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Harmony

Penn Estates Property Owners Association

April/May 2017

Notice and Call to the Annual Membership Meeting

By PEPOA Board of Directors

Pursuant to the Bylaws, the Annual Membership Meeting of the Penn Estates Property Owners Association will be held on Saturday, May 6, 2017, at the Penn Estates Community Center. All property owners in good standing (defined in the Bylaws as: "A Member who is in compliance with the Declaration of Covenants, Bylaws and Rules, and who has paid all financial obligations owed to the Association") as of April 6, 2017, are eligible to vote and are strongly encouraged to attend and participate.

Members not in good standing as of April 6, 2017, may attend the meeting but may not participate in the proceedings nor vote.

Eligible Members may vote for the Election of Directors and for proposed amendments to the Bylaws either (1) in person by Ballot at the Annual Meeting or (2) by properly completing and returning the Directed Proxy Ballots included in the Annual Meeting package mailed to each property owner.

To be valid, Directed Proxy Ballots must be received by the Association's Certified Public Accountant at the address designated no later than 48 hours prior to the Annual Meeting (10:00am on Thursday May 4, 2017). The meeting shall be conducted according to the set Agenda shown below in this Notice.

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

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

We look forward to seeing everyone at the Penn Estates Community Center on May 6, 2017. Please arrive early as we will begin promptly at 10:00AM.

**Saturday, May 6, 2017
10:00 AM**

Penn Estates Community Center

Annual Meeting Agenda Saturday, May 6, 2017

1. Call to Order and Officer Roll Call
2. Pledge of Allegiance
3. Appointment of Judges of Elections
4. CPA Report concerning the number of Directed Proxy Ballots
5. Certification of a Quorum - Judges of Election
6. Meeting Procedures
7. Welcome and Introduction of Directors
8. Approval of 2016 Annual Meeting Minutes
9. Treasurer's Report
10. Election of Directors - Nominating & Steering Committee Board Liaison
 - a. Candidate Introductions and Presentations (5 minutes each)
 - b. Election Vote by Directed Proxy and in-person Ballots
11. Vote on five Bylaw amendments – Secretary
 - a. Presentation of amendments
 - b. Question/answers (2 minutes each)
 - c. Bylaw amendments vote by Directed Proxy and in-person Ballots
12. President's Annual Report
13. Report on Balloting
14. Committee Reports - distributed prior to the meeting
15. New Business
 - a. Disposition of Surplus 2017 Operating Funds (Resolution #1)
 - b. Apportionment of Annual Assessment (Resolution #2)
 - c. Other New Business
 - d. Community Input (2 minutes each) – Q&A cards
16. Adjournment

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MEET THE CANDIDATES

Sunday, April 30, 2017
Penn Estates Oak Room
3:00 PM

Listen, Ask and Learn
About the Candidates

Food and beverages will be provided for those attending the forum starting at 3:00 PM



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Penn Estates Harmony

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Board of Directors Election Process

By PEPOA Board of Directors

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

Annual Meeting Mailing

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

Day of Annual Meeting

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

Casting of Ballots

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

2017 Annual Meeting Preliminary Bylaw Amendments

Article VIII, Section G (3)

Bylaw currently states:

Assessments: Annual bills should be mailed to Members prior to December 1. Unless otherwise provided by Board policy, assessments for the calendar year shall be due and payable in one installment on January 1. The Board may grant a discount for payments received for assessments earlier than the due date. Assessments shall be delinquent if not paid by February 15th of each calendar year or other time provided by the Board policy. The Board may impose a one-time late fee for delinquent assessments, and annual service charge of 15% per year, which service charge shall continue until all charges are paid in full. Interest of 15% applies also to any delinquencies by Members under special payment schedules. All owners shall remain responsible for payment despite the owners' failure to use the Common Facilities or by abandonment of the lot or unit. The Treasurer shall provide to the Board a Quarterly Delinquency Report listing Members delinquent during the prior quarter and current delinquents, plus the status of collection of the delinquent accounts.

Proposed Amendment:

Assessments: Annual bills should be mailed to Members prior to December 1. Unless otherwise provided by Board policy, assessments for the calendar year shall be due and payable in one installment on January 1. The Board may grant a discount for payments received for assessments earlier than the due date. Assessments shall be delinquent if not paid by February 15th of each calendar year or other time provided by the Board policy. **The Board may impose late fees for delinquent assessments and annual service charges of 15% per year, which service charge shall continue until all charges are paid in full.** Interest of 15% applies also to any delinquencies by Members under special payment schedules. All owners shall remain responsible for payment despite the owners' failure to use the Common Facilities or by abandonment of the lot or unit. The Treasurer shall provide to the Board a Quarterly Delinquency Report listing Members delinquent during the prior quarter and current delinquents, plus the status of collection of the delinquent accounts.

Article IV, Section C

Proposed amendment to add clarifying language to Section C so it is clearly defined that all candidates for the Board and all seated Board of Directors are Members of the Association and In Good Standing

Bylaw currently states:

Board Composition: The Association Members in good standing shall elect the Directors. All Directors must be Members in good standing, and at least 21 years old. The Board shall have nine (9) Board members. Members of the Board shall receive no financial compensation for their service, but may be reimbursed for expenses approved by the Treasurer. All Board members are required to sign a confidentiality agreement.

Proposed Amendment:

Board Composition: Association Members in good standing shall elect the Directors. **All Candidates for Directors and seated Directors** must be Members in good standing and at least 21 years old. The Board shall have nine (9) Board members. Members of the Board shall receive no financial compensation for their service, but may be reimbursed for expenses approved by the Treasurer. All Board members are required to sign a confidentiality agreement.

(continued on page 4)

Bylaw Resolutions

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

Resolution #1: Disposition of Surplus Funds

The Members of the Penn Estates Property Owners Association authorize the Board of Directors to apportion any surplus 2017 operating funds between the Capital Reserve Fund and the 2018 Operating Budget, in accordance with Internal Revenue Service ruling 70-604.

Discussion: The Penn Estates Property Owners Association Bylaws (Article VIII, Section F) already give the Board the authority to decide how surplus funds are handled. Approval of this resolution simply makes it clear to the Internal Revenue Service that the Members of the Association have specifically authorized the Board to decide how to apportion any 2017 surplus, thus allowing the Association to attain preferential tax treatment of any surplus.

Resolution #2: Apportionment of Annual Assessment

The Members of the Penn Estates Property Owners Association authorize the Board of Directors to apportion the 2018 annual assessment between the 2018 Operating Budget and the 2018 Capital Budget.

Discussion: The Penn Estates Property Owners Association Bylaws (Article VIII, Section G) already give the Board the authority to set the annual common expense assessment (i.e., the annual maintenance fee) per lot, and the same article specifies that annual assessments are intended to support both the operating and capital budgets. Approval of this resolution simply makes it clear to the Internal Revenue Service that the Members of the Association have specifically authorized the Board to decide how to split the 2018 assessment between the two budgets.

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Preliminary Bylaw Amendments

(continued from page 3)

Article VI, Section E

Proposed amendment is for an Election Bylaw change requiring no election when equal number of candidates to open seats occurs

Bylaw currently states:

Election and Term of Office

- (1) Members in good standing shall elect Board Members in person at an Annual Meeting or by directed proxy, with the results of the election announced at the Annual Meeting. Directors shall hold office for their elected terms and until their respective successors have been selected and qualified.
- (2) Directors elected by the Members in good standing shall serve staggered three-year terms.
- (3) Directors shall be limited to two (2) consecutive terms by election for a full six (6) years or a portion thereof. After passage of one full year from the time of service on the Board of Directors, a member shall again be eligible for election to full consecutive terms or for appointment.
- (4) In the event there are not enough candidates to fill all open positions an incumbent may be requested to remain on the Board until an interim position can be filled.

Proposed Amendment:

Election and Term of Office

- (1) Members in good standing shall elect Board Members in person at an Annual Meeting or by directed proxy, with the results of the election announced at the Annual Meeting. Directors shall hold office for their elected terms and until their respective successors have been selected and qualified.
- (2) Directors elected by the Members in good standing shall serve staggered three-year terms.
- (3) Directors shall be limited to two (2) consecutive terms by election for a full six (6) years or a portion thereof. After passage of one full year from the time of service on the Board of Directors, a member shall again be eligible for election to full consecutive terms or for appointment.

- (4) In the event that the number of qualified candidates is less than or equal to the number of director seats up for election, ballots and/or directed proxies for the election shall not be mailed to the membership and the presiding officer shall declare the candidates elected by acclamation at the Annual Meeting. The Annual Meeting will be conducted regardless of whether an election is required or not. Qualified candidates will not assume Directors powers until the commencement of the organizational meeting of the Board of Directors.

Article IV, Section F

Proposed amendment completely replaces all of the existing Section F for clarity

Bylaw currently states:

Section F. Creation, Removal and Filling of Mid-term Board Vacancies.

1. A Board position may declared vacant because of:
 - a. The Board member's written resignation accepted by the Board;
 - b. A deemed resignation of the Board member by a vote of two-thirds of the remaining Directors for reasons of inability to perform Director duties or absenteeism; or
 - c. Involuntary removal for cause by two-thirds votes of Board members in good standing present at a Special Meeting called for that purpose.
2. A Board member shall be deemed to have submitted a resignation from the Board if the Director is absent without good cause as determined in the discretion of the Board, from three (3) successive regular Board meetings or for a total of four (4) regular Board meetings during any calendar year.
3. Cause for removal at a Special Meeting of the Board members shall be
 - a. Declaration of unsound mind by order of the courts.
 - b. Facts showing a Director being initially or currently ineligible for Board membership;
 - c. Being found guilty of a misdemeanor or a felony offense under any state or federal jurisdiction.
4. The Board shall give immediate written notice of the grounds of involuntary removal for cause. They shall also give notice of a special Board meeting, in writing, to the Director in question. The special Board meeting notice shall also include the alleged cause(s) for removal of each Director involved. The Director shall have a reasonable opportunity to be heard at the special meeting and to defend against grounds asserted. Involuntary removal for cause may not be repeated for the initial offense if a Director is voted not to be removed.
5. When a Board vacancy occurs within 60 days after the election, the runner up who had the highest number of votes shall automatically fill the vacancy until the next election. Should that person not accept or there is no such candidate, then the Board shall appoint, from nominees proposed by the Nominating Committee, an interim successor Director by a majority vote of the remaining Directors. That successor Board member shall serve only until the next annual election at which time the Members shall choose the Board members' replacement for the remainder of the term. If the vacancy shall have arisen seventy-five (75) or fewer days prior to the next Annual Meeting, no appointments shall be made.

Proposed Amendment:

This amendment completely replaces all of the existing Section F

Section F. Removal of Directors, Deemed Resignation for Absenteeism and Filling of Board Vacancies.

1. Directors may be removed in accordance with Pennsylvania's Nonprofit Corporation Law (15 Pa.C.S. § 5726), as may be amended from time to time.
2. A Board member shall be deemed to have resigned from the Board if the Director is absent without good cause as determined in the discretion of the Board, from three (3) successive regular Board meetings or for a total of four (4) regular Board meetings during any calendar year.
3. When a Board vacancy occurs within 60 days after the election, the runner up who had the highest number of votes shall automatically fill the vacancy until the next election. Should that person not accept or there is no such candidate, then the Board shall appoint, from nominees proposed by the Nominating Committee, an interim successor Director by a majority vote of the remaining Directors. That successor Board member shall serve only until the next annual election at which time the Members shall choose the Board members' replacement for the remainder of the term. If the vacancy shall have arisen seventy-five (75) or fewer days prior to the next Annual Meeting, no appointments shall be made.

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Preliminary Bylaw Amendments

(continued from page 4)

Article I; Section E

Proposed amendment to change the definition from Full Time Resident to Qualified Resident and Nomination of Directors to include Qualified Resident

Bylaw currently states:

Definitions: Full Time Resident: A property owner who 1) has been physically present in their Penn Estates property for the majority of the calendar year; 2) possesses a government issued identification card, such as a driver's license that lists Penn Estates property as the residence; 3) has filled their last federal income tax return listing the Penn Estates property as their primary residence.

Proposed Amendment:

Definitions: Qualified Resident: A person who owns at least one residential lot in Penn Estates, whose name appears as a grantee on a recorded deed for the property and is registered at his Penn Estates lot's address to vote in municipal elections. Qualified Residents may only be natural persons; they may not be corporations, LLC's, Trusts or Partnerships.

Article IV; Section D

Bylaw currently states:

Nomination of Directors: Except when filling Board vacancies caused by resignation or removal, candidates for the Board of Directors will be nominated as follows:

1. The Nominating Committee shall present a slate of qualified individuals as nominees 60 days prior to the Annual Member Meeting, naming a minimum of one candidate per opening on the Board.
 - a. Any Association owner, who qualifies as required in Section C above, shall be considered for recommendation as a nominee provided the Member submits a nominating application to the Nominating Committee prior to the deadline.
 - b. All nominees must also meet the following requirements to be eligible for nomination. No nominee may be a Nominating Committee member or spouse of a Nominating Committee member. All candidates must state their qualifications and solicit votes by submitting a written biographical sketch intended to be included with the ballot mailed to the Members. Nominees shall be invited to participate, either in person at or by submitting a written presentation for a Candidates' forum scheduled by the Board. All candidates shall also be, and remain, Members in good standing of the Association; shall be full-time residents of the property and at least three (3) months before submitting their nomination application, must have been approved by the Board of Directors as members of a PEPOA Committee on which they have continued to serve.
2. A qualified individual may also choose to run for the Board by following the petition process. Each such nomination shall be accompanied by the signature of fifty (50) Members in good standing. Only one signature per property is permitted. The petition must be submitted not later than six (6) weeks prior to the Annual Meeting.

Proposed Amendment:

Nomination of Directors: Except when filling Board vacancies caused by resignation or removal, candidates for the Board of Directors will be nominated as follows:

1. The Nominating Committee shall present a slate of qualified individuals as nominees 60 days prior to the Annual Member Meeting, naming a minimum of one candidate per opening on the Board.
 - a. Any Association owner, who qualifies as required in Section C above, shall be considered for recommendation as a nominee provided the Member submits a nominating application to the Nominating Committee prior to the deadline.
 - b. Nominees shall be invited to participate, in person at, or by submitting a written presentation for, a Candidates' forum scheduled by the Board.

2. A qualified individual may also choose to run for the Board by following the petition process. Each such nomination shall be accompanied by the signature of fifty (50) Members in good standing. Only one signature per property is permitted. The petition must be submitted not later than six (6) weeks prior to the Annual Meeting.
3. **All nominees must also meet the following requirements to be eligible for nomination:**
 - a. **No nominee may be a Nominating Committee member or spouse of a Nominating Committee member.**
 - b. **All nominees must state their qualifications and solicit votes by submitting a written biographical sketch intended to be included with the ballot mailed to the Members.**
 - c. **All nominees shall also be, and remain, Members in good standing of the Association and must be and remain a Qualified Resident.**

Meet the Candidates

By Lucy Jacobsen, Chair Nominating and Steering Committee

On Sunday April 30, 2017, from 3pm to 6 pm, the Nominating and Steering Committee will be holding the annual Meet the Candidates forum at the Community Center to introduce the candidates for the Board of Directors. This will be the first time you can come out and meet and hear what the candidates have to say.

There are three open positions and five candidates, so it is very important for you to hear their views. The candidates will all have five minutes to introduce themselves and discuss their platforms. Once all the candidates have spoken, there will be a Q and A session so that the attendees will have a chance to ask questions and have them addressed by one or more candidates. Index cards will be available for you to write your question and have it answered. Only questions on the index cards will be asked and answered.

Upon completion of the forum, food and beverages will be served to all who attend the forum.

Please make every effort to attend, and be on time. Remember, the residents vote for the members of the Board of Directors. This is the time to have your voice heard.



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Candidates for the Board of Directors Election

Eric Alexander

My name is Eric Alexander and I am announcing my candidacy for the Board of Directors of Penn Estates. I have been the deeded property owner here in Penn Estates, which is where I have resided for the past 12 years with my wife Susie and family. I was born in Philadelphia, Pennsylvania where I received my education. I then attended Wistar Institute of Anatomy and Biology where I obtained my Associate Degree in research and technology. Upon graduation, I went to work as a certified animal research technician. I quickly became part of the scientific team that developed the rabies vaccine. I was also in charge of and took care of the institute mascot, Jethro, a 250 lb baboon for 8 years.

I then moved to New York and was hired by The Walt Disney Corporation in the printing industry. I worked my way up and became a Pressman and then was nominated and elected as the shop steward for the Teamsters Union. As I continued my journey, I became a master pressman where I was responsible for training others to become pressmen. It was not long before I became the Union Delegate for the Teamsters Union. They had great confidence in my ability to stand up for employees. I stood up to management for the workers and helped negotiate contracts. I successfully fought for proper wages deserved by our employees. I represented both men and women and I would like to do the same here in Penn Estates.

I am well qualified to represent you and I would be quite honored to do so. In addition to meeting the requirement that one must serve on at least one committee for a period of one year, I have proudly served on three major committees for a minimum of two years. I have served on the Building and Grounds Committee, the Finance Committee and the Appeals Committee. I have served as Chairman of the Appeals Committee. As a result of serving on these committees I have been involved in various other projects such as renovating the basketball/tennis court area. I also played a key role in keeping our dues down.

My immediate appeal to you is to solicit your support for me in the coming Board of Directors Election. Please vote for me. ERIC ALEXANDER

Announced February 1, 2017



Sandy Bonet

Two years ago, I moved to Penn Estates to be close to my daughter and her family in Hoboken. I loved being able to live in harmony with nature and, at the same time, be close to New York and Philadelphia. It seemed like the best of both worlds. And it is.

Serving on two committees, attending the monthly Board meetings and participating in some wonderful social events, I have come to see what really makes this such a special place. It is the diversity of culture, race, faith, age and beliefs that coexist here in Penn Estates. This gives us the ability to see issues from a variety of viewpoints that would not be possible in a more homogeneous community.

The key to taking full advantage of our diversity is to listen to one another in general and to those who disagree with us in particular. President Lincoln understood the importance of considering all points of view when he appointed his famous "Team of Rivals" in 1860. He filled his cabinet with people who had opposed him in the election. As a Board member, I would apply this principle by building consensus and making decisions that are in the best interests of as many people as possible.

Of course, I am not promising to be all things to all people. That's impossible. But I am promising to suspend my own biases and beliefs on each issue before the Board and listen to as many points of view as possible so we can move in directions that are best for the community as a whole.

As a member of the Appeals Committee and Chair of the Finance Committee, I have learned a great deal about the infrastructure of Penn Estates including the POA Rules and Regulations, Bylaws, Committee Operations Manual, financial reports, the annual budget process and the functioning of the Board.

My business career has included advertising and television writing, TV station program direction, clinical nursing in various care settings and health care management both clinical and administrative. Although officially retired, I continue to do some consulting health policy and management with a focus on care for individuals with multiple complex conditions.

Over the years, I have learned a lot about how organizations function and how human behavior impacts their ability to be successful. I have served on the Boards of several organizations in other communities, managed the operations of companies with over 100 employees and been accountable for budgets in excess of 10 million dollars. I would like to put this business management experience to work for Penn Estates.

I am a graduate of the Ohio University Scripps School of Journalism and the Northern Arizona University School of Nursing. I hold a Masters Degree in Public Administration from Golden Gate University in Northern California.

This year, I became a grandmother for the first time and now bear the proud title of "Nanna." I am unmarried and live by the lake with four rescued Maltese-mix dogs who serve as a very effective home security alert system.



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Candidates for the Board of Directors Election

Howard R. Brinson

I Brinson R. Howard, III have been a resident here at Penn Estates for the past few years as both a renter and now as an owner. During my time here I have been very concerned and interested in the workings towards the betterment and growth of this community. In my past, serving as with the city of Newark police department, I have always been active in my community on-duty and off-duty as well as in other surrounding neighborhoods within the city of Newark, N.J. Community involvement has been a passion of mine ever since. I have worked on many commissions, concerns, and committees dealing with neighborhood projects (beautification and crime prevention). While serving on these concerns I have learned that a community can only grow when the people of the community are involved (involvement is the key). As stated below I have been active on a number of committees while being an owner living here, at Penn Estates. During my time of sitting on these committees, my interest in the Penn Estate Home Owners Associate (HMO) has grown. I would like to be more active and serve the residents, so at this time I am seeking a seat on the Board of Directors.



Occupation(s):

- Owner and Co-Founder of Quintessential Network Radio Production, LLC
- Non-profit CEO & Founder of Talking Hands Inc. & Learning Hands Center
- N.J. Weed and Seed Community Service (within 22 years of service - on and off duty while being assign to the community service)
- Police Officer/Detective (22 years - Retired):
- Former Sheriff's Deputy (3.5 years):

Education:

- Malcom X. Shabazz High School
- Essex and Union County College
- Newark Police Academy graduate,
- N.J. State Police Training Commission graduate.

Affiliation(s):

- NJ and PA Fraternal of Police
- Garden State Grand of AF&AM
- NJ State Consortium

Voluntary: Activities (N.J.):

- Ninja University Summer Youth Program and after school program
- Bridge the Gap Community Garden and Development Program.
- The former Board of Concern UMDNJ
- The former: The Queen of Angel RCC Youth Group
- Penn Estate HOA serving activity on the following committee(s):
- Appeals, Finances, Utilities

Summary: At this time I am putting my hat into the ring for the seat of the Board of Directors of 2017 election. If am elected I promise to put my best foot forward and due what is best to serve the community and its future.

Bettyanne Nevil

Hello again neighbors! I am Board Director Bettyanne Nevil running again for a second term. I want to continue to be your voice for our community. I first ran for, and won, a seat on the Board of Directors in 2014. Since then I've been Vice President and acting Secretary and together with my fellow directors, have been acting in the best interest of our community with every action. I am proud to serve our community with the Board of Directors that successfully rebuilt Penn Estates Drive without a dues increase or a special assessment.



My husband Ken, retired Stroud Area Regional Police officer, and I have lived in Penn Estates for 29 years. Together, we've raised four children in this wonderful community and now we're retired empty-nesters. My family loves Penn Estates, in fact my youngest was married at the lake. Her reception was held at the Community Center. She and her husband rent a home here. I want to continue volunteering so other families will live here for years to come love Penn Estates too.

As a former mortgage banker, finance manager, and sales executive, I have the negotiation skills and business acumen to foster good business practices as well as review expenses to ensure that the Board of Directors continues acting with the utmost fiduciary responsibility to our residents. I support programs and activities; capital improvements and projects that create an all-around premier community in the Poconos.

I am asking for your vote so that I may continue to represent you on the Board of Directors. Thank you for your support.

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Board Candidates cont.

José Padilla

Hello friends and neighbors, for those of you that do not know me I am José Padilla and have been living in Penn Estates since January of 2004. I live here with my wife of 33 years, Nancy; my son José; my daughter Nicole and my granddaughter Calliope. I am currently employed by Granite Construction, and assigned to Walsh-Granite Construction Joint Venture PA Rapid Bridge Replacement Project, where I am the East Region Assistant Quality Control Manager. The PA Rapid Bridge Replacement Project is a statewide effort to replace structurally deficient bridges across the state on secondary and tertiary Roads. This is the first time in my career where I am working in my home county. Currently my two projects are on Bridge Street in East Stroudsburg and the 33 & 209 bridge in Snydersville. I am also an Air Force Veteran, where I was a Patrol Dog Handler in the Security Police Squadron.

When our family first arrived here, we were renting our current house prior to purchasing it. I attended my first board workshop a couple of months later to try and get a handle on the association and how we were being governed here in the community. Upon becoming a property owner, I attended my first board meeting and was surprised to find out that it was the same dozen or so people that were present at the workshop. I was a little perplexed that with a community of this size it would have the same people in attendance, I immediately became involved in the committee structure and volunteered for the Building and Grounds committee. I also volunteered for Appeals where I eventually became the Chair, and Public Safety. In August 2006, I accepted a request to fill a vacancy on the Board until the next election and eventually became the liaison to Appeals; Building and Grounds. In May of 2007, I was elected to a three-year term, and was made the liaison of Public Safety and Ad Hoc Wildlife and



Forestry Committees. The following election (2008) I was asked to be the Board Secretary and in 2009 the Board Vice President. Although not a voting member I still attend and participate with the Building and Grounds committee since road construction is my field. I also attend, as a non-voting member, the Finance meetings when able. Although not reelected in 2010, I remained active with both the Building & Grounds; and Finance committees until work took me out of the area for the next three years. However, upon my return immediately took up where I left off, rejoining the Finance committee and eventually becoming the Chair of Building and Grounds. In May of 2014 I was elected back on the Board of Directors where I eventually served as President (2015-16) and am currently the Vice President.

I organized and have been running the Penn Estates Dart League since September 2006 and the Penn Estates Horseshoe League since May 2007. Outside of the community, I am member of the Stroudsburg Dart League, a local travelling league, and a 15-year member of the Lake Hopatcong Darting Association. I have put together various Benefit Dart Tournaments for numerous charities, both local and national since the inception of the PEDL.

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

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

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

Thank You.

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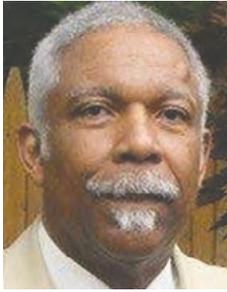
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President's Message

by Luna I. Mishoe, PEPOA Board President



If you can read this article, you can consider yourself blessed because we have come through another year. Welcome to 2017 and with the gift of a New Year, I encourage you to go higher, to attain new heights, to set and achieve new goals and make new friends. I urge you to drop some of your grudges and make new friends and opportunities of them. You will feel better, your health will improve and you will become a happier individual and a happier family member. You do not have to believe me - just try it for yourself. You will be pleasantly surprised.

My message to you is brief this time. Let me report to you that by the time this issue of the Harmony reaches you, the judge will have cleared all the legal obstacles and work will have begun on the reconstruction of the Hallet Road Bridge. It is on schedule to be completed in June-July of this year. May I thank you for your patience and all the sacrifices you made. I will continue to monitor and report the progress along the way to you. Thank you for your cooperation for allowing me to represent and stay on top of this project on your behalf.

A big thank you to all our elected officials who had priorities reordered as well as to assure adequate funding. We especially want to thank all the professionals at PennDOT who completed the planning, engineering, design, permitting and coordinating with other agencies to make this bridge the high priority that it is. We just cannot wait until June-July for the completion of the reconstruction of the bridge and thus the opening of Hallet Road. It is on schedule for completion and opening in June-July.

You would also be interested to know that after much debate and long deliberative discussions, the Board has decided to completely pay off a \$900,000 loan in full. Such action will save the Association a thousand dollars a week in interest that until actually paid off benefits the bank only and not Penn Estates. Once paid off, we can utilize that \$1,000 for other projects.

The discussions have not been without opposing points of view. For instance, it was said that we should not be taking our reserve fund below half a million dollars in case of a major catastrophe. Well this is hypothetical and based upon past trends we have never had a major catastrophe (thank God), and if we did, all of our assets are fully covered by insurance and the initial deductible amount is all we have to worry about.

If we did need another loan, we will negotiate rates but not to the tune of \$1,000 per week and for as short a term as possible. The question is why do we need to have all the money sitting in the bank (just sitting there) and paying all that interest when we can pay the loan off and be done with it. Our professionally prepared Reserve Study indicates that a half million is plenty sufficient to have in reserve and once this loan is completely paid we still will have more than that amount still in the bank. Enough with the hypothetical as we are making a sound financial decision.

Know that all of the capitol projects that we have planned for the year are budgeted and as much as I would like to see them all completed, chances are that they will not all be completed and it is not because the funds are not there but based upon actual trends of the past, they will not all be completed. The unexpended/excess will be carried over into next year's budget.

To our Finance Committee, we thank you for your input into this process. Your input has been most valuable and the Board will proceed with caution taking into advisement the cautions you put forth.

I would like to report to you that the Country Store, now known as The Chill Grill is now open. Go by, check it out and patronize it. Let's all pitch in and help make these proprietors a success story. We have had the ribbon cutting and the grand opening. Jennifer and family, we the Board and the entire Penn Estates Family wish you the very best and we are committed to your success.

In closing, I would like to continue to invite you to get involved in your community affairs. Visit a committee meeting. In fact, visit them all. Join the one of your choice. If none of the 15 committees that we have meet your need or interest, petition the Board to start a new one as long as it is beneficial to the Penn Estates Community. See you in 2017 in your higher heights. May God bless you and may God bless Penn Estates. Be informed and be involved.

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The Chill Grill Grand Opening

by Robin Nicholson, Communications Committee Member

Penn Estates is now home to our very own premier take out restaurant, The Chill Grill! In February The Chill Grill opened in the store space in the Community Building. It is a Penn Estates family owned and operated business featuring a savory menu with breakfast, lunch and dinner including daily lunch and dinner specials as well as delicious pastries and custom made cakes. The restaurant is a wonderful convenience and addition to the community with a delicious and diverse variety of food.

Owner and chef Jennifer Penna, Penn Estates mother of four, worked hard and brought the restaurant to fruition. She has an extensive background in culinary arts and pastry and cake decoration. Jennifer graduated from The New York Restaurant School in 2001 and worked as line cook and pastry cook at the Aqua Grill in Soho and a few corporate locations. She took time off to have her son and branched off into cake decorating.



Jennifer moved to Penn Estates in 2007 and began working as a cake decorator where she's been honing her decorating skills for the past ten years. Jennifer's impressive detail and extraordinary cakes illustrate her skills and talents in this area. If you need a cake for any occasion, Jennifer can create exactly what you desire.

Cooking is what Jennifer is most passionate about. She is

happy to be able to do what she loves at The Chill Grill, bringing some new flavors and some good old classics!

The name Chill Grill came about a few years back while doing cooking on the back deck of the community building near the community pool.

Jennifer's staff consists of herself as main chef, baker Carmen and Jennifer's son Justin who assists and expedites orders and mans the register. Jennifer has future plans and ideas for The Chill Grill that may include kids cooking classes and



cupcake decorating. The Penn Estates community is lucky to have such culinary talent serving us exclusively!

Head on down to The Chill Grill. You'll love it! Open Tuesday-Friday 8am-8pm and Saturday and Sunday 8am-5pm. You can also check out The Chill Grill's daily specials on Facebook at "The chill grill." Congratulations to Jennifer Penna and family, and thank you for adding such a wonderful and delicious addition to our community!



Our Beautiful Lakes and Streams

by Katherine Hernandez, Communications Committee Member

On Saturday mornings, I like to take a long, rambling walk around the Penn Estates landscape and am always drawn to the water. I love to see the wildlife that gathers in and around these areas, and to peer into the unobstructed sky over the lakes. I especially love all of the winged creatures who make our lakes their meeting, resting, and feeding zones.

What I think I like most about walking near the water's edge, though, is the proximity it affords me to nature.

Walking on the roads is lovely in its own way, but I have always preferred the rougher terrain of unpaved pathways and wild areas. Here, removed from the noise of cars passing on the roadways, I can more deeply appreciate the unique sounds of nature, the longer stretches of silence, and the deep calm that can settle into the atmosphere.

One recent Saturday, while I was circling Highland Lake, it occurred to me that not everyone in Penn Estates is aware that every body of water—each lake and stream—is bordered by an easement of land that does not belong to anyone and is free for any of us to walk along. I realized that for every walk I take, and for all the people I see along the way, I rarely (if ever) see people walking near the water's edge—at least not anywhere other than on the beach. I only encounter people on the roads and the picnic-table areas near Highland and lower Twin Lake.

Just to be sure that I wasn't mistaken about my understanding of the right-of-ways, I inquired about it at the administration office and was advised that anyone is welcome to come and see how clearly the easements are marked on the map of our association. "It can be kind of hard to see on the paper maps," I was told, "but you

are welcome to come into the office to see the large framed map we keep on the wall. On that one, all the easements are very clearly demarcated."

That put my mind at ease; I'd hate to think that all this time I've actually been trespassing on people's private property... and worse, I'd hate to have been told that my beloved water's edge walks must come to an end.

Maybe I'll see you out there one of these days!



LIGHTNING SAFETY

by John Baraniuk, Board Member and Community Safety Committee Liaison

Each year in the United States, more than 400 people are struck by lightning. On average, between 55 and 60 people are killed; hundreds of others suffer permanent neurological disabilities. Most of these tragedies can be avoided with a few simple precautions.

When thunderstorms threaten, get to a safe place. Lightning safety is an inconvenience that can save your life. The National Oceanic and Atmospheric Administration (NOAA) collects information on weather-related deaths to learn how to prevent these tragedies. Many lightning victims say they were “caught” outside in the storm and couldn’t get to a safe place. With proper planning, these tragedies could be prevented.

Other victims waited too long before seeking shelter. By heading to a safe place 5 to 10 minutes sooner, they could have avoided being struck by lightning. Some people were struck because they went back outside too soon. Stay inside a safe building or vehicle for at least 30 minutes after you hear the last thunder clap.

Finally, some victims were struck inside homes or buildings while they were using electrical equipment or corded phones. Others were in contact with plumbing, a metal door or a window frame. Avoid contact with these electrical conductors when a thunderstorm is nearby!

What You Might Not Know about lightning - All thunderstorms produce lightning and are dangerous. In the United States, in an average year, lightning kills about the same number of people as tornadoes and more people than hurricanes. Lightning often strikes outside the area of heavy rain and may strike as far as 10 miles from any rainfall. Many lightning deaths occur ahead of storms or after storms have seemingly passed. If you can hear thunder, you are in danger. Don’t be fooled by blue skies. If you hear thunder, lightning is close enough to pose an immediate threat.

Lightning leaves many victims with permanent disabilities. While a small percentage of lightning strike victims die, many survivors must learn to live with very serious lifelong pain and neurological disabilities. Avoid the Lightning Threat - Have a lightning safety plan. Know where you’ll go for safety and how much time it will take to get there. Make sure your plan allows enough time to reach safety.

Postpone activities. Before going outdoors, check the forecast for thunderstorms. Consider postponing activities to avoid being caught in a dangerous situation.

Monitor the weather. Look for signs of a developing thunderstorm such as darkening skies, flashes of lightning or increasing wind.

Get to a safe place. If you hear thunder, even a distant rumble, immediately move to a safe place. Fully enclosed buildings with wiring and plumbing provide the best protection. Sheds, picnic shelters, tents or covered porches DO NOT protect you from lightning. If a sturdy building is not nearby, get into a hard-topped metal vehicle and close all the windows. Stay inside until 30 minutes after the last rumble of thunder.

If you hear thunder, don’t use a corded phone except in an emergency. Cordless phones and cell phones are safe to use. Keep away from electrical equipment and wiring. Water pipes conduct electricity. Don’t take a bath or shower or use other plumbing during a storm.

Organized Outdoor Activities - Many people enjoy outdoor activities. It’s essential for the people in charge of these activities to understand the dangers of lightning, have a lightning safety plan in place, and follow the plan once thunder is heard or lightning is seen. Many outdoor activities rely on volunteer leaders, coaches or sports officials to make safety decisions. Make sure the leaders of these activities follow a lightning safety plan. Don’t be afraid to ask, and don’t be afraid to speak out during an event if conditions become unsafe. You could save a life!



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Community Safety Committee

by John Baraniuk, Board Member and Community Safety Committee Liaison

The Community Safety Committee consists of six volunteers with currently a vacancy of four positions. The committee is headed by a chairperson, followed by five committee members. The committee is supported by a board member liaison. The committee meets the first Saturday of each month at the Community Center's first floor conference room starting at 9 am.

When our committee meets, we are joined by our Black Knights Security Supervisor who gives a report along with the monthly stats on what is going on in the community. Sometimes a guest such as a resident will attend our meeting with a concern, suggestion or question for the committee. If a resident would like to attend our meeting all they have to do is to call the Admin Office to request to attend our next meeting.

What's does our committee do? Our committee looks over the monthly stats of what is currently happening in the community. The members talk over ideas and come up with solutions to make the community safe and secure. The committee educates the community by hosting safety seminars or sponsoring an event or seminar. We also submit a safety topic article for the current Harmony.

Why join the Community Safety Committee? Joining the committee gives you the opportunity to make connections and build relations with other community members. It gives you the opportunity to offer your ideas and solutions and feel more connected with your community.

If you are interested in joining this elite group, you can either apply online on the PEPOA website or stop by and pick up an application at the administration office.

Real Estate Update

by Maureen P. Shindle, Contributor

The Penn Estates real estate market activity experienced last year (134 sales) seems to be continuing in 2017. As of March 5, 2017, there have been 19 closings; seven of which were foreclosures.

There are currently 17 deals pending. Assuming all these transactions close, we are ahead of the 2016 average of 11 sales per month. The current inventory of 47 listings represents a 4 month inventory, also consistent with last year's numbers.

There are currently 47 active listings of which only five are foreclosures and no short sales. Of the current pending deals eight are foreclosures. Foreclosures (seven) were 36.8% of sales during the January 2nd to March 5th period; a noticeable change from the 45% reported for this same period in 2016.

Additional comparisons to the same period in 2016 show the average sale price in 2016 was \$70,468 while the average sales price for 2017 is \$92,861, an increase of \$22,393. Much of this increase is attributable to the decreasing number and increasing quality of the foreclosures on the market. A review of the current listings shows that the horrendous (for lack of a better word) properties are essentially gone. And while not everyone will see such an increase in property value, things are getting better.

Information has been gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service for the period of January 1, 2017 to March 5, 2017.

Category	Active Listings	Pending Sales	Total Sales
Total	47	17	19
Foreclosures	5	8	7
Short Sales	0	0	0
Low List/Sold Price	\$44,000	\$31,500	\$32,767
High List/Sold Price	\$299,900	\$229,900	\$165,000
Avg. List/Sold Price	\$139,776	\$95,021	\$92,861
Avg. Days on Market	165	177	158

2017 Sales to Date include sales from 1/2/2017 to 3/5/2017. Average Sale Price of these sales is \$92,861 which is 77% of the Average List Price. Foreclosures represent 36.8 % of the sales for Penn Estates to date.

Pending Sales information reflects only list prices as sold information is not available until the sale is final. Distress Sales: Sales of bank-owned properties (foreclosure), or short sales (where sellers sell for less than what they owe their mortgage lenders), distress sales made up 36.8% of the transactions for 2017 year to date. This number has a huge impact on our market because of the drastically reduced prices they allow.

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

Out About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

Did we even have a winter? Spring is around the corner and we have had some lovely moments of warm spring weather in February. I hear that the bears are already coming out of hibernation, and that the coyotes are howling. It will soon be time to do yard clean up and visit fun events. Regardless of your favorite (or necessary) type of weekend activity, plan to attend the Annual Meeting.

I take my information from events websites in the Pocono, Lehigh Valley and North New Jersey websites, such as poconomountain.com. Many activities do not make it to the events website by the time I write these articles. Check the newspaper for current events.

Pocono Environmental Education Center has many events this spring. On 4/22, they host the Ecozone Discovery Room from 1-4 for only \$2. You can get in an eagle's nest or check out a bat cave. That same day, you can learn to identify natural stones and learn to make jewelry from 10 to noon for \$20. On 4/23, you can go on an edible and medicinal plant walk. On 5/13, you can gift mom with a Pamper Mom day from 10 to 7:30 including yoga and mindfulness and plant walks. Earth Day is on 4/29. Check out PEEC at www.peec.org or 570-828-2319.

Pocono Tree Ventures hosts an Easter egg hunt at Fernwood Resort on 4/16. They have different times for different age groups. Bring your own basket. You can buy grilled hot dogs and hamburgers while you are there. Pictures with the Easter bunny are \$10 each or 3 for \$25. If your children love animals, how about the 29th annual Animal Fun Frolic at Quiet Valley in Stroudsburg on Saturdays and Sundays from 5/20 to 5/28? Baby animals abound.

If you are athletic, there are a number of upcoming events. My School Color Run is a 5K run at Shawnee Ski Resort on 5/7. If you sign up before 4/7, you get goodies such as a t-shirt and color packet. The cost is according to whether you are an adult or child. Or you could raft on class III white water during dam releases. For example, Whitewater Rafting Adventures hosts runs on Memorial Day weekend for \$65. Or you can really stress yourself with what is advertised as a cross between Survivor and Hunger Games for teams of 2 with Krell Adventure Games in Blakeslee on 6/3/17. Call 917-856-7018 for information. Another choice is the Walleyman triathlon in Hawley on June 11th. Do you want to watch others stress out? Then the Pocono 400 is for you. The Pocono 400 weekend is June 9-11 at Long Pond.

April is the month for Earth Day celebrations. On 4/22, Jim Thorpe hosts their Earth Day celebration. Jim Thorpe's Birthday Celebration is on 5/20 and 5/21.

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

Reading Corner

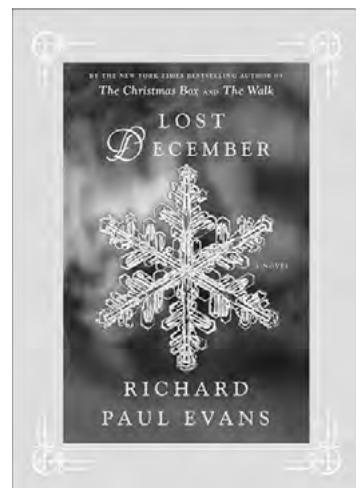
By Evelyn Infante, Communications Committee Member

Lost December is a story of gain, loss, redemption, and the power of a father's love. After graduating business school, Luke Crisp thought himself ready to take on the responsibilities of running his father's copy center business, a Fortune 500 company. After all, he had grown up in the business and knew everything about it. But some college friends convinced Luke to travel to Europe and have some fun before buckling down to work. His father was, of course, disappointed but did not stop Luke.

During the trip Luke experienced, betrayal, poverty, hunger, homelessness, and heartache. With no money, no girlfriend or friends, and nowhere to turn, he believed he could not face his father. By this time, Luke's dad had left the day-to-day running of the business to another who lied to Luke when he called for help.

Needless to say, Luke hit rock bottom before the kindness of strangers pulled him out of his despair and Luke began to rebuild his life.

When he was ready, Luke went to see his father who he wrongly believed hated him. The experience taught Luke to appreciate all that he had been given. With the help of people he met along the way, Luke was able to go home again and fall into his father's loving, un-judgmental, forgiving arms..



Cyber School: The Path Less Traveled

by Stephanie Joy Lewis, Contributor

I am a cyber school (CS) parent. I hope to share some of the practical considerations of choosing this kind of education for your child. There are a handful of other Penn Estates residents who attend public CS as well. I have two children, 8 and 10 years old. One attends CS, the other remains in the brick and mortar (B&M) elementary school in SASD. Some of our family's considerations when choosing CS for our 10-year old daughter included:

Background: Information on how these schools are legally created and what laws apply to them can be found at www.education.pa.gov. In short, any child who lives in PA can apply for admission to any CS in PA and tuition is free. Legally, 75% of teachers of public CSs must be PA certified. However, the school we chose for our child has a 100% certification standard and provides free use of a laptop, printer and Internet reimbursement.

Teacher & Learning Coach: My daughter has a primary subjects teacher and teachers for her electives (optional). This was critical for us, as neither parent was trained in teaching and both of us work. Parents are "learning coaches" (LCs). As LCs, we track and report school hour attendance, help her study when necessary, review lessons if needed, answer questions, and act as a guiding force and cheerleader. A motivated and independent student likely means less intervention from her LC – while a younger student who is less independent, or a student who struggles with school, keeping a schedule, keeping on task, etc., would likely need more attention.

Periodically, my daughter has a scheduled phone call with her teacher, where they can catch up, engage in benchmarking of reading and math skills and ensure an open dialogue. The teacher is available for additional conversations, if desired, and we email frequently as well. Eight times per week her teacher provides streaming live lessons (LL) in math and language arts where the students can interact with the teacher and, to an extent, each other, online. These LLs are also recorded for those who cannot attend live but want that additional review. In our school, these LLs are not mandatory but are strongly recommended.

Flexibility: There are two major requirements to our CS: school hours and lessons.

School Hours: Although some CSs require the student be logged in by a set hour (i.e. 8:00 a.m.), our school does not. There is flexibility to schedule our student's state-required 25 hours and meet all of her lesson requirements. We had to learn to handle this flexibility. We chose to require that she generally start school by 9:00 a.m., but we are able to bend that rule when life suggests we should on any particular day. Her 25 hours can take place weekdays or weekends, day or night, in 3-7 days/week.

Lessons: There is a set curriculum of lessons and an adjustable online calendar planner is provided. The planner is not a mandate, however, and a student can go faster or slower in her lessons than indicated. LCs can then adjust the planner, so the student is not "behind" in his planner. The caveat is that all semester lessons must be completed before the end of the semester, regardless of how one tailors the planner individually for the child. Each lesson is followed by an "assessment", some of which are ungraded "quick checks" while others are graded quizzes, tests, or projects. A student cannot complete the next lesson's assessment until she has completed the assessment from the current lesson. She can do 5 math lessons in one day, and take longer days to do her Science lesson, if preferred. She can view project requirements in advance, so she can start them as early as she wishes.

We are very fond of the flexibility provided by our particular CS. It has allowed our daughter to take family trips on short notice without taking off of school; she can also get ahead enough to take a trip without having to do lessons, but we must still make sure she has 25 educational hours that week (or use a vacation day). Field trip hours count. Location is immaterial and with Wi-Fi technologies today, an Internet connection and a laptop is all she needs to go to school during the car trip, at her grandmother's house, etc. The flexibility can cause trouble to the unwary at first, but provides the opportunities to right one's self with the lessons, and learn from that experience going forward. CS provides our daughter some early education in time management, prioritization and independent work study habits that she would not likely have access to in her B&M counterpart for many years to come.

Content/Medium: In our CS, the basic curriculum includes the subjects of math, language arts, science, social studies, art, educational technology and physical education. ("Ed Tech" is fantastic; she learned MS Excel and Word in 3rd grade and in 4th, typing/keyboarding, PowerPoint presentations and cyber safety.) There are also optional electives. The method of receiving the education includes a blend of 1) online study, (individually and self-paced), 2) online study via live lessons (LLs) with her teacher, 3) school-provided text books and workbooks, 4) projects and experiments/labs and 5) field trips (optional). The online content is both written and in video/audio form. Current grade averages in all subjects and overall current GPA are noted daily.

Elective Opportunities: At our CS, there are many elective opportunities. Our 4th grade student is taking Elementary Spanish and Elementary Sign Language. These



opportunities were also a big draw for us, because the former would not have been available to her in her old school for years, and the latter course, not at all. There is also an abundance of clubs, including robotics, acting, arts, crafts, careers, math, books, digital storytelling, gaming and technology, poetry, and movie clubs. There are conservatories, including STEM, and multiple monthly, optional, free and paid-for field trips across the state.

Socialization: We notice both advantages and disadvantages to CS, when it comes to socialization. One advantage is that the drawbacks of the default method of socialization (B&M schooling), which can be a wild card, are eliminated during the school day. There is no bullying to experience or witness, no school distractions, no school time wasted due to interruptions by other students behaving badly. There is no peer pressure or influence to speak of, during the academic day. This seems to be a big plus for academic achievement. However, a disadvantage, potentially, is that the student definitely engages in less socializing. Typically, a big chunk of socialization does come from attending a B&M, seeing friends, recess time, etc. We have the challenge of making a conscious effort to maintain social events, help our student keep up with her close friends, help her develop new sources of associations, and keep her involved in outside activities. For the parent who must rely fully on in-school socialization, be it good or bad, I think this could be a deal-breaking aspect of CS. Fortunately, because she is still in the SASD, our student has the same options as before, for district provided extra-curricular activities, including after school sports and clubs, as well as standard non-school related local clubs.

Thus far, we are very pleased with our choice of education. Our daughter, whose opinion and wants do count, does not (yet) wish to return to B&M, even though she misses parts of it. However, it is a comfort to know that she could return to B&M on short notice, should the need or decision arise.



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Michael's Kitchen

by Michael J. Tyrrell, Communications Committee

Fish and seafood can be healthful, easy weeknight dinners. The downside is the availability of really fresh fish in our area and cost. Having recently experienced some disappointments with locally purchased fish, I decided to showcase some simple yet satisfying recipes of mine for the much maligned Tilapia. This fish is widely available around these parts, reasonably priced and very mild (which makes it somewhat kid-friendly). Yes, Tilapia is farmed-raised and bacteria contamination is a possibility. Most of the catfish, shrimp and salmon we eat is farm raised as well. If you are concerned, look for U.S. Farm Raised fish and seafood. We do have better controls and guidelines for farming fish and seafood than other countries.

Panko-Crusted Tilapia and Bow Ties (serves 4)

- 4 Tilapia fillets, about 6 ounces each
- ½ cup Italian-seasoned panko bread crumbs (such as Progresso)
- ½ tsp salt
- ¼ tsp black pepper
- ½ lb bow tie pasta
- 1 container (10 oz) Brussels sprouts, trimmed and halved
- 3 tbsp olive oil
- 2 cloves garlic, peeled and chopped/1/8 tsp red pepper flakes
- ¼ cup grated Parmesan cheese

1. Heat oven to 450°. Bring a large pot of water to boiling. Coat a broiler-safe baking pan with non-stick cooking spray.
2. Place tilapia fillets in pan, skinned side down, and coat lightly with cooking spray. Season fish with ¼ tsp of the salt and black pepper. Sprinkle 2 tbsp panko crumbs over each fillet. Bake at 450° for 10 minutes.
3. While fish is baking, boil bow ties for 4 minutes. Add Brussels and cook an additional 5 minutes. Drain, reserving ½ cup cooking liquid.
4. In a large skillet, heat olive oil over medium-high heat. Add garlic and red pepper flakes; cook 30 seconds. Add bow ties, Brussels sprouts, reserved cooking liquid and remaining ¼ tsp salt. Cook 1 minute until heated through. Stir in cheese.
5. Turn up oven to broil. Run fillets under broiler for 1 to 2 minutes, until browned and crisp. Serve with bow ties on the side.

Creole Tilapia & Mashed Sweet Potatoes (serves 4)

- 2 lbs sweet potatoes, rinsed and patted dry
- 2 tbsp butter, softened
- 1 ½ tsp paprika
- ½ tsp salt
- ½ tsp black pepper
- ½ tsp onion powder
- ½ tsp garlic powder
- 4 Tilapia fillets, about 6 oz each
- 2 tbsp vegetable oil

1. Heat oven to 400°. Pierce sweet potatoes with a fork a few times and place directly on oven rack. Bake at 400° for 45 minutes or until tender. Slice potatoes in half and spoon flesh into a bowl. Mash with butter.
2. In a small bowl, combine paprika, salt, pepper, onion powder and garlic powder. Stir ¼ tsp of the mixture into the sweet potatoes. Cover and keep warm.
3. Rub remaining spice mixture on both sides of fish. Heat oil in a large skillet over medium heat. Cook fish for 4 minutes per side or until cooked through.
4. Serve fish and sweet potatoes with sauteed collard greens, if desired. Recipe follows:

Hearty Collards

In a large pot, cook ¼ lb chopped bacon 5 minutes. Add ½ small chopped onion and 3 cloves smashed garlic; cook 5 minutes, stirring occasionally. Add 1 large bunch collards that have been cut into 2-inch pieces and have had stems removed and discarded. Stir in 1 cup chicken broth and 1 cup water. Bring to boil, cover and simmer on medium-low for 20 minutes. Uncover and cook 25 minutes, stirring occasionally. Season with 1/8 tsp salt.

Crispy Fish Sticks & Chili Dipping Sauce (serves 4)

- ½ cup unseasoned bread crumbs
- ½ cup corn flakes
- ¾ tsp seasoned salt
- ½ cup all-purpose flour
- 3 egg whites, lightly beaten
- 1 lb Tilapia fillets, cut into ½ x 3-inch strips
- ½ cup Thai Kitchen sweet red chili sauce
- 1 scallion chopped
- coleslaw, if desired
- frozen French fries, if desired

1. Heat oven to 450°. Place a wire rack on a baking sheet and coat with nonstick cooking spray.
2. Whisk together bread crumbs, corn flake crumbs and seasoned salt in a shallow dish. Place flour in a second dish and egg whites in a third dish.
3. Coat each fish strip with flour, dip in egg white and coat with bread crumb mixture. Place on prepared pan.
4. Coat breaded fish sticks with cooking spray. Bake at 450° for 10 minutes until browned.
5. Combine chili sauce and scallion. Serve fish sticks with the chili dipping. Serve with coleslaw and French fries, if desired.

Baja Fish Tacos with Grilled Avocado (serves 4)

- 3 cups coleslaw mix
- 1/3 cup reduced-fat yogurt
- 1 scallion, sliced
- ¾ tsp salt
- ¼ tsp black pepper
- ½ cup all-purpose flour
- 2 egg whites, lightly beaten
- 1 cup chipotle-seasoned panko
- 1 lb Tilapia, cut diagonally into 1-inch strips
- ¼ cup canola oil
- 1 avocado
- 16 corn tortillas
- Cilantro, halved grape tomatoes and sliced red onion (optional)
- Lime wedges, chipotle hot sauce and sour cream (optional)

1. In a medium bowl, combine coleslaw mix, yogurt, scallion, ¼ tsp of the salt and the black pepper. Cover and refrigerate.
2. Place flour, egg whites and panko in separate shallow dishes. Whisk remaining ½ tsp salt into flour. Coat each piece of fish with flour, egg white and panko.
3. In a large nonstick skillet, heat oil over medium-high heat. Cooking in batches, saute fish 2 minutes per side, until golden. Place on a wire rack and keep warm.
4. Heat a stovetop grill to medium-high. Slice avocado in half; remove skin and pit. Grill 2 minutes per side. Thinly slice, then place on a plate.
5. Gently heat tortillas in microwave.
6. To assemble tacos, double up tortillas and place a few pieces of fish, some slaw and avocado on each. Garnish with cilantro, tomatoes and onion, if using. Serve with lime wedges, hot sauce and sour cream if desired.

Blackened Fish Fillets (serves 4)

- 2 tsp paprika
- ½ tsp dried oregano
- ½ tsp onion powder
- ¼ tsp cayenne pepper
- ¼ tsp salt
- ¼ tsp black pepper
- 4 Tilapia fillets (about 6 oz each)
- 2 tbsp vegetable oil
- collard greens, if desired
- mashed potatoes, if desired

1. Combine paprika, oregano, onion powder, cayenne, salt and pepper in bowl.
2. Pat fish fillets dry with paper towel; rub spice mixture into both sides of fish.
3. Heat oil in a large skillet over medium-high heat. Add fillets and cook 4 minutes. Carefully flip over with a large spatula and continue to cook another 3 to 4 minutes, until cooked through and fish flakes easily with a fork. Serve immediately. Serve with hearty collard greens (see recipe) and mashed potatoes, if desired.

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(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
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