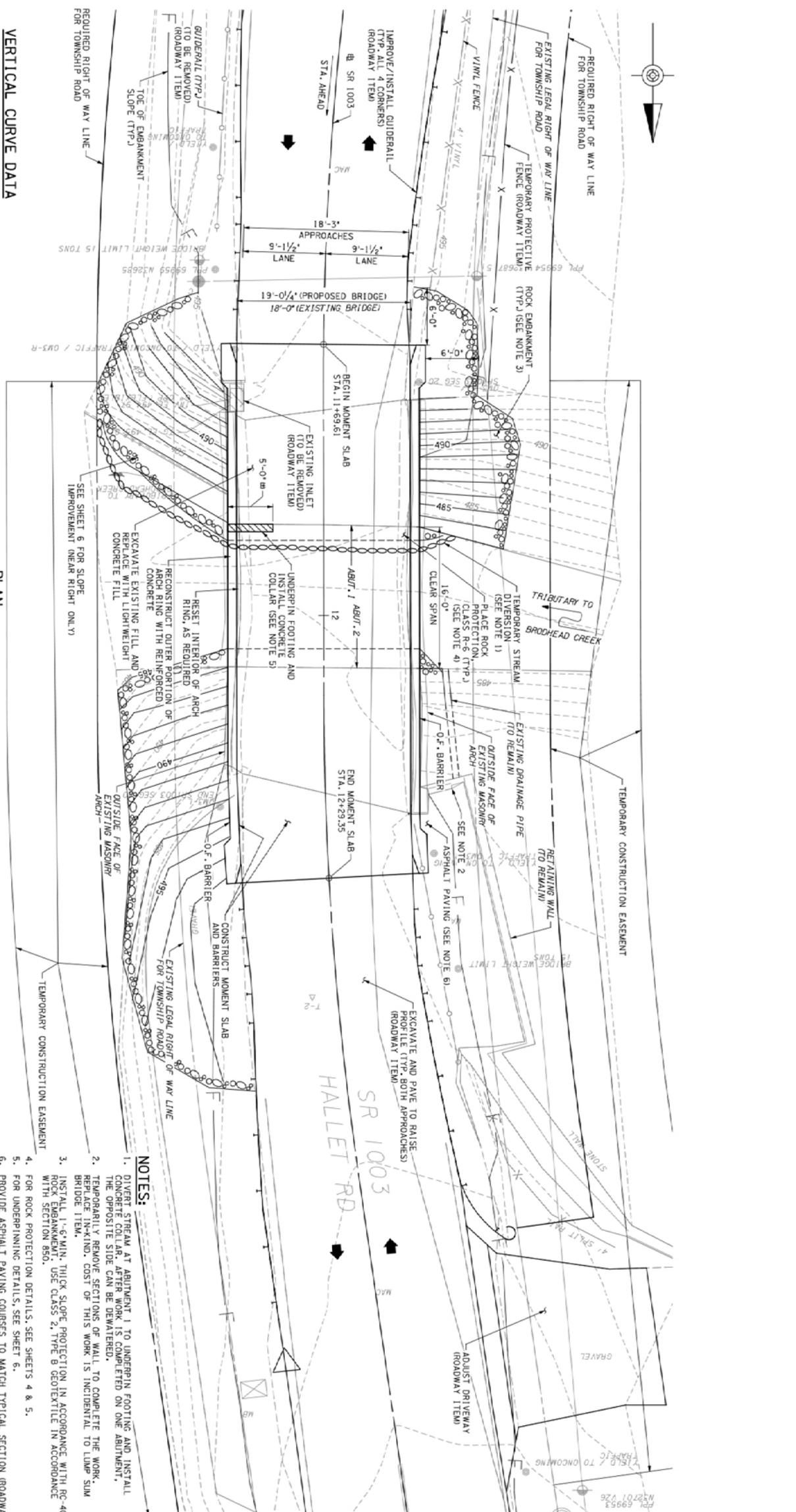
DRAFT

COMMONWEALTH OF PENNSYLVANIA
 DEPARTMENT OF TRANSPORTATION

MONROE COUNTY
 SR 1003 SEC BRM
 SEGMENT 0020
 OFFSET 0000
 SR1003 (HALLET RD) OVER TRIBUTARY TO BROODHEAD CR
 STONE MASONRY CLOSED SPANDEL ARCH BRIDGE
 BRIDGE REHABILITATION
GENERAL PLAN & ELEVATION

Recommended _____
 DISTRICT 5-0 BRIDGE ENGINEER

SHEET 1 OF 11
S-36723



- NOTES:**
1. DIVERT STREAM AT ABUTMENT 1 TO UNDERPIN FOOTING AND INSTALL CONCRETE COLLAR. AFTER WORK IS COMPLETED ON ONE ABUTMENT, THE OPPOSITE SIDE CAN BE DEMANDERED.
 2. TEMPORARILY REMOVE SECTIONS OF WALL TO COMPLETE THE WORK. REPLACE IN-KIND. COST OF THIS WORK IS INCIDENTAL TO LUMP SUM BRIDGE ITEM.
 3. INSTALL 1'-6" MIN. THICK SLOPE PROTECTION IN ACCORDANCE WITH RC-40M, ROCK EMBANKMENT. USE CLASS 2, TYPE B GEOTEXTILE IN ACCORDANCE WITH SECTION 850.
 4. FOR ROCK PROTECTION DETAILS, SEE SHEETS 4 & 5.
 5. FOR UNDERPINNING DETAILS, SEE SHEETS 4 & 5.
 6. PROVIDE ASPHALT PAVING COURSES TO MATCH TYPICAL SECTION ROADWAY ITEMS.

PEPOA 2017 Approved Budget

The Board of Directors approved the 2017 Operating and Capital Budgets at a Special Meeting called for that purpose on Saturday, November 11, 2016 at 9:15am at the Community Center.

The Association's 2017 Common (Dues) Assessment will be \$1,190 for improved lots and \$985 for unimproved lots. This represents a \$0 increase.

OPERATING BUDGET

REVENUE

Dues Revenue	\$ 2,004,025
Operating Revenue	\$ 107,850
Total Revenue	\$ 2,111,875

EXPENSES

Maintenance	\$ 412,093
Security	\$ 418,145
Seasonal Rec	\$ 110,843
Committees	\$ 23,600
Office	\$ 401,539
Administration	\$ 202,450
Insurance	\$ 120,082
Utilities	\$ 108,600
Debt Services	\$ 128,755
Transfers	\$ 185,768
Total Expenses	\$ 2,111,875

CAPITAL BUDGETS

Capital Improvement Budget

Total Revenue	\$ 100
Cash Available	\$ 144,900
Total Capital Imp Funds	\$ 145,000
Total Expenses	\$ 145,000

Capital Reserve Budget

Total Revenue	\$ 297,660
Cash Available	\$ 27,598
Total Capital Reserve Funds	\$ 325,258
Total Expenses	\$ 325,258

How the Budget is Prepared

By Laura Jones, Community Manager

Each year you receive a draft of the proposed budget for review and comment. A lot of work goes into preparing the budget. It's a complex activity that has to start early so the budget can be finalized and approved prior to the beginning of the new fiscal year. Here's how we do it:

- The Board appoints the Finance Committee for all of the following tasks.
- The Manager and Finance Committee work together to gather all financial information needed to project expenses for the coming year. This could be a reserve analysis, bids for contracts, projections for utility or service increases, comparisons of past years' budget trends and many other details.
- The Finance Committee also examines all sources of income—assessments, interest on investments, proceeds from concession or club operation and other types of miscellaneous income.
- The Manager creates a working draft by adjusting the expenses and income until they balance. This may be accomplished by foregoing certain expenses to avoid raising assessments. Or it may be necessary to raise assessments to cover increased expenses such as utilities that the board cannot control.
- When the Finance Committee has developed the best possible draft budget, the association makes it available to every member for review and comment for a 30-day period. One of the reasons to start the process early is to allow plenty of time to study the budget, ask questions and offer comments.
- Based on member comments, if necessary, the Board revises the draft budget as needed.
- The Board approves the Final Budget in November of each year at a special meeting held for that purpose.

How the Finance Committee Works

The Finance Committee comprises members of our community association, which enables residents to have a say in how their money is spent. How does the Finance Committee work and who serves on it?

Who Should Be on the Committee?

The owners who serve on the Finance Committee represent a cross-section of the community. Of course, if there are members willing to serve who have expertise in areas such as insurance, that's even better. When it comes to size, a good general guideline is that the committee shouldn't be so large that it becomes unwieldy.

What the Committee Does

The treasurer will make sure that all committee members understand the three basic components of the budget:

1. Funds needed for daily operation of the community, such as common electricity and water, grounds maintenance, management, insurance, and general maintenance. These expenses are either contractual or can be reasonably estimated based on experience. An important consideration when looking at items in the operating budget is the expectations of the community—for example, do members want a landscaper who is a "blow, mow, and go" type, or do they want a landscaper who provides a higher level of service?
2. Funds needed to maintain our reserves at sufficient levels. Reserve funds provide money for the repair and replacement of the community's assets—such as the pool, roofs, pavement, etc.
3. Funds for additions or enhancements to the existing property. This is a function of what members of the community want and are willing to pay for. The community should provide input and approval for this component.

Armed with this knowledge, the committee will estimate total expenses for the coming year and compare that sum to the association's potential revenue (assessments, interest on investments, concession income, and so on). If expenses are greater than revenue, the committee will look for ways to lower expenses without compromising service. If that doesn't balance the budget, the committee may have to make a tough decision—whether to increase assessments or levy a one-time special assessment.

Monroe Public Library Bookmobile

By Evelyn Infante, Communications Committee

The Bookmobile, a full service mobile library, comes to Penn Estates every Tuesday at 4 p.m. for the convenience of those who cannot make it to the library, or just don't want to make the trip.

You can borrow children's books as well as adult books, DVD's, and music CD's. You can even call the library ahead of time to reserve a book or magazine.

The bookmobile will bring it to you. Anything you can borrow from the library, the Bookmobile will bring to you, except for computers. This is an Outreach Program for the benefit of the community in which we live.

Take advantage of this free service. All you need is a library card.



Preferred Painting Co.

Full Service Professional Painter - Inside and Out

25 years experience

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

(570) 828-6686

"I put the needs of the customer first"



CNA/CHHA

We're looking for reliable certified aides to work locally with the elderly in homecare. For more information call Kelly at 570-476-3100.

Community Safety Committee

By John Baraniuk, Board Member; Community Safety Committee Liaison

Last year the Community Safety Committee recognized the speeding problem in the community. Our current radar guns were getting old and the committee did research to look into replacing one of the radar guns with enhanced radar equipment. The information that was obtained was forwarded to the Board in June of this year.

A representative from Kustom Signals came to our community and demonstrated his radar equipment. The board narrowed down their decision on a radar gun that doesn't just work in hand held mode, but also can do speed radar enforcement in patrol mode as well.

In July, Kustom Signals provided our community a loaner radar gun to try out which produced positive results. The number of drivers caught speeding had doubled from the previous month. At the August board meeting, the board passed the resolution to purchase the radar gun. At the end of August we received the new radar gun just in time for the reopening of Penn Estates Drive.

Reminder - The speed limit in Penn Estates is 25 MPH unless otherwise posted. If you SPEED you will be FINED. Please be courteous and obey the traffic rules!



Keep the Home Fires (Safely) Burning

Submitted by Laura Jones, Community Manager

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

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

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

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

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



Providing the best home improvement to our clients at the lowest price.

Additions & Decks	Installation of Tile & Hardwood Flooring
Roofing & Siding	Painting
Bathroom & Kitchen Remodeling	Powerwashing Decks, Houses, Concrete
Garage Doors/Openers	Plumbing & Electrical
Doors, Locks, Windows	Masonry Work, Block Laying & Building Retaining Walls
Attics & Basements	
Framing/Sheetrocking	

VISIT US ONLINE:
www.JandGHomeImprovement.com
 or CALL GARNET at
 (570) 495-1185 or (718) 916-4910
 Lic# PA100342

A.N.T. CONSTRUCTION

Your Home Repair Specialist

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

"Working hard comes natural"

Anthony DiBello

570-223-0151

Fully Insured

RD # 1 Box 1575 • East Stroudsburg, PA 18302



SNOWPLOWING

Anthony DiBello Driveways

570-484-5622

— FULLY INSURED —

Call now to get on our plow list!



We'll bring the wine. You bring the cheer!

www.HungryWeDeliver.net
570-629-3587



Featuring wines from



Mountain View Vineyard



Happy Holidays!



Halloween Party

Photos by Emily Weatherford





better **health care**
is here!

St. Luke's Orthopaedic Specialists and Dr. Stacey Gallacher are proud to welcome Dr. Leigh Hopkins to our team of highly skilled surgeons and specialists.

Dr. Hopkins is an experienced orthopaedic surgeon who specializes in general orthopaedics and joint replacement.

St. Luke's Orthopaedic Specialists provide the most advanced diagnosis, treatment and rehabilitation for patients with musculoskeletal disorders and injuries. We are committed to providing outstanding quality care with a patient-centered approach.



St. Luke's
Orthopaedic Specialists

St. Luke's East Stroudsburg Health Center
3 Parkinson's Road, East Stroudsburg
Call Today! 570-645-1835

Wedding at Highland Lake

By Robin Nicholson, Communications Committee Member

Something very special happened at Highland Lake on October 1st at 5 pm. On the beach there was the beautiful wedding ceremony of Destinee and Tyler Michael (formerly Destinee Nevil).

Destinee grew up in Penn Estates and wanted to have her wedding in the place she loves. This remarkable young woman has accomplished so much at just 19 years old and plans to continue her career in nursing to become a Nurse Practitioner. Destinee graduated from Stroudsburg High School with the class of 2014. She went on to become an ER nurse at the new St Luke's Hospital in Stroud Township. They felt it was a gorgeous location for their wedding day.

She decided to have her wedding day in the place she enjoyed so much and had such great childhood memories. Her and her groom both feel at home here in Penn Estates. To make her day even more special, her mother, Bettyanne Nevil, personally planned and coordinated the wedding all within just two months. Despite the extraordinarily fast coordination, the wedding ceremony and reception were exceptional.

The ceremony featured a custom made arbor under which the bride and groom exchanged vows on the lake shore. The arbor was custom built by Penn Estates resident Greg Harvey for the ceremony. Lanterns lit the path to the beautiful arbor gracefully draped and topped with bouquets of flowers. The bride walked barefoot in the sand in her stunning gown as the fountains flowed in the breeze in the background. It was truly a distinctive and stunning ceremony.

After the ceremony at Highland Lake Beach, the reception was held in the Community Center Oak Room. The Oak Room looked magical and was elegantly transformed with gold accents and glittering lights. The reception was flawlessly catered by D&G Catering owned by Penn Estates resident Dawn Florentino.

Bettyanne hopes that others will utilize the lake and community center for their special day and after seeing how elegant and beautiful Destinee's wedding day was, how could they not! Congratulations to the bride and groom and thank you for adding such a beautiful memory to our community!



Crime Prevention Tips

Stroud Area Regional Police Department

The Stroud Area Regional Police Department recognizes the need for Crime Prevention Awareness. The following are tips for citizens to practice to help reduce crime and the chances of being a victim of crime.

AT HOME

Check the Locks

- Make sure every external door has a sturdy, well-installed dead bolt lock.
- Secure sliding glass doors by installing commercially available locks or putting a dowel in the inside track to jam the door.
- When you move into a new house or apartment, re-key the locks.

Check the Doors

- Install a peephole or wide-angle viewer in all entry doors so you can see who is outside without opening the door. Do not open your door to strangers. Find out their purpose. If they ask to use the phone DO NOT - you can make the call for them. Call the Police if you are visited or see any suspicious persons/activity.
- All outside doors should be metal or solid wood.

Check the Outside

- Install outside lights and keep them on at night.
- Keep your yard clean. Intruders look for opportunities; prune back shrubbery so it doesn't hide doors or windows.
- Clearly display your house numbers so Police and other emergency vehicles can find your home quickly.
- Make a list of valuables: stereos, computers, jewelry. Take photos of the items; list serial numbers and descriptions. Engrave your Driver's License or PA Identification Number onto your merchandise (Operation Identification).

VEHICLES

- Never leave your car running or the keys in the ignition when you're away from it, even for "just a minute."
- Never leave valuables in plain view. Put them in the trunk or at least out of sight. Buy radios that can be removed and locked in the trunk.
- Carry the registration and insurance card with you. Don't leave personal identification documents of credit cards in your vehicle.
- Always roll up the windows and lock the car, even if it's in front of your home.
- Park in busy, well-lit areas.
- When you pay to park in a lot or garage, leave just the ignition key with the attendant. Make sure no personal information is attached. Do the same when you take your car for repairs.
- Install a mechanical locking device—commonly called clubs, collars, or j-bars—that locks to the steering wheel, column, or brake to prevent the wheel from being turned more than a few degrees. Use it!!!

OBSERVATION AND REPORTING

The following are several ways that citizens can help prevent crime in their neighborhoods. Look for and report:

- Vehicles moving slowly with no apparent destination, or without lights
- Unusual noises
- Abandoned vehicles
- Anyone being forced into a vehicle
- Strangers sitting in vehicles or stopping to talk to a child
- Someone screaming or shouting for help
- Someone looking into windows or parked vehicles
- Persons around closed homes
- Any other suspicious incidents

In the event of circumstances such as these, contact the Stroud Area Regional Police Department immediately. Briefly describe the event, when, where, and who was involved. Describe suspect(s) and any vehicle description and last known direction of travel.

Reprinted with permission <http://www.sarpd.com/index.php/crime-prevention-tips>



YOUR DESTINATION FOR HOLIDAY EVENTS



MAGICAL FIRESIDE CHRISTMAS
Weekends until December 25

Walk through a Winter Wonderland with 10,000 sq. ft. of Holiday Light Displays, meet Santa Claus, life sized Gingerbread House, handmade crafts, cookie decorating, live deer feeding & MORE!

Call 800.233.8150 or Visit PoconoManor.com/Events



*Specializing in
Panamanian
Homemade Delites*

Alexis' Kitchen

*Empanadas, Tortillas,
Tamales, Hojaldre, Holiday
Fruit Cake, and more...*

917-882-5282
alerei@msn.com



Young Voices in Harmony

By Michael J. Tyrrell, Communication Committee Chair

As you may recall, a member of our committee, Katherine Hernandez, conducted a number of writing workshops on Saturday mornings in the Community Center for our teens and tweens. When she first approached the committee with this idea, her thought was that it would be a contest and the winners piece would be published in Harmony. The essays produced were so compelling that we decided to eventually run them all over time. Here is the last in the series, written by Gabriella Cyra Vasquez, age 11. We all are hopeful that Katherine will conduct another series of workshops in the very near future.

Why You Should Be Involved In a Sport?

By Gabriella Cyra Vasquez, 11

Are you bored and sitting home a lot? Wondering what to do entertain yourself instead of watching T.V.? Get involved in a sport! There are so many fun, healthy, and exciting sports to do. For example: field hockey, baseball, cheerleading, soccer, and football... the list could go on and on!

One reason why sports are a good choice is because they are good exercise! Sports can keep you in shape, inside and out. With all the exercise you get in sports you probably will have stronger lungs, muscles, and heart.

Another reason why you should be involved in sports is because of how much fun it could be! Scoring goals and having fun with your teammates, sports could be the best, most fun part of your day!

I want you to close your eyes and imagine... You're in the middle of a game. You're about to score a winning goal! You shoot... and you SCORE! The crowd goes wild with cheers! What sport you're playing doesn't matter. You feel great.

Sports will make you feel excitement! Do you know how it feels, after all your practice and hard work, to finally win the game or competition. It makes you feel excited, happy, and special all at the same time.

Sports are fun, healthy, exciting, and good exercise. They can make you feel good inside and out! There are so many to pick from. I hope I have convinced you to join a sport!

Reading Corner

By Evelyn Infante, Communications Committee Member

I just finished *Jamie's Children*, a book by Susan Moore Jordan. This is a story of family and their efforts to help Niall, Jamie's and Meredith's son, through a very difficult time in his life. Jamie is a famous opera singer, his daughter, Laura, is an accomplished violinist, and his wife, Meredith, is the Chair of Psychology at the university.

Niall is also very talented as a singer/song writer, but doesn't feel as talented as the rest of his family. He suffers from bipolar disorder and sees the world differently, especially when depression gets a hold of him. At first Niall doesn't admit there's something wrong with him, and fights every effort to seek help.

Susan Moore Jordan takes you through the paces of Niall's suffering, from his migraine headaches to his unreasonable and spontaneous decisions, to his erratic behavior, to his hallucinations. With every symptom he experiences, the reader feels his pain. Through it all, Niall not only has the watchful support of his family, but the unconditional love of a woman named Bonnie who sticks with him even when he betrays her.

In *Jamie's Children*, we follow Niall and his family through his journey from a life filled with fear and anxiety to a life fulfilled. Although bipolar disorder has no cure, it can be managed. Never did I understand this disease until I read this book. When you are afflicted with Bipolar disorder you go through periods of euphoria for days, weeks, or months, and then you crash, and fall into a deep depression.

Don't get me wrong. This is much more than a story about a disease. Music is a big part of the story and we learn much about the life of Laura, the violinist, and her quest for happiness. Travelling around the world, adored by millions is not enough for Laura. She longs for a love of her own. After a couple of disappointments, she too finds love. The touching love stories put the icing on this very enjoyable book.



Eats Around Town

By Julie Harter, Communications Committee Member

I recently tried the Morning Cure at the Deer Head Inn one Sunday. This is a really great place to go for Sunday breakfast or brunch. My family and I love going out for Sunday brunch and the Morning Cure did not disappoint. When a restaurant serves eggs Benedict I'm very likely to order it. The Morning Cure had different versions of Eggs Benedict, including Florentine Eggs Benedict, and the one I ordered, Eggs Atlantic, which consists of two poached eggs on top of a toasted English muffin with smoke salmon and herb cream sauce. The herb cream sauce is a very nice complement to the salmon and eggs, and much lighter than a typical Hollandaise sauce. I also ordered Home fries which were delicious. My order came with a small fruit salad which was lovely.

My daughter ordered their Carrot, Raisin, and Walnut salad. It was chock-full of goodness; she also ordered a bowl of strawberries to go with it which was a perfect healthy breakfast. We would definitely like to try more of their muffins next time we go. My daughter's friend ordered a simple bagel with cream cheese and a side of strawberries. This picky eater was extremely happy and thought this was an excellent place for breakfast.

This restaurant is definitely going to be a new Sunday place for us to go, paired with the adorable atmosphere of the Deer Head Inn, which happens to be the longest nonstop running jazz club in the country. The Morning Cure is only there on Sundays, however the owners have a new location, The Cure Cafe, on 517 Main St. in downtown Stroudsburg. Their hours are from Monday through Saturday from 7:30 AM-2:30 PM. The menu is the same or very similar as Delaware Water Gap location. Their menu also consists of all different and special frittatas and omelettes, different egg specials. They have a nice late lunch menu consisting of salads sandwiches, wraps and hot sandwiches as well.

Do yourself a favor and check out one of their locations for breakfast or lunch, and enjoy a meal made from all fresh ingredients. I'm definitely hooked! Happy eats to all!

Operation Safe Stop

Pennsylvania's School Bus Stopping Law

Sponsored by Stroud Area Regional Police Department & Stroudsburg Area School District Transportation Department

NOW YOUR RESPONSIBILITIES

- 1.5 million children are transported on Pennsylvania roads each day.
- Children are transported more than 346 million miles to school each year.
- Every year, children are needlessly injured or killed by drivers passing stopped school buses

PENNSYLVANIA'S SCHOOL BUS STOPPING LAW

- When you meet or overtake a stopped school bus with red signal lights flashing and stop arm extended, you **MUST STOP**.
- When you approach an intersection where a school bus is stopped with red signal lights flashing and stop arm extended, you **MUST STOP**.
- You **MUST STOP** at least ten (10) feet away from the school bus.
- You **MUST WAIT** until the red lights have stopped flashing and the stop arm has been withdrawn before moving.
- **DO NOT MOVE** until all the children have reached a place of safety.

Annually, over 1,000 motorists do not obey the School Bus Stopping Law.

PENALTIES

If you are convicted of violating Pennsylvania's School Bus Stopping Law, you will receive all of the following penalties:

- 60-Day Driver's License Suspension
- Five (5) points on your driving record
- \$250 Fine

SEPARATE ROADWAYS

Drivers do not have to stop on a highway with clearly-defined dividing sections or physical barriers providing separate roadways. This only applies when the school bus is on the opposite side of the road.

> If In Doubt, STOP!

Out About

Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

Holy cow! The holidays are approaching already! The elections are tomorrow. Hmmm. May we all come together over the holidays and heal the divisions created over recent months. May the holiday spirit heal the wounds of such difficult times, no matter who wins the election.

Here are some of the other upcoming events around the area. As always, I take my information from Internet sites. Please call to confirm dates and times and costs. Of course, there is a delay between writing this article and the publication of the Harmony. You may want to check the newspapers, and Internet for other events. I like 800poconos.com and njskylands.com for upcoming events. For example, I haven't been able to find out most of the tree lighting events in time for this edition. Skiing events and specials are too numerous to include in this article, so check the websites for each venue.

Pocono Manor hosts a Magical Fireside Christmas on the weekends thru 12/25. They have Santa and elves, gingerbread houses, Santa's workshop and crafts. There is a \$10 fee. Jim Thorpe's Old Time Christmas events run from 12/3 through 12/18. Or you could go to the Christmas Carol dramatic readings at Grey Towers in Milford on 12/3 and 12/4. (There is a fee of \$20.) Or you could attend the Stroudsmoor's Christmas celebration on 12/4 with a petting zoo and pony rides from 12-6:30, followed by fireworks.

Do you want to shop for unusual gifts? There are usually many craft fairs in the area, but you will need to check the newspaper because they are not yet listed on the events sites. Local folks in the Lehigh Valley really enjoy the Christkindlemart in Bethlehem. That runs on Fridays, Saturdays and Sundays through 12/18. Check the Internet for more information.

East Stroudsburg hosts their Winterfest and tree lighting on 12/10 from 1-5:30. There are Santa train rides, music, vendors and more. Or you could go over to Scranton and ride the Holiday Express train, with letters to Santa, elves, etc. Call 570-340-5204 for information.

I haven't been able to attend for a couple of years, but one of my favorite events is the dulcimer concert. The Dulcimer Winterfest on the weekend of January 13 and 14 at the East Stroudsburg United Methodist Church. Most of the weekend is devoted to workshops for dulcimer players. At the end of the weekend, they usually

have a concert that is open to the public. The schedule isn't on line as yet, but you can call 421-3280 if you are interested in more information.

Have fun! Please let me know of your favorite events so that I can include them in the future.

CRAWL SPACE REPAIR

(570) 476-5866 www.crawlspacerepair.net

"Saving Homes Since 1987"

FREE ESTIMATES

Structural & Foundation Repair, Insulation, Pipe Wrap, Humidity Control, Main Beam, Floor, Sill, Joists, Box Repair/Replace, Sumps, Vapor Barriers, Waterproofing 100% Guarantee (basements & crawls), Mold Kill Treatments

Long Term Rentals Wanted!

**2, 3 & 4 BEDROOM
UNFURNISHED UNITS
NEEDED NOW!**

- ✓ We get top rental rates
- ✓ Pre-qualified tenants
 - Credit Check
 - Landlord varification
 - Employer varification
 - Minimum 1 year
- ✓ Management services available



Stroudsburg **570.421.8950**
 Bushkill **570.588.3440**
 Mt. Pocono **570.839.4174**
 Milford **570.296.6946**
www.BHGwilkins.com

IF YOU WANT TO LIST, SELL OR RENT YOUR PENN ESTATES HOME...

"I promise to sell or rent your home in the shortest amount of time for the highest price." – James



James J. Martin Realtor

"Award winning Realtor - Top Ten 2011-15"

570.421.8950 ext 321

570.856.6482 Direct

jamesm@wilkins1.com

"If you want true dedication, ambition, a real professional, to List, Sell or Rent your Penn Estates Home, Jimmy is your kind of Realtor. If you're a Buyer or Tenant needing real estate services, Jimmy gets the job done. As a proud Realtor with the Wilkins organization for the past 10 years- you have my word on it, James is your answer for sure." - Thomas R. Wilkins Broker.

EVENING AND WEEKEND APPOINTMENTS ALWAYS WELCOME.

**Better
Homes
and Gardens.**
REAL ESTATE

**WILKINS &
ASSOCIATES**

SOLD

**Better
Homes
and Gardens.**
REAL ESTATE

BHGwilkins.com

Real Estate Update

By Maureen P. Shindle, Contributor

The Penn Estates real estate market has been very active this summer with 109 homes sold as of November 1, 2016. Eighteen (18) of these sales occurred during September 1st to November 1st. There are currently 28 sales pending. This put the monthly sales rate at 13.7 properties; up from the 2015 rate of 9 sales per month. Average days on market are 110 for year-to-date sales.

There are currently 55 active listings which is a 4 month inventory based on the current sales rates. Of these listings only 10 are foreclosures and 1 short sale. Foreclosures were 33% of sales during the period September 1 to November 1; a significant change from the 50% reported for June.

Information has been gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service for the period of January 1, 2016 to November 1, 2016.

Category	Active Listings	Pending Sales	2016 Sales
Total	55	28	109
Foreclosures	10	13	53
Short Sales	1	3	3
Lowest List/Sold Price	\$35,000	\$30,500	\$22,000
Highest List/Sold Price	\$299,900	\$184,800	\$219,900
Avg. List/Sold Price	\$130,687	\$92,394	\$86,392
Avg. Days on Market	207	134	110

2016 Sales to Date include sales from 1/1/2016 to 11/1/2016. Average Sale Price of these sales is \$86,392 which is 84% of the Average List Price. Foreclosures represent 48.6 % of the sales for Penn Estates to date. Pending Sale information reflects only list prices as sold information is not available until the sale is final.

DISTRESS SALES: Defined as sales of properties that are bank-owned (foreclosure), or short sales (where sellers sell for less than what they owe their mortgage lenders), distress sales made up 48.6% of the transactions for 2016 year to date. This number has a huge impact on our market because of the drastically reduced prices they allow.

About the Author: Maureen Shindle is a 15 year resident of Penn Estates and Past President of PEPOA Board of Directors and a REALTOR® with Keller Williams Real Estate in Stroudsburg. Comments and questions welcome at mpshindle@kw.com or mpsbalancedliving@kwrealty.com.



Valovich & Sons

Hauling and Delivery ...and more!

> **Snow Removal**

- Firewood
- Yard Clean-ups
- Junk Removal
- Sand & Gravel

- Driveway Stone
- Decorative Stone
- Screened Topsoil
- Colored Mulch
- Fill Dirt

- Lawn Installation
- Retaining Walls
- Landscaping
- Pavers, Walks, Patios
- Powerwashing

Service you can count on! **570-421-2165** PA Contractor's # PA044700

Mazzetti Landscaping

Lawn Care and Landscaping
Leaf Cleanup • Gutter Clean-outs

No job too small!

570-730-7773

List and Sell your home with us!

BUYERS! We have the largest inventory of homes in the Poconos.



FREE DEED!
Just ask.

Better Homes
and Gardens
REAL ESTATE

WILKINS & ASSOCIATES

Sellers

- Evening and weekend appointments always welcome
- Nobody sells homes like we do, that's because we're committed
- We get you the highest price in the shortest amount of time
- We advertise *everyday, everywhere* especially online with all the best home selling Internet sites
- Ask about our *Global Home Warranties*
- **FREE DEED** - no obligation, call today

Call 570.421.8950

STROUDSBURG OFFICE

www.BHGwilkins.com

The friendliest site in real estate featuring the friendliest search for real estate.

Interested in a Career in Real Estate? Call us and ask how.

Michael's Kitchen

By Michael J. Tyrrell, Communications Committee

Everyone loves cookies but especially around this time of year. Here are some easy favorites of mine. I included a fun Cookie Mix that make great small gifts for the kids to give teachers, childcare helpers, neighbors etc. The Devil's Food Cookies are fun since they start with a cake mix. Merry Christmas, Happy Holidays and a great New Year to all!

M&M Cookie Mix in a Jar (Makes 3 ½ dozen cookies)

- 1 two-quart jar
- 2¾ cups all-purpose flour
- 1 ¼ tsp baking powder
- ½ tsp baking soda
- ¼ tsp salt
- ½ cup dark cocoa powder
- 1 cup packed light brown sugar
- 1 cup granulated sugar
- 1 cup milk chocolate chips
- 1 cup white chocolate chips
- 1 cup red and green M&M's Minis



1. In a bowl, combine 1¾ cups of the flour, the baking powder, baking soda and salt. In another bowl, blend cocoa and remaining 1 cup flour.
2. Spoon half the flour-cocoa mixture into jar. Press down to flatten, using a small spice jar. Spoon half the plain flour mixture over cocoa layer; compact. Repeat. Top with brown sugar and granulated sugar, compressing each. Add chips and M&M's to jar.
3. Attach baking instructions: Blend 2 sticks cooled, melted butter with 3 eggs, 1/3 cup milk and 2 tsp vanilla extract. Stir in cookie mix until blended. Drop by heaping tbsp. onto cookie sheets. Bake at 350° for 13 minutes or until firm. Cool on pan for 1 minute, then remove to a rack.

Cake Mix Jumbo Devil's Food Cookies (Makes 36 cookies)

- 1 box (18.25 oz) Devil's Food cake mix
- 1/3 cup unsweetened cocoa powder
- ¼ cup water
- ¼ cup (1/2 stick) butter, melted
- 2 eggs
- 1 cup crispy rice cereal
- 1 cup fluffy marshmallow topping

1. Heat oven to 350°. Butter and flour 2 large baking sheets (not nonstick).
2. Place cake mix, cocoa, water, butter and eggs in large bowl. On low speed, beat until combined, 1 minute. On medium, beat 2 minutes. Add cereal. On low, beat just until combined. Lightly stir in marshmallow topping, leaving mixture marbled. Refrigerate, covered, 15 minutes.
3. Using greased tablespoon, spoon slightly heaping tablespoons of dough, about 2 inches apart, onto prepared baking sheets. Refrigerate remaining dough in between batches.
4. Bake at 350° for 13 to 14 minutes until puffed and set in center. Let cool on baking sheet 1 minute. With metal spatula, carefully remove cookies to rack. Let cool.
5. Clean baking sheets. Butter, flour and repeat with remaining dough.

Maple-Raisin Oatmeal Cookies

(Makes 36 cookies)

- ¾ cup all-purpose flour
- ½ tsp baking soda
- ¼ tsp salt
- ½ cup (1 stick) unsalted butter, softened
- ½ cup packed light brown sugar
- ¼ cup plus 3 tbsp pure maple syrup
- 1 egg
- 1 ½ cups quick-cooking oats
- ½ cup raisins
- 1 cup confectioners' sugar

1. Heat oven to 350°. In a bowl, combine flour, baking soda and salt. In another bowl, beat butter, sugar and ¼ cup of the maple syrup for 3 minutes. Beat in egg until combined. Spoon in flour and beat on low until combined. Stir in oats and raisins.
2. Drop scant tablespoon-size rounds of batter onto baking sheets, spacing about 2 inches apart. Bake at 350° for 12 to 14 minutes, until golden. Remove to a wire rack to cool completely.
3. In a bowl, beat confectioners' sugar, remaining 3 tbsp maple syrup and 1 tbsp water on low until smooth. Drizzle with a spoon over cooled cookies.

Chai Gingerbread

(Makes 36 cookies)

- 3 cups all-purpose flour
- 1 tsp baking soda
- 2 tsp ground ginger
- 2 tsp ground cinnamon
- 1 tsp ground cardamom
- 1 tsp ground cloves
- ½ tsp finely ground black pepper
- ½ tsp salt
- ½ cup (1 stick) unsalted butter
- ¾ cup packed dark brown sugar
- 1 egg
- ½ cup molasses

1. In a large bowl, whisk together flour, baking soda, ginger, cinnamon, cardamom, cloves, pepper and salt. In a separate bowl, beat butter and brown sugar 2 minutes, until fluffy. Beat in egg and molasses until combined. Add flour mixture and beat until just combined. Divide dough in half and shape into disks; wrap tightly in plastic. Refrigerate 2 hours.
2. Heat oven to 350°. On a well-floured work surface, roll out one disk to ¼-inch thickness. Cut into gingerbread men and women with 3-inch cookie cutters. Place on baking sheets 2 inches apart. Use pastry brush to remove flour from cookies. Refrigerate 15 minutes. Repeat with second dough disk.
3. Bake at 350° in batches until set, about 14 minutes. Cool on wire racks. Decorate if desired.

Mexican Wedding Cookies

(Makes 4 dozen cookies)

- 1 cup unsalted butter
- ½ cup sugar
- 2 tsp vanilla extract
- 2 tsp water
- 2 cups all-purpose flour-cocoa
- 1 cup chopped almonds
- ½ cup confectioners' sugar

1. In a medium bowl, cream the butter and sugar. Stir in vanilla and water. Add flour and almonds; mix until blended. Cover and chill for 3 hours.
2. Preheat oven to 325°.
3. Shape dough into 1-inch balls. Place on ungreased cookie sheets and bake for 15 to 20 minutes. Remove from cookie sheet and cool on wire racks. When cool, roll cookies confectioners' sugar. Store at room temperature in an airtight container.

LANDLORDS! Let us rent and manage your home, call us today!

WE HANDLE...

- After hours emergency calls
- Rent collection
- Rental direct deposit into your bank account. *NO CHARGE* – it's *FREE* and *EASY!*
- Our Management fees are affordable

NEPA

MANAGEMENT
ASSOCIATES, INC.

Contact Amy Evans
Corporate Rental Mgr

aevans@wilkins1.com

(570) 421-5409

www.nepamgmt.com

“The Company You Need. The Team You Can Trust.”

— The Cristina Primrose Team —



Cristina Primrose
Listing & Marketing
Specialist

RE/MAX® Results

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



Each Office Independently Owned & Operated



Cheryl Linares



Jessica Keller

Did you know:

- 44 homes are presently for sale in Penn Estates.
- 119 homes sold in Penn Estates year to date.
- The highest-priced home sold for \$212,500 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.



Linda Miller



Michelle Clark

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

TECH THE HALLS!

By Jennifer Nicholson, Communications Committee Member

Technology is starting to make decorating for the holidays not only easier, but more exciting. Today's high tech decorations use less electricity than ever before, are easy to set up and use and can dazzle your home in lights. You remember that 2006 film titled “Deck the Halls”? Danny DeVito and Mathew Broderick play neighbors that have the holiday house decorating competition gone crazy. Well, we will not get quite that involved in this article. But if you share Danny's (Devito's character in the movie) goal of having his holiday lights visible from space, it might be as easy as the flick of a switch soon enough.

Last year saw a huge increase in the availability and use of projection decorations. Being time strapped and generally lazy, projection lights are my absolute favorite. They take about 5 minutes to place an install and then your entire house is lit up with a variety of lights. Projection lights are sold almost everywhere now, especially in drug stores for some reason. A little projector on a stake is attached to an extension cord and is placed in just the right spot. Then it projects lights onto your house. Now they have projectors that come with a variety of images (snowflakes, Santa) that can be projected and move across your home's exterior. They also come with timers so that you can literally just plug it in and leave it the whole holiday season and have it turn on at night and off in the morning all by itself.

Belkin WeMo is a neat little gadget that allows you to control your lights via phone (or computer) anywhere you are. For about \$40 you can get a WeMo, which is basically an outlet that you just plug into existing outlets. Then anything you plug into the WeMo can be controlled via free downloaded app. So you can

turn your holiday lights on and off from anywhere.

Every holiday season I see these houses on Facebook that have the stunning lights displays that change with music. It used to be so complicated to set these up that only the IT guy at work could pull it off. But it is now possible for the less technically gifted to start our own humble light displays.

Products like Lumenplay or iTwinkle look very easy to use and create the same general effect. They sell the special string of lights and you download the app. Then you can program in the colors you want the lights to turn, the effects (blinking, flowing, brightness etc) and the music it should play to. It may be a little cost prohibitive to deck out your entire house right now. Prices for a starter pack of one string of lights hovers around \$80 on Amazon. But as with all new technology, it starts out pricey then gradually gets more reasonable.

Lastly is the holiday technology that I am looking forward to the most. It is not currently available but they promise that it will be out soon. It is called eRing (<http://www.poweredbyering.com>). It is a set ornaments

that you put on your tree and then place the special eRing power ring around the bottom of your tree. When turned on, the eRing wirelessly powers the ornaments to light up. No more strings of lights, no more tangled wires. For those of us without pre-lit trees this is going to be fantastic. I just hope they price it well and get it out of development and out on the market.

Probably the most economical and easiest of all the decorations are the projection lights. They really look beautiful when your house is bathed in twinkling lights. So if these other tech gadgets are out of your league, I highly recommend starting with the projection lights.

Penn Estates will look so pretty...





Plumbing & Electrical Inc.

24 Hour
Emergency Service

Fully Licensed & Insured

Your Complete Plumbing
& Electrical Needs

- ★ WELL PUMP SERVICE
- ★ SEWER/GRINDER PUMP SERVICE
- ★ COMPLETE BATHROOM REMODELING
- ★ BOILER/HEATING SYSTEMS INSTALLED & REPAIRED (OIL & GAS)
- ★ WATER CONDITIONING
- ★ LOADER/BACKHOE SERVICE
- ★ AIR CONDITIONING/HEAT PUMPS SERVICE & INSTALLATION
- ★ COMMERCIAL/RESIDENTIAL ELECTRICAL SERVICE

570-460-0111

www.KMBPLUMBING.com

P.O. BOX 664, STROUDSBURG, PA 18360