

Harmony



photo by David Montalvo

Remembering Ron Gatti

by Sandy Bonet
PEOPA Board Member

The Japanese Proverb “*An inch ahead is total darkness,*” reminds us that the future, be it a second, a minute or an hour ahead, is completely unknown. Accidents, losses, grim diagnoses and other life changing events happen in an instant and afterward, everything is different.

Certainly that is what happened in early October when a freak accident took the life of Ron Gatti.

Despite it’s abrupt end, his was a life well lived. That was obvious to anyone who attended his Celebration of Life event. The long line of family members greeting visitors, the hundreds of pictures capturing moments in his life and the overflowing crowd that came to pay their respect were proof of that.

At first encounter, you may have tagged

Ron as a restrained “numbers guy” who was continually crunching the numbers in his head. But he was much more. For one thing, he had a very droll sense of humor and was up for a good joke, including one on him, any time. He posed for his daughter’s wedding photo with a shotgun. He loved wearing a loud lobster printed shirt to a party. He chuckled and made a funny face when he inadvertently flipped a burger or two to the ground when he was grilling food at Community Day. He always had a smile at the ready.

As Sean’s message points out, Ron was quite knowledgeable in the operations and finances of planned communities. And he was always willing to share what he knew. When I was a new member of the Finance Committee, he patiently explained each financial report and budget line item until I understood the process. He showed the same generosity to anyone who wanted to learn.

He was generous in other ways as well. When I was new to the community, he was one of the first people to reach out to me and invited me to have dinner with he and his wife Ida. But more importantly, he was a generous father who was much loved and admired by his family. They were the center of his life and it was in their time together that he found real meaning. And that, more than anything else, makes for a life well lived.

In Memory of Ron

by Sean Reilly, *PEPOA Board President*

It is with a sad and heavy heart that I must report to the Association membership that we have lost Director Ron Gatti to a tragic car accident.

Ron was also serving as our faithful, hardworking, cheerful Treasurer. Ron, at 78 years old, held a Masters Degree in Public Administration and a love for public service. He brought this advanced academic knowledge and 40+ years of experience in managing NJ and PA municipalities and Associations to PEPOA, to our benefit.

Ron developed the Board’s position on paying off our million dollar road and building loan, saving tens of thousands of dollars in interest. Ron, as Treasurer, played the leadership role in reactivating the Associations robust collections practice for owners who are delinquent in their dues payments. These collections will help forestall future dues increases and add to our capital road and facility repair funds.

As a younger man, Ron was very active in community youth programs, including the Boys and Girls Clubs of America. His children fondly remember him as the dad/adventurer who took them and other neighborhood children on skiing, fishing and camping trips.

Ron is survived by his devoted wife of 53 years, Ida, three children, seven grand children and one of his three brothers.

We will miss Ron, the perfect volunteer with the cheerful “hello” demeanor and our highly valued Treasurer/Director who brought us the best of himself. Our heartfelt condolences to Ida and his family.



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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 5, 2018 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, other fees, and collect 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.

(continued on page 4)

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The Recreation Committee invites you...

Breakfast with Santa
Saturday, December 9th
10:00am to 12:00pm
Penn Estates Community Center



FOOD: Pancakes, sausage, juice, coffee
COST: \$5 per person (ages 3 & up)



SIGN UP & PAY at the Administration Office by December 1st > 570-421-4265. You will be asked to provide your child's gender and age. Recreation will be purchasing presents for the children.

The Recreation Committee invites you...

NEW YEAR'S EVE PARTY
8:00pm to 1:00am
Penn Estates Community Center

Celebrate with your neighbors and friends! DJ, food and soft drinks will be provided. This is a BYOB event!

\$10/person, but we only have capacity for 100 people.

Sign up with the Administration Office by December 15th (either in person or call 570-421-4265).

You must get your name on this list; no one will be permitted to sign up at the door!



Babysitting available for \$10 per child.

Manager's Message

by Phyllis Haase

The time has come to bid a farewell to 2017. I want to thank everyone who has made me feel so welcome as the new Community Manager of Penn Estates. There are many new and exciting activities and changes planned for 2018.

No matter how you enjoy this beautiful season; I close by wishing you a Merry Christmas, Happy Hanukkah, Joyous Kwanzaa, Wonderful Festival of Lights, Blessed Ramadan and a Happy New Year to all!

Volunteer Recruitment Event

by Lucy Jacobsen. Chair Nominating and Steering Committee

On November 4th, 2017 the Nominating & Steering Committee held its final Volunteer Recruitment event of the year. Approximately 45 residents attended and enjoyed food and beverages provided by the committee. Thank you to Mark and Christine Jones for their hard work in preparing all the food for this event.

We received four new volunteer applications, and five additional applications were handed out to be returned to the administration office soon. There are still several committees in need of volunteers and three openings for the 2018 annual elections for the Board of Directors. If you're interested in becoming a volunteer or running for the Board, now is the time! Check out the Leaders Wanted article in this issue for details and time line for running for the Board of Directors.

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Harmony

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Leaders Wanted

(continued from page 2)

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.

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 February 9, 2018. 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 24, 2018.

Whether applying by application or petition, each candidate shall provide a biography of 1200 words or less and a wallet-sized photo in .jpeg format for publication in Harmony. The biography and photo must be emailed to pepoaharmony@gmail.com and be received no later than Saturday, February 24, 2018.

Candidates will have the opportunity to deliver a five-minute speech and answer questions at the Meet the Candidates Forum on Saturday, April 28, 2018. The only other opportunity for delivering campaign speeches will be at the PEPOA Annual Meeting on Saturday, May 5, 2018.

Election of the Board

PEPOA Members in good standing may cast votes 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 5, 2018. 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 3, 2018.
- The other way to vote is to attend the PEPOA Annual Meeting on May 5, 2018 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.

REMINDER: The speed limit on ALL Penn Estates roads is 25 MPH, except where otherwise posted. Thank you!

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](https://www.instagram.com/penn_estates_wildlife)

Twitter: @PennEstatesPOA

Email: Harmony Editor > pepoaharmony@gmail.com

Board of Directors > board@pepoa.org

Community Manager > Phyllisaase@pepoa.org

2018 Board of Directors Election Timeline

February 9, 2018 > Application deadline

All candidate applications must be submitted to Administration

February 20, 2018 > Interviews completed

All candidates must be interviewed by Nominating & Steering by this date.

February 22, 2018 > Recommendations to Board

Nominating & Steering to submit slate of candidates to the Board for approval

February 24, 2018 > Harmony article deadline

Candidate bios to Harmony > All candidates, including those using the petition process should submit bios & photos to pepoaharmony@gmail.com

March 2, 2018 > Board approves candidates

Board approves candidates recommended by Nominating & Steering Committee. By-laws require approval at least 60 days prior to election.

March 16, 2018 > Harmony to be delivered to PE by publisher

March 24, 2018 > Deadline for candidates applying via petition

(6 weeks prior to the Annual Meeting as per bylaws). Candidates will be required to submit bio including picture with petition.

April 5, 2018 > 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 28, 2018 > "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 under Board resolution BD2013-04. 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.

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.

Safe Driving: Everyone's Responsibility

by Maureen Shindle, Contributor

So very many of us spend many hours a week, if not a day, in our cars, be it for business or pleasure, it sometimes feels like a second home. And all too often we have the people most important to us in the vehicle with us. This is why driver safety is of the utmost importance.

There are so many factors outside of our control, it is important that we take steps to have command wherever possible. That starts with distracted driving. There has been a great deal of focus on texting while driving and rightly so; however, the most common distraction is eating and/or drinking while driving.

Other distractions include changing the radio, using the navigation system, talking on cell phones, grooming and reading; yes, reading. (I've seen it myself.) For those of us in Penn Estates, I will add deer to the list. Even "hands free" talking is a distraction as it takes your focus off the road.

And while texting is against the law in PA, talking on the phone is not. However, this is expected to change in the near future. Keep this in mind: At a speed of 65 mph, you travel 95.33 feet per second (fps). That means in 5 seconds, you travel 476.65 feet. That's a long time to have your eyes off the road.

Clearly, other factors affect your driving ability. One is age. Teen drivers should gradually increase the amount of time and distance they drive. When teaching your teen to drive, allow him/her to drive in all weather situations and remember there is no such thing as too much practice. Limit the number of passengers initially and ride with your teen occasionally to monitor his or her driving skills.

At the other end of the spectrum, anyone 65 and over is considered a Senior Driver. Growing older does not necessarily create a safety risk; however, there are a number of precautions to consider. First, have regular eye and medical exams and discuss driving with your doctors. Limit nighttime driving if you find your eyes have become sensitive to bright light and glare.

Many medications, including over-the-counter, can cause drowsiness. Avoid such medications if you are planning to drive. Maintain your speed and keep a 4 second gap between you and the car in front of you.

Driving is a critical form of transportation and freedom for older drivers especially. Facing the decision of when to stop driving is one that should be made by the older driver, his or her family and his or her doctor. There are no clear-cut rules when making this decision. The most important factor in making this decision is the safety of the driver and others on the road.

PennDOT Programs

- **Yellow Dot:** This program was created to assist citizens in the event of an emergency following a traffic accident when they may not be able to communicate their needs themselves. Placing a yellow dot in your vehicle's rear window alerts first responders to check your glove compartment for vital information to ensure you receive the medical attention you need. More information and the application are available at <http://www.penndot.gov/TravelInPA/Pages/Yellow-Dot.aspx>.
- **Emergency contact program:** This program allows you to provide two emergency contacts which are available only to police. You can apply for this service at <https://www.dot33.state.pa.us>.
- **Steer Clear Law:** In Pennsylvania (and New Jersey), motorists approaching an emergency response area are required to either:
 - Move over at least one lane, if possible, or
 - If passing in a nonadjacent lane is impossible, illegal, or unsafe, motorists must slow down to pass at a "careful and prudent" speed.

Additional information regarding these and other PENNDOT programs is available at www.penndot.gov. Be safe out there!

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UPCA 68 PA. C.S.A. 5315 (i) requires payment to be applied first to any interest accrued by the association, then to any late fee, then to any costs and reasonable attorney fees incurred by the association in collection or enforcement and then to the delinquent assessment. The foregoing shall be applicable notwithstanding any restrictive endorsement, designation or instructions placed on or accompanying a payment.

This translates to *“the principal gets paid last even if the owner requests to designate how the payments should be applied.”*

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Out & About

Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

I cannot believe that the end of 2017 is approaching! I guess I'm showing my age, because time seems to go by faster and faster. Leaves are still falling. Even though it wasn't the most spectacular year for colors, it was still beautiful. I lived and worked in the California area when wildfires were raging. I am grateful that my friends are alive and safe. I am also grateful that we can enjoy the autumn season without the fire danger that they face. We have beauty without the danger of the hurricanes, tornados, earthquakes and wildfires. We are truly blessed to live in this area. I repeat this mantra with every bag of leaves that I haul to the leaf dump.

Here are some of the upcoming events around the area. As always, I take my information from internet sites. Please call to confirm dates and times and costs

Committee Meeting Schedule

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

or check the websites. If you are interested in some of the more active events, you might want to check early. Early registration fees are often lower the sooner you register. Of course, there is a delay between writing this article and the publication of the Harmony. Check local newspapers and the internet for other events.

Quiet Valley Living Historical Farm host their Old Time Christmas on Saturdays and Sundays until December 10th. The cost is \$10 per adult and \$5 for children age 3-12. Jim Thorpe hosts their Olde Time Christmas from 12/1 to 12/12. There are many tree lighting ceremonies throughout the area. Most are not yet advertised so look in the paper after Thanksgiving. Stroudsmoor Inn will have an all day celebration with tree lighting and fireworks at dusk on 12/3.

If you don't want to spend the holidays at home, there are many Thanksgiving, Christmas and New Year's Eve celebrations throughout the area. You can check the internet for locations. For example, Split Rock Resort, Silver Birches Resort and Stroudsmoor Inn all have New Year's Eve celebrations. If you want to do something different, go to Blue Mountain Ski Resort. They have the usual celebration plus snow tubing from 8pm to 1am. You have to be at least 21 years old. Of course, the best is to spend New Year's Eve at our celebration in the community. Then you do not have to worry about drunk drivers on your way home.

The big events in the winter are all about the snow, and hopefully there will be some. There are too many events to list. However, Shawnee has a "learn to ski and snowboard month" in January. The cost is \$65 for equipment and group lesson.

Let me know of your favorite events so that I can include them in the future.



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- Security.....570-424-7042
- Welcome Center (Guest Registry).....570-424-7047
- Administration Building.....570-421-4265
- Penn Estate Utilities (Sewer/Water).....800-860-4512

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EVENING & WEEKEND APPOINTMENTS ALWAYS WELCOME



Rockin' at the Sherman!

by Matthew Jacobsen, Communications Committee Member

Music. It has a certain power to it. It can make you feel all sorts of emotions. There are some songs that just hit you at the right time in the right moment. Music is said to be a universal language and everyone has their own taste. In my opinion there is nothing that can beat live music. On Saturday October 28th at the Sherman Theater I got to experience four different bands rock it out live.

The four bands that took the stage were, "Escape the Fate," "The Word Alive," "We Came as Romans" and the headliner "I Prevail." These are all heavy rock bands and they sure rocked the house. It was a loud and exciting concert and one that I will never forget.

The Sherman features a multitude of events featuring performers from all genres of music, all at very reasonable prices. The ticket I purchased cost me 30 dollars and I was literally within arm's reach of the stage.



If you love music, especially live music, then the Sherman is the perfect spot for you. Did I mention they have a fully functioning bar inside? Not only will you be able to enjoy music, but you could enjoy a drink or two. For information on the theater and details on upcoming events, visit <https://www.shermantheater.com>



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Chill Grill Holiday Update

by Robin Nicholson, Communications Committee Member



Many Penn Estates residents have been enjoying the convenience and delicious food and bakery items from our very own take out restaurant located at the community building. The Chill Grill is the go to place for home baked holiday pies, cakes, pastries as well as catering your holiday parties and gatherings.

The Chill Grill offers a large variety of savory foods ranging from American style and finger foods to hearty dinners with Latin flavors. Owner and PE resident Jennifer Penna focuses on affordable

prices and using as much local ingredients and sources as possible. The Chill Grill offers delicious gluten free options and nutritious smoothies and salads for health conscious customers. The Chill Grill also boasts some original items you can ONLY get there.

Some of the dishes and flavor combinations are their own scrumptious and exclusive creation. The plantain sandwiches are a delectable combination of savory flavors that come in combinations to suit any preference or pallet. The empanadas are hand made with over 10 different flavors including desert varieties! The menu includes breakfast which is offered all day, lunch and dinner with daily lunch/dinner specials.

Stop by The Chill Grill and see Chef Jennifer, baker Carmen and Jennifer's son Justin to order your holiday pies and catering or just to enjoy a tasty bite to eat just a couple minutes away! Open Tuesday-Friday 10am-8pm and Saturday and Sunday 8am-5pm.

Follow The Chill Grill's daily specials and get updates by following them on Facebook at "The chill grill" (@chillingand-grilling) and on Instagram @grillthechill.

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2017 HALLOWEEN PARTY AND TRUNK OR TREAT

Photos: Lisa Ortiz and Emily Weatherford



2017 HALLOWEEN PARTY AND TRUNK OR TREAT



Fall Festival

by Michael J. Tyrrell,
Communications
Committee Member

Penn Estates held our annual Fall Festival on Sunday, October 15. The highlight is always the petting zoo and pony rides. Pumpkin carving is always a close second in popularity. This year was no exception. These images were shared by Janis Rodriguez Curcio. Her only complaint was she couldn't get her kids Jason and Jada to stop playing with the animals when it was time to leave!



Family Campout at Highland Lake

by Jennifer Nicholson, Communication Committee Member

Penn Estates had another successful Family Campout night on September 23rd. Hosted by the Communications committee, the Campout was very well attended. Some people chose to just come enjoy the evening of fun and return home for the night while others pitched their tents and camped out till morning.



The evening included hot dogs followed by s'mores around the campfire with stories. Kids enjoyed a glow stick hunt on the beach once it got dark. Everyone enjoyed looking through David Montalvo's telescope which he had focused



on Saturday and a family even showed up at to do a lantern release which they graciously allowed some campers to participate in. We hope to see you at the campout next September!



Real Estate Update

by Maureen P. Shindle, Contributor

The Penn Estates housing market remains extremely busy with 117 closings and 18 pending transactions as of November 5, 2017. If all pending deals close, the community is averaging 13.5 sales per month.

There are currently 35 active listings of which 4 are foreclosures and 1 short sale. The number of foreclosures continues to decline; good news for home values which are negatively impacted by foreclosures. For example, the average sale price in 2016 was \$86,392 while the 2017 average close price is \$103,324; an increase of \$16,932 or 16%. The numbers are definitely going in the right direction.

Of the current pending deals 4 are foreclosures. Foreclosures (38) represent 32% of sales to date in 2017. With the current close rate, we have 2.5 months inventory, indicative of a seller's market.

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

| Category | Active Listings | Pending Sales | 2017 Sales |
|----------------------|-----------------|---------------|------------|
| Total | 35 | 18 | 117 |
| Foreclosures | 4 | 4 | 38 |
| Short Sales | 1 | 3 | 1 |
| Low List/Sold Price | \$49,900 | \$44,900 | \$25,000 |
| High List/Sold Price | \$339,000 | \$234,900 | \$230,000 |
| Avg. List/Sold Price | \$165,217 | \$121,500 | \$103,324 |
| Avg. Days on Market | 145 | 138 | 119 |

2017 Sales include sales from 1/2/2017 to 11/5/2017. Average Sale Price of these sales is \$103,324 which is 96.23% of the Average List Price. Foreclosures represent 32% 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 32% of the transactions for 2017 year to date. This number has an impact on our market because of the considerably reduced prices they allow.

About the Author: Maureen Shindle is a 16 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.



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Little Free Library is Coming!

by Jennifer Nicholson

Little Free Library is a small community book exchange that has spread into a global phenomenon. Little Free Library book boxes number over 60,000 in 80 countries. These book exchanges encourage reading for all age groups. You may have seen one at Bryant Park in Stroudsburg or Dansbury Depot Station in East Stroudsburg. Now Penn Estates will have its very own book box!

The Penn Estates Communications Committee sponsored the purchase of a Little Free Library Book Box. It will be constructed and installed by maintenance near the playground area in front of the pools. We expect our first book box to be up and operational in the near future. Here is how it works:



Book Box Etiquette:

1. You can take a book from the book box any time you like. Read the book at your leisure and return it to the book box when done.
2. If you really like the book then you are perfectly welcome to keep it, we just ask that you replace the book that you took with a different book.
3. Our book box will be fully stocked and ready to go. We ask that you please do not leave boxes of books near the box as it is not designed to hold large quantities of books and will be full when it is opened up.

And that's basically it! Read a book while your children play at the playground. Read a book to your child at the playground. Pick up a book when you get your mail. We hope the community enjoys this book box and we hope to add another in the Highland Lake area in the future. I would like to add a special thanks to Michael Tyrrell for taking charge of this and following through to make sure that it happened. The book box has been discussed in the community for quite a while but it took the efforts of Michael Tyrrell to make it finally come to fruition.

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by Michael J. Tyrrell, Communications Committee

No meal says holiday more to me than a big fat juicy roast with gravy. With the frantic pace that many people keep, roasts have become less popular due to the perception that they are difficult to execute and time consuming. That need not be the case. Here are some favorites of mine that are reasonably easy to prep and do not require that much active cooking time. The turkey and rib roast may be for special occasions but the pork and chicken would make great family dinners any day of the week. The chimichurri is a versatile sauce that is a great match for many meat and seafood dishes. Happy Holidays and New Year to all!

Mahogany Roast Turkey

(makes 12 to 14 servings)

- 1 turkey, about 16 lbs
- ½ tsp salt
- ½ tsp black pepper
- 1 onion, chopped
- 2 carrots, peeled and halved crosswise
- 2 celery ribs, halved crosswise
- ¼ cup low-sodium soy sauce
- ¼ cup maple syrup
- ¼ cup (½ stick) unsalted butter, melted
- 4 cups chicken broth
- ½ cup white wine
- 6 tbsp all-purpose flour

1. Heat oven to 450°.
2. Season turkey cavity with salt and pepper. Stuff with onion, carrots and celery. Tie up legs or tuck them into flap of skin. Place turkey in a large, deep roasting pan; roast at 450° for 30 minutes.
3. Whisk soy, maple syrup and butter in a bowl.
4. Reduce oven temperature to 350°, basting every 15 minutes with soy mixture, for 1½ hours or until internal temperature in the thickest part of the thigh reaches 180°. Remove from oven; tent with foil.
5. Make Gravy. Scrape pan drippings into a fat separator. Pour defatted liquid into a medium-size saucepan. Add chicken broth and wine. Whisk in flour and cook for 5 minutes or until thickened.

Standing Rib Roast with Chimichurri Sauce

(makes 8 servings)

- 1 standing rib roast (3 ribs, about 6 lbs total)
- 1 tbsp olive oil
- 4 cloves garlic, chopped
- 1 tsp plus 1/8 tsp salt
- ½ tsp plus 1/8 tsp black pepper
- 1 ½ cups parsley leaves
- ¼ cup oregano leaves
- 3 tbsp red wine vinegar
- 2 cloves garlic, chopped
- 1/8 tsp red pepper flakes
- 1/3 cup olive oil

Standing Rib Roast cont.

1. Heat oven to 450°. Place a rack in a large roasting pan.
2. Rub roast with oil, then rub with garlic. Season with 1 tsp of the salt and ½ tsp of the pepper. Place roast on rack in pan, rib side down.
3. Roast at 450° for 20 minutes. Reduce oven temp to 375° and roast for 70 more minutes or until temperature reaches 120°. Tent foil and let rest 15 minutes.
4. Meanwhile, make chimichurri. Put parsley, oregano, vinegar, garlic, red pepper flakes and remaining 1/8 tsp each salt and pepper in a blender. Pulse until chopped. Gradually add oil and process until combined. Cover until serving.
5. Thinly slice meat and serve with chimichurri.

Pork Roast with Rosemary and Pan Gravy

(makes 8 servings)

- 4 cloves garlic, finely chopped
- 1 tbsp chopped fresh rosemary or 1 tsp dried
- 1 tsp grated lemon rind
- ½ tsp salt
- ¼ tsp black pepper
- ¼ tsp dried thyme
- 1 tbsp lemon juice
- 2 tbsp olive oil
- 1 boneless pork loin roast (3 lbs)
- 2 tbsp all-purpose flour
- 1 cup chicken broth mixed with 1 cup water

1. Heat oven to 450°.
2. Mix together garlic, rosemary, lemon rind, salt, pepper, thyme, lemon juice and half the oil in a small bowl. Rub the seasoning mixture over the top and sides of pork.
3. Spoon remaining oil into flame-proof roasting pan; spread evenly over bottom of pan. Place pork in pan.
4. Roast pork at 450° for 30 minutes. Lower oven temperature to 350°. Roast 20 to 25 minutes or until internal temperature registers 145°. Remove roast to cutting board and tent with foil. Let rest 15 minutes.
5. Make gravy. Sprinkle flour over drippings in pan. Place pan over medium-high heat; cook for 1 minute, scraping up browned bits from bottom of pan. Stir in broth mixture; cook for 5 minutes or until thickened. Strain gravy through fine-mesh sieve. Pour into gravy boat and serve with sliced pork.

Roast Chicken with Greek-Style Potatoes

(makes 8 servings)

- 6 tbsp olive oil
- 3 tbsp lemon juice
- 1 large shallot
- 2 cloves garlic
- ¼ cup parsley leaves
- 2 tbsp fresh oregano leaves
- ¾ tsp salt
- ½ tsp black pepper
- 1 whole chicken (about 4 lbs)
- 2½ lbs russet potatoes, cut into thin wedges

1. Heat oven to 425°.
2. Add olive oil, lemon juice, shallot, garlic, parsley, oregano, ½ tsp salt and ¼ tsp of black pepper to blender; blend until combined. Liberally season chicken with half the mixture and place on a rack in a large roasting pan. Season with 1/8 tsp each of the salt and pepper. Roast at 425° for 60 to 70 minutes or until internal temperature reaches 165°.
3. Meanwhile, toss potatoes with remaining olive oil and lemon mixture. Place on a baking sheet and roast with chicken for 40 to 45 minutes, until browned and fork tender. Season with remaining 1/8 tsp each salt and pepper.
4. Slice chicken and serve with potatoes.

Trunk or Treat: And the Winner is...

Our annual Trunk or Treat was held October 28, 2017, on the ballfield; the Colon family won best decorated car for their "Bat Cave."

Tiffany and Justin Colon purchased their home in Penn Estates last November, having moved to East Stroudsburg 11 years ago from New York. They have made it a priority to get their children Justine, Jacob and Jason involved in as many PE events as possible, including this year's Trunk or Treat event.

A belated welcome to the Colon family, and thanks Tiffany for sharing this photo!



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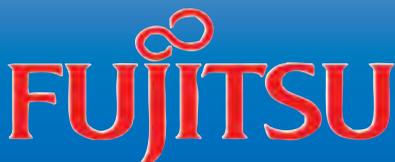
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Creating Your Own Job in the Poconos

by Debra Presley, Communications Committee Member

We all know the economy hasn't been the greatest for a while and it seems to have hit our area quite hard. For me, I'm a certified elementary and special education teacher and I hold a Master's Degree in Special Education with a certification to work with autistic children and adults. You'd think that would be in demand - but it's not. At least not in this area, and that's okay.

This article isn't to complain about that. This article is to tell you how you can easily and without a lot of money create your own business or job and stay home doing it.

I'm a huge reader and nearly five years ago I got my first iPad and found myself consumed with reading e-books. They were inexpensive and the iPad was easy to carry around.

In order to keep this article manageable, I'll cut to the chase. I woke up one day and thought it would be fun to start a book blog. Sounds boring I know; but it wasn't and this little blog is the reason why I own my own business today.

I created a website (a free one at first), designed it by just trial and error and started a Facebook page. I had no idea what I was doing and had no following. Eventually though, by following other bloggers, I learned and began to mimic a bit of what they did and my Facebook page started to grow. Then, I found my own style and I was on my way. I made connections with authors and started getting advanced copies of books in exchange for providing an honest review.

I participated in events for the books I reviewed and eventually was approached by an author to help her plan one of these events and I agreed. I organized her Blog Tour and got other bloggers involved and they agreed to read and review her book. I had no idea what I was doing but it was successful. Word of mouth spread and I was organizing more and more events. One day someone said I should think about charging for what I was doing and so I did my research and started a new website for my business, set prices, emailed contacts I had made, and opened shop.

It wasn't long before I had my first paying customer and the business grew quickly from there. Just over a year after I started my business I was able to quit my job and focus only on my business.

While my business grew in popularity, I continued to learn about the indie book business and eventually wrote my own book, which led to the most amazing opportunity for me. I was asked to write a short story for a book collection that would be released with 20 other authors. That book eventually hit the USA Today Bestselling list and now I hold that title.

Today my blog, The Book Enthusiast, has over 25,000 Facebook followers; over 17,000 Twitter followers and just shy of 2,500 Instagram followers. The business I started was called Book Enthusiast Promotions and it had its own following that was up there in numbers.

However, that business did start to slow. The market changed and authors were looking for different things and I knew this. So instead of closing shop I changed with it and merged my company with another and we are now a full service PR Firm for authors.

Even though we both bring over 10 years experience to authors we basically started over. It was scary but thankfully we both had stellar reputations and our business, as I write this is in month four, has totally taken off. Buoni Amici Press, LLC. is already working with authors on the New York Times and USA Today Bestsellers lists.

Now, how does knowing this help you start a business? Well, technically it doesn't but I hope you take away a few things:

- Don't be afraid to just start. Starting my business took less than \$100.
- Research whatever it is you want to do, follow blogs in that field, join Facebook groups, connect with others in the field and maybe attend a conference.
- Know that you will have some hard times – businesses ebb and flow and you must be prepared for that.
- 40-hour workweeks and days off are a thing of the past. I never leave my house without my laptop and I am always checking my email.
- Make a list of what you'll need and set timelines and stick to them.
- Open a PO Box for your business. I don't have a business where I get merchandise or anything but I opened one so it had a real address for my mailing list – which is required by Federal law.
- Accept advice, criticism and be flexible. I always listen and sometimes I take the feedback I'm given and apply it and sometimes I toss it but I'm always willing to listen. I think my ability to listen is one of the reasons why I am still in business. I understood that what worked four years ago wasn't working today and if I wanted to stay in business I had to change because the business wasn't going to go backwards – only forwards.

Don't be afraid to take the chance. I know I stated that already but it's important so it's worth repeating. Be smart about it and take your time. In November my blog will be five years old. In April I'll be celebrating five years of working for myself. I'm no millionaire but I love what I do.

I work a ton of hours and don't know what a real vacation is like. I work from home and let me tell you there are some great benefits to that, but there are also a lot of bad points to that too. It took a long time for me to be disciplined enough to actually work at home and after a while you miss people. A home business is pretty solitary and so I sometimes take my office to a café. But I love it and I don't regret that I'm not teaching.

It's a risk but it was one I'm happy I took. No matter what business you want to open be prepared for long hours, hard work and lots of ups and downs. Like Lori Griener, from Shark Tank has said, "Entrepreneurs are willing to work 80 hours a week to avoid working 40 hours a week." It's so true.

If you take the chance I'd love to know. You can find me on Facebook and pretty much any social media so send me a message!

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EDUCATION

Project-Based Learning

by Katherine Hernandez, Communications Committee Member

There's a new catch-phrase in education, though the concept (like many others in this arena) is not exactly new.

We're hearing a lot about "project-based learning" (PBL) in classrooms, because of its unique capacity to develop students' skills in awareness (of the world around them and their own experience of it), questioning, critical thinking, creativity, problem-solving, collaboration, and design-thinking. It is also a powerful method for tapping into learners' interests and motivation.



Generally, teachers who use the project-based method create space for students to explore their own interests and questions and then help those students follow-through from question or inspiration to a finished, shareable idea, product, or service. That said, many projects are teacher designed and connected to the content of their courses. Turning content into meaningful projects, rather than asking students to passively ingest information teachers deliver to them, is an excellent and effective way to get students actively engaged in their learning.

PBL, then, is about having students do something meaningful and useful with the information they learn, instead of simply requiring them to memorize it and then testing their memory later on. A project can involve hands-on building or using digital tools to design and create, or it might mean drafting a proposal for a new or improved community service. Whatever the final product, every project includes a driving question, careful research, a design, testing of the design, and sharing with an authentic audience for feedback.

Educators and parents are not interested in perpetuating the century-old industrial model of education, which serves to train compliant rule-followers with an underdeveloped capacity to think for themselves or create solutions to existing and foreseeable problems. We aim, instead, to prepare our children for today's (and tomorrow's) complex world.

Project-based learning is an excellent method for fostering the critical and creative thinking and "doing" skills that will serve our kids (and communities) well today and throughout their lives.

Two leading educators, John Spencer and A.J. Juliani, have teamed up to co-author books and teacher training on this method. In their book *Launch: Using Design Thinking to Boost Creativity and Bring Out the Maker in Every Student*, they outline their "LAUNCH" cycle for PBL, which can be utilized or adapted for any age group or subject area.

Similar to a writing process, "LAUNCH" is a cycle of phases that learners go through in a project. Students will move back and forth among the phases of the cycle, just as writers move through the phases of writing from idea to publishing.

"LAUNCH" is an acronym for the different phases of a project:

- L**ook, listen and learn
- A**sk many questions
- U**nderstand the problem or process

Navigate ideas and possibilities

Create a prototype

Highlight and fix any remaining issues

When students are satisfied that their work is ready, they launch it out to an authentic audience for feedback. Depending on what kind of feedback is received, students may choose to revisit the LAUNCH cycle to improve upon their initial prototype.

To be clear, not all teachers and schools are utilizing a project-based approach to teaching and learning. And, to be fair, this isn't the only method that will prepare our children to be competent members of their own communities or the larger world.

However, as both a parent and educator, I've come to value PBL in my children's and students' school, because it is the most powerful method I've seen and used in a variety of classrooms.

Project-based learning is good for schools, because it fosters students' skills, hones their independence and collaborative abilities, and empowers kids to take more responsibility for—and to be more creative and caring about—their contributions to, and experience of, our incredibly diverse and innovative world.

For more information on PBL, see the following:

- Parents and Community: www.edutopia.org/project-based-learning-parent-resources; www.shsu.edu/centers/project-based-learning/parents
- Educators: www.bie.org; www.edutopia.org/project-based-learning-guide



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Community Safety Committee Reminder

A timely fact sheet to highlight fireplace safety this season

Warm home. Safe home. Fireplace safety tips.

Chimney cleaning and other fireplace safety tips to help you avoid a home fire.

Is your fireplace causing you more worry than enjoyment this winter? Here are some tips to avoid fireplace mishaps so you and your family can safely enjoy the comfort of a crackling fire this winter.

Chimney

Install a mesh screen cap over the top of the chimney.

Call a certified chimney specialist to inspect and clean your chimney or wood stove annually.

Cut away any branches hanging above the chimney vent.

Flue

Use a stovepipe thermometer to monitor flue temperature.

Air inlets

Air inlets should always be kept open.

Mesh gates

When the glass doors are open, close the mesh screen. It will help keep embers from escaping.

Hearth

The hearth should be completely clear of any debris, decorations or clutter.

Ashes

✓ Let ashes cool completely before removing them.

✓ If your fireplace doesn't have an ash pit connected to the hearth, keep ashes in a metal container a safe distance from your home—at least 10 feet.

✓ Pour water over the ashes before throwing them away.

36%
HOME FIRES
caused by
FIREPLACES
annually in rural areas

Doors

Open or closed? Depends.

Starting fire



OPEN – air helps start the fire

During fire



CLOSED – keeps fire contained and allows fan to heat your home



OPEN – you can better enjoy the fireplace experience, but it requires more supervision

Finishing fire



CLOSED – helps keep air in the chimney from entering your home

1 in 3 homeowners use a fireplace as their primary heat source

Other tips

- ✓ Never leave a fire in the fireplace unattended.
- ✓ Always have a smoke alarm on every level of your home and a fire extinguisher nearby.
- ✓ Never burn trash or use accelerants in your fireplace.

✓ Always keep firewood at least 30 feet from your home.

Things To Do in the 'Burgs

by Robin Nicholson, Communications Committee Member

There is a little hidden gem Downtown Stroudsburg called “Pocono Soap” located at 10 N 7th Street near Courthouse Square. This charming little shop offers eclectic and unique things. The shop features a surprisingly wide array of affordable gifts from local artisans and handcrafted bath and body products for men, women and children.

It has a lot more than the name implies, but of course does have an abundance of hand made all natural soaps with an remarkable variety of scents derived from essential oils. The shop hand makes all their own soap, scrub, lip balm, body spays, soy candles and more.

Pocono Soap has a “large section of bulk oils, butters, essential oils, fragrance oils and packaging for the at home body care crafter.” The shop also has a “classroom and offers educational classes on how to craft your own soap and other bath and body items.”



They host birthday parties, private events and mommy and me classes as well. A visit to Pocono Soap is truly a delightful experience. Your senses will appreciate the subtle drift wonderful aromas as you explore the charming little shop. Chat with the friendly staff as you pick up some unique gifts and treat yourself! Pocono Soap is open 10am to 5:30pm Monday-Friday , 9am-5:30 pm Saturday and Sunday 11am-3pm! You can also check out Pocono on Facebook @pocono-soap and online at www.pocono-soap.com



Eats Around Town

by Julie Harter, Communications Committee Member

A friend of mine, who works at Rainbow Mountain on Mt. Nebo Road in Marshalls Creek, has been telling me for some time how good the food is there. I finally went to dinner with friends on Prime Rib Night. It is a resort geared towards the LGBT community, but the restaurant is open to both resort guests and the public. It's very quaint and decorated warmly. There were many fun and colorful people enjoying the amenities and delicious food.



Although it was Prime Rib Night, I couldn't resist ordering the lobster mac and cheese. Holy crustacean Batman!!! Tender pieces of lobster and pasta in a scrumptious cheese sauce topped with buttery panko breadcrumbs.



Another time I went for dinner, I ordered the homemade buttermilk fried chicken. It was honestly some of the best fried chicken I've ever had. They serve it with homemade



mashed potatoes and their homemade country gravy on both the chicken and potatoes, and sautéed asparagus. Comfort food at its best! A few of my friends ordered the prime rib which looked amazing and tasted every bit as good. Other diners



ordered that night were the Filet Mignon topped with Bleu Cheese, and the Chicken Francese. YES, I tasted everyone's and they were all amazing!

They have a very lovely dessert menu with something for everyone.

I definitely recommend Rainbow Mountain to anyone who wants a delicious meal and a fun and friendly night out. You should check out their website or Facebook page, as their hours change seasonally. They also serve breakfast and lunch on Saturday and Sunday. Also check out their resort's calendar for upcoming events and festivities.

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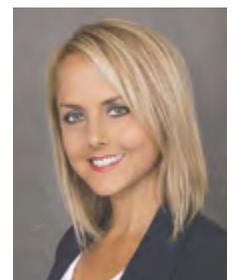
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Did you know...

- 29 homes are presently for sale in Penn Estates.
- 124 homes sold in Penn Estates year to date.
- The highest-priced home sold for \$230,000 year to date.
(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
- 93% of buyers start their search on the Internet.
- The median age of today's first-time home buyer is 33 years old.



Linda Miller



Michelle Clark

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