



Living in Harmony with Nature

Harmony

Penn Estates Property Owners Association

June/July 2022

Annual Meeting - May 7, 2022

2022-2023 PEPOA Board of Directors and Officers

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 Vice-President..... David Montalvo
 Secretary Sandra Bonet
 Treasurer Christine Morton
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 Abe Kone, Maryann Rodriguez

2022-2023 PEPOA Committee Liaisons

ARB..... David Montalvo
 Communications..... Sandra Bonet
 Election Chuck Fariello
 Finance..... Christine Morton
 Recreation..... Christine Morton
 Rules & Regulations Chris Hoffman

Revised and Amended Bylaws

> Approved by members

The Great Penn Estates Easter Egg Drop

by Sandy Bonet, Communications Committee Board Liaison and Assistant to Easter Bunny

On April 8th, the Easter Bunny outdid himself by showering us with 4000 eggs, filled with candy and toys, dropped from a helicopter over the sports field next to the tennis courts! Both kids and their grownups were delighted with the display.

The pictures capture all the surprise and fun of the event except for one thing. It's impossible for the camera to capture the sight of the plastic eggs drifting from the helicopter door and falling like pastel snowflakes onto the grass.

The children immediately ran onto the field and every egg found its way to a basket in less than 10 minutes! Overall, a great time had by all.



photos by David Montalvo

Penn Estates Property Owners Association 2022-2023 Meeting Schedule

Board Meeting	June 3, 2022	7:00pm	Zoom
Board Meeting	July 8, 2022	7:00pm	Zoom
Board Meeting	Aug 5, 2022	7:00pm	Zoom
Board Meeting	Sept 9, 2022	7:00pm	Zoom
Board Meeting	Oct 7, 2022	7:00pm	Zoom
Budget Presentation/work session	Oct 8, 2022	9:00am	Zoom
Budget Presentation/work session	Oct 11, 2022	7:00pm	Zoom
Board Meeting	Nov 4, 2022	7:00pm	Zoom
Board Meeting	Dec 2, 2022	7:00pm	Zoom
Board Meeting	Jan 6, 2023	7:00pm	Zoom
Board Meeting	Feb 3, 2023	7:00pm	Zoom
Board Meeting	Mar 3, 2023	7:00pm	Zoom
Board Meeting	April 7, 2023	7:00pm	Zoom
Annual Meeting	May 6, 2023	10:00am	Zoom



More photos on page 10

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Navigating Your Finances

by **Bettyanne Nevil, Communications Committee**

This year, my food, heating, and transportation budget were not adequate for the current cost of living. I needed to making small lifestyle changes to come up with the additional funds. Since we are not doing some of our favorite pastimes that we enjoyed prior to Covid, I didn't need to do many changes. But while researching, I did find some ideas that may help you find some extra money.

First, make a list of all income and expenses for the last 2 to 3 months. Think streaming, gym memberships, big box store memberships. Does anyone you know also subscribe to the same services that you might be able to share? Do you use it enough to warrant paying for it? Cancel or combine anything you can.

Bartering seems to be a lost exchange. Do you have a hobby or enjoy doing something that your friends and neighbors may be paying someone for? Do they? You will never know if you don't ask. Think crafting for gifts, pulling weeds, fixing computers, painting, etc. There are so many things that are valuable that we can exchange for other valuable items and/or services.

Walk your neighborhood rather than a tread mill. Years ago, we knew all of our neighbors. Enjoy pot luck BBQ's, game nights, and spending time, not money.

Inquire about income-based repayment options. You probably already know that some student loans can be adjusted to an income-based repayment plan. But if you did not know, payments are based on a percentage of your discretionary income. It is capped as well at 10%, but will adjust as your income adjusts.

Switch your mind set away from nice-to-haves to must-haves. If you must buy something, check open box items, used items and thrift stores. I know of people who have bought the newest small appliances such as air fryers at the Salvation Army and Goodwill. Also try to swap, not shop. School uniforms are usually grown out of before they are worn out. Post on social media what you are in search of. Join buy nothing Facebook pages in your area, free pages, and local rummage sale pages. You can also list anything you currently have that you do not use.

Check out discount grocers like Aldi. They're local, convenient, and are usually priced lower than full-service supermarkets. Combine your errands to save gas. Possibly share rides and socialize to remove the stigma you may unconsciously carry having to cut back.

From Phyllis's Desk

by **Phyllis Haase, Community Manager**

2022 Amenity Badges - Get a Jump on Summer Rush

Members who have paid their 2022 Annual Assessment Fee in full and are in good standing may obtain their 2022 Photo Amenity Badges or stickers at the Administration Office, Monday-Saturday, from 8:00 am to 4:00 pm.

Beginning May 16, 2022, stickers will be issued to members who have entered into a payment agreement and are current with their obligations to the Property Owners Association.

Members who have previously received their Amenity Badge may bring the badges for the unit to the Administration Office to receive their 2022 sticker at no cost. Stickers will not be issued unless the badge is present. Those who have missed placed their badge may purchase a replacement for \$5.00.

All persons five years of age and older shall display a current photo or guest ID to access and use any recreational facilities. Members will receive up to six photo amenity badges for those residing within the home. Members or residents with photo ID badges may purchase a daily pass for their guests at the cost of \$5 for adults and \$3 for children. They also have the option to buy a seasonal pass (Memorial Day to Labor Day) for \$50. The pass grants admission of one guest per day to the amenities. Members or residents must remain with their guests while using the amenities.

Wishing our Penn Estates family a safe and enjoyable summer!

All dogs must be kept on a leash at all times. Also, please be kind and always clean up after your pet. Thank you!

 **Harmony**

The official publication of the Penn Estates Property Owners Association
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Reopening and Re-Engaging Plan for the Residents of PEPOA

As amended April 8, 2022

In Concurrence with State and National Recreation and Park Guidance

Health Risk Principles

The risk of exposure and spread of COVID-19 increases based on:

- The more people a person physically interacts with
- The closer the physical interaction is with others
- The longer the physical interaction is with others
- The greater the interactions with frequently touched surfaces
- The environment in which interaction occurs.

Pennsylvania Recreation and Parks Society is the principal statewide association providing professional development, leadership, advocacy, and resources for those working and volunteering in the parks and recreation field, improving environmental, economic, and social health and wellness, and provided guidance that Penn Estates POA is using to base our 2021 opening.

Information considered for the proposed plan:

- CDC Regulations
- CDC Model for Aquatic Health Code
- CDC Guidance for Beaches
- PA DOH Events Guidance
- Universal Mask Mandate

PEPOA is not insured for infectious diseases. Members of the Association are solely responsible for claims. The Board of Directors recommends all participants be vaccinated and that those with health concerns wear masks. Indoor events will be paused if Monroe County should move to a high level (red) of Covid.

Opening plan Subject to Change

OUTDOOR COURTS: BASKETBALL

- Groups & Capacity - Vulnerable populations should not attend.
- Scheduling - The courts are open play, and no scheduling is accommodated. Games may be played to completion
- Hygiene - Clean hands before and after practice, games, and sharing equipment. Wipe off frequently touched surfaces, equipment, or gear with wipes before and after use. Self-monitored for hand sanitizer.
- Equipment - Participants should bring their own equipment. Sanitize and wipe off equipment before and after use is recommended.
- Minimizing Contact - Players do not huddle together; no hand slaps. Sportsmanship continues in a touchless manner.

OUTDOOR COURTS: TENNIS

- Groups & Capacity - Vulnerable populations should not attend.
- Scheduling - The courts are open play, and no scheduling is accommodated. Games may be played to completion
- Hygiene - Clean hands before and after playing. Wipe off frequently touched surfaces, equipment, or gear with wipes before and after use. Self-monitored for hand sanitizer.
- Equipment - Participants should bring their own equipment to limit shared equipment. Sanitize and wipe off equipment before and after use.
- Minimizing Contact - Players do not huddle together, no hand slaps. Sportsmanship continues in a touchless manner.
- Player Areas - No equipment is provided.

OUTDOOR COURTS: SAND VOLLEYBALL

- Groups & Capacity - Vulnerable populations should not attend.
- Scheduling - The courts are open play, and no scheduling is accommodated. Games may be played to completion
- Hygiene - Clean hands before and after playing. Wipe off frequently touched surfaces, equipment, or gear with wipes before and after use. Self-monitored for hand sanitizer.
- Equipment - Participants should bring their own equipment to limit shared equipment. Sanitize and wipe off equipment before and after use.
- Minimizing Contact - Players do not huddle together, no hand slaps.
- Player Areas - No equipment is provided.

OUTDOOR COURTS: HORSESHOES

- Groups & Capacity - Vulnerable populations should not attend.
- Scheduling - The courts are open play, and no scheduling is accommodated.
- Hygiene - Clean hands before and after playing. Wipe off frequently touched surfaces, equipment, or gear with wipes before and after use. Self-monitored for hand sanitizer.
- Equipment - Participants should bring their own equipment to limit shared equipment. Sanitize and wipe off equipment before and after use.
- Player Areas - No equipment is provided.

INDOOR VENUES

- Groups & Capacity - Vulnerable populations should not attend.
 - **Oak Room** - It is recommended all participants be vaccinated and those with health concerns wear masks.
 - **Penn Terrace Deck** - It is recommended all participants be vaccinated and those with health concerns wear masks.
 - **Multipurpose Room** - It is recommended all participants be vaccinated and those with health concerns wear masks.
 - **Lower Conference Room** - It is recommended all participants be vaccinated and those with health concerns wear masks.
- Hygiene - Handwashing/sanitizing before and after each event recommended.

RECREATION AND FITNESS CENTER

- Groups & Capacity - Vulnerable populations should not attend.
 - **Recreation Center** - It is recommended all participants be vaccinated and those with health concerns wear masks.
 - **Fitness Center** - It is recommended all participants be vaccinated and those with health concerns wear masks.
- Sanitation & Cleaning - Clean and sanitize frequently touched surfaces and restrooms regularly. Maintain daily opening and closing sanitation schedule to ensure all items are cleaned.
- Hygiene - Handwashing/sanitizing before and after each event recommended.

PLAYGROUNDS and PAVILION

- Groups & Capacity - Vulnerable populations should not attend.
- Ratios & Groups - Open with physical distancing.
- Programming - No formal programming.
- Notes - Users should supply their own hand sanitizer and obey all posted signage.

OUTDOOR RESTROOMS – PORTABLE TOILETS

- Sanitation & Cleaning - Clean and sanitize frequently touched surfaces at regular intervals based on usage.

OUTDOOR ENTERTAINMENT

Community Day, Fall Festival, Street Fair, Concerts, Movie in the Park, etc.

- Capacity - Vulnerable populations should not attend.
- Sanitation & Cleaning - Clean, sanitize, and disinfect frequently touched surfaces throughout the event
- Programming - Ticketed Events: The policy has been implemented to allow participants flexibility for refunds if ill.

BEACHES & WATERFRONTS

- Capacity - Vulnerable populations should not attend.
 - **Highland Lake Beach Area** - Vulnerable populations should not attend.
 - **Highland Lake Playground and Gazebo Area** - Vulnerable populations should not attend.
- Equipment Sharing - Discourage shared equipment outside of same household.

LAKE HOUSE and POOL LAVATORIES

- Sanitation & Cleaning - Clean, sanitize, and disinfect frequently touched surfaces every 4 hours. Maintain daily opening and closing sanitation schedule.
- Hygiene - Provide for handwashing or sanitizing before and after use. Prop open doors when practical; increase air exchange where possible.
- Food & Beverage - Not allowed.

POOLS

- Capacity - Vulnerable populations should not attend. Ratio as set forth in the PA Department of Health.
- Equipment - No lifejackets are provided.
- Minimizing Contacts - Water fitness partner work may resume.
- Programming - Resume instructor supported aquatics.

Good Workout with Amazing Views - Discover Mount Minsi

by Ting Qian, Contributor

“Of all the paths you take in life, make sure a few of them are dirt.”
—John Muir

If you are like my hiking pal Chubby and I who are passionate about finding a nearby place to explore, get dirty and be happy! Mount Minsi via Appalachian Trail could be a very rewarding destination for you. It offers breathtaking views of the Delaware Water Gap, not to mention an unobstructed view of its sister—Mount Tammany on the other side of the river.

The Appalachian Trail is marked with 6-inch-long by 2-inch-wide white paint marks on trees. These “white blazes” serve as markers to let hikers know they’re on the right track. Mt. Minsi sits right by the Delaware Water Gap on the Pennsylvania side of the Delaware River. Following the white-blazed Appalachian Trail is a quick way to get to top of the mountain.

This route is considered moderately challenging. The trail is a five-mile loop which takes about 2 and half hours on average to complete. Elevation gain (the total amount you will climb in a day) is over 1,049 feet according to the AllTrails app we were using. It was a good workout for us.

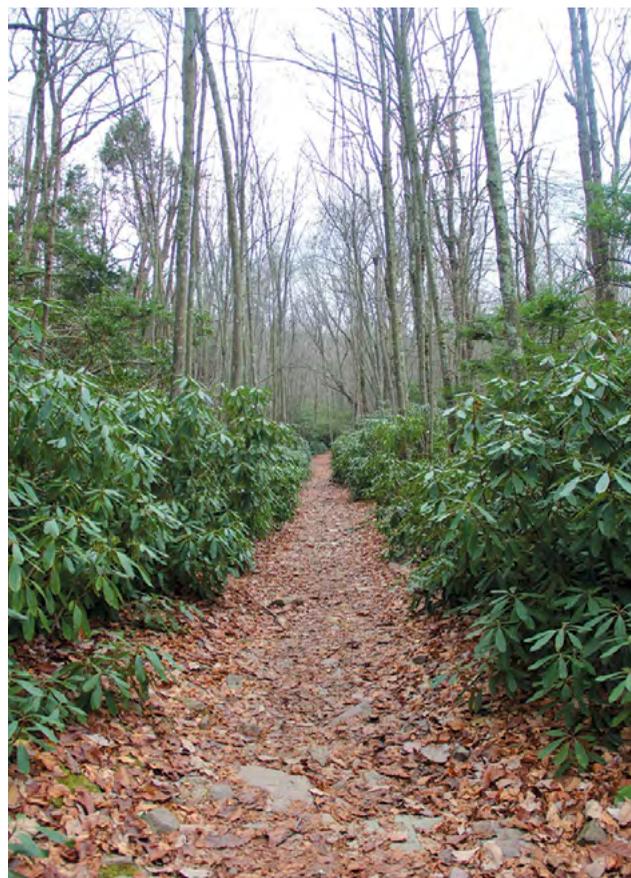
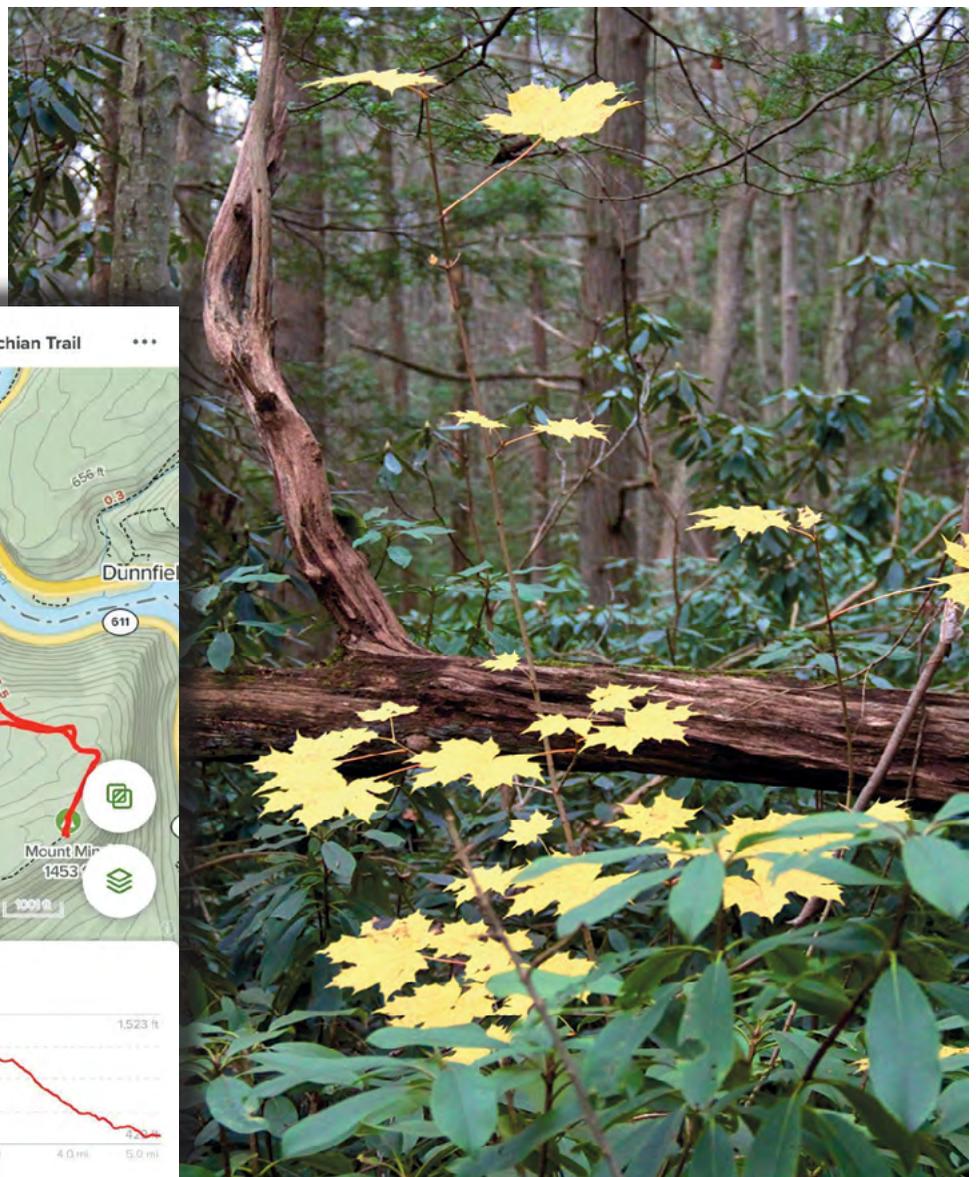
The trail is well marked and easy to follow. It starts with a flat, wooded road. After a little while, beautiful Lake Lenape quietly comes into view. It was quite delightful! You will then come across a few small creeks and cascades along the way. We kept climbing up, and found ourselves become part of the panoramic views from near and far —the river, the valley, the surrounding Appalachian Mountains. In June and July, there is a good chance you will walk through a tunnel of blooming rhododendrons on this trail!

The trail going up is pretty rocky. Make sure to wear sturdy sneakers or hiking shoes. Dogs are allowed but need to be leashed. There are a few lookout spots that are perfect for a snack break or water break while enjoying those amazing views. The Parking lot for Mt. Minsi is located on Lake Road. There’s limited parking space, so early arrival is recommended.

Oh, did I mention that Mt. Minsi trail is just 18 minutes or 9 miles away from Penn Estates? Chubby and I are determined to go back again to discover more of the wonderful things Mt. Minsi offers.

Direction: I-80E to Exit 310 toward PA-611/Delaware Water Gap. At the traffic circle, take the 2nd exit onto Broad St, and continue to stay on Broad St. Turn right onto Mountain Rd, then slight left onto Lake Rd. to enter the parking lot.

Enjoy your trip!



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Father's Day Gifts Under \$15

by **Bettyanne Nevil, Contributor**

One of the harder choices for gift giving I have faced is what to get children to give to their father. I found myself buying ties, socks, or body sprays. Usually, I gave the big gift. I just picked up something for the children to give him. He is their father. So maybe if I put some thought into it, I could find useful items he will like without blowing my budget.

Here are 10 useful gifts for under \$15 on Amazon.

Prices were good the day this column was submitted.

- Seven Sparta Spring Loaded Coin Holder \$11.99 - Quicky grab change.
- Drop It Wine, Tannin & Sulfite Remover \$14.99 - Enjoy the wine, drop the headache.
- Heircool Universal Waterproof Phone Pouch \$9.99 (2 pk.) - Fits devices under 7".
- Water Sports Barefoot Quick Dry Aqua Yoga Socks \$13.68 - Light weight, anti-slip.
- EZ Bites Relief Venom Extractor \$8.99 - Great for hiking, fishing, playing golf, and camping.
- Utopicar Blind Spot Car Mirrors \$11.75 - Designed to look like an original part.
- INIU Portable Phone Charger \$14.44 - USB-C Input and Output.
- YQXCC 4 pack cooling towel \$11.89 - Stays chilled for up to 3 hours.
- Thunderfit Silicone Wedding Ring \$13.99 - A must for an active lifestyle.
- Faux Leather Car Tissue and Mask Holder \$6.99 - Holds up to 20 three-layer masks



Happy Father's Day!

by **Sandy Black, Contributor**

We will be celebrating Father's Day on Sunday, June 19, 2022. In researching this day in which we not only celebrate Fathers but also Grandfathers and Great-Grandfathers I discovered an interesting historical story about the actual establishment of this holiday.

So, two stories of when the first Father's Day was celebrated. So, the first Father's Day was celebrated in Washington state on June 19, 1910. A young lady by the name of Sonora Smart Dodd is credited with coming up with the idea of honoring and celebrating her father while she attended a Mother's Day sermon in church in 1909. She felt that even though mothers were being given the acclaim on this day, fathers should equally deserve a celebratory date of praise. She chose June 5th, the anniversary of the passing of her father, William Smart, a veteran of the Civil War and a widower. This day of celebration held in Spokane, Washington was then deferred to the third Sunday in June.

Now the other historical story regarding Father's Day in America occurred in Fairmont, West Virginia on July 5, 1908. Grace Golden Clayton suggested to the minister of the local Methodist church that a day should be set aside celebrating fathers after a deadly mine explosion which killed 361 men.

Local communities across the country unofficially supported the celebration of making Father's Day a national holiday. The late William Jennings Bryant was one of its biggest proponents. Eventually in 1924 President Calvin "Saint Cal" Coolidge gave his recommendation that Father's Day become a national holiday. Unfortunately, no official action was taken.

President Lyndon B. Johnson, in 1966 through an executive order, finally designated the third Sunday in June as the official day to celebrate Fathers. Again, it was not until 1972 during the Nixon administration that Father's Day was officially recognized as a national holiday.

So, if you are one of the fortunate ones to be able to celebrate this great holiday with your father, don't just purchase a crappy "World's Best Day" mug for him. Write him a card expressing some of the things you love and admire about him. Nothing mushy but just tell him that you are proud and blessed to be either his son or daughter.

Renting Your Home?

Here are a few tips that will help you, your renters, and the association.

- **Talk to the staff** - The association staff can provide important information about requirements and tips about the rental process that will be very helpful, especially if you're leasing for the first time.
- **Check the Documents** - Make sure you comply with the association's governing documents—the bylaws and rules and regulations.
- **Educate Prospective Tenants** - Be sure to inform prospective renters about the special considerations of living in a community association *before* they sign a lease. We will be happy to give you a copy of the rules to pass along.
- **Use a Lease Addendum** - Penn Estates has an addendum to your lease that covers the specifics of the community association and requires renters to adhere to association rules. This is very important because it gives you and the association a means of enforcement.
- **Encourage Tenants to Participate** - Even though tenants have no vote on association matters, they are an important part of our community. Make them feel welcome, provide information that will familiarize them with the association, and encourage them to participate in community activities whenever possible. Today's renters may be tomorrow's owners—or even board members. The more we all do to promote a sense of belonging for renters, the more positive and successful the leasing experience will be for everyone.

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Poetry Corner

by James Ruffini, Communications Committee Member

In celebration and support of Pride Month, our poetry choices for this issue are poems by James Baldwin and Walt Whitman. These poets were both historically part of the LGBTQ community. Additionally, Whitman's poem is also a celebration of America and fits nicely with the July 4th holiday. I hope you enjoy them.

I Hear America Singing

Walt Whitman

I hear America singing, the varied carols I hear,
Those of mechanics, each one singing his as it should be
Blithe and strong,
The carpenter singing his as he measures his plank or beam,
The mason singing his as he makes ready for work, or leaves
Off work,
The boatman singing what belongs to him in his boat, the
Deckhand singing on the steamboat deck,
The shoemaker singing as he sits on his bench, the hatter
Singing as he stands,
The wood-cutter's song, the ploughboy's on his way in the
Morning, or at noon intermission or at sundown,
The delicious singing of the mother, or the young wife at
Work, or of the girl sewing or washing,
Each singing what belongs to him or her and to none else,
The day what belongs to the day – at night the party of
Young fellows, robust, friendly,
Singing with open mouths their strong melodious songs.



Paradise

James Baldwin

Let this be my summertime
Of azure sky and rolling sea,
And smiling clouds, and wind-kissed laughter,
And just myself entranced with thee.
And children playing in the glory
Of a carefree, youthful day,
And sunshine shining from the heavens,
And tears and sighing fled away.
Let this be my happiness
'Midst the earth's swift-flowing woe.
Let this be my only solace—
Just to know you love me so.
Just to know that we'll go winging,
Far above this earthly clime,
Hand in hand through laughing meadows,
Let this be my summertime.

Pet Rules

Our association is proud to be pet-friendly, and we're happy your four-legged family members are part of our community. It's important that these pets don't create an unpleasant environment for everyone else. To avoid unnecessary disputes and potential rule violations, here are some guidelines owners should follow to ensure their furry friends continue to be a welcome addition to the neighborhood.

- **Read the Rules:** We welcome pets in our association. Please check our website or the association's governing documents for more information.
- **Keep it Clean:** No one wants to see, smell or accidentally step in the "gift" your dog left on the grassy common area. When your dog needs to go, be sure to properly dispose of it, preferably in a pet waste disposal can.
- **Quiet Down:** When barking becomes annoying to neighbors, it's time to step in. Find out what causes your pets to get vocal. When you've identified the cause, take remedial actions such as confining them to an area where they feel calm while you're away, removing or blocking as many stimuli as possible, exercising them more, and spending more time with them. You can also take them to a professional or search online for tips on how to help your pets keep quieter.

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The 4th of July

by **Stephanie Joy Lewis, Contributor**

Did you know we have celebrated this day as a federal holiday since 1870?¹ However, that's nothing compared to Americans and others who love America, celebrating this day back to the 18th century and the American Revolution that brought us our independence from Britain. Specifically, July 4, 1776, was the day, two days after the Continental Congress voted in favor of independence. On this day, the 13 colonies' delegates adopted the *Declaration of Independence*.

Gaining Our Independence

Interestingly, when the Revolutionary War erupted in the spring of 1775, it is reported that few colonists wanted full independence from Britain. In fact, those that did, were considered radical.¹ However, as the months went on and the colonists shared their thoughts, (think: "*Common Sense*" by Thomas Paine, published in early 1776)², the colonists' hostility to Britain grew significantly.

Factoid: Thomas Jefferson and John Adams, two of the five Congressional appointees to draft a formal statement justifying the break from Britain, both died on the 50th anniversary of the adoption of the Declaration of Independence on July 4, 1826.

Factoid: Thomas Jefferson is considered a primary drafter of the Declaration of Independence.

Factoid: John Adams later felt that July 2 was the proper date to celebrate the birth of American independence, and it is reported that in protest to it being recognized on July 4, he declined requests for his appearance at July 4th events. Peaceful protests are clearly part of our original birth, to be sure!

On June 7, 1776, the Continental Congress met in Philadelphia's then Pennsylvania State House, now Independence Hall. Virginia delegate, Richard Henry Lee, made a motion for the colonies' independence. There was heated debate and the vote on that motion was postponed so that a five-person committee could draft a formal statement regarding the justification for independence from Great Britain.

On July 2, 1776, the Continental Congress voted on the motion, and it passed unanimously. Two days later, the Congress adopted the language of the drafted Declaration of Independence, largely written by Thomas Jefferson.

The Beginning of Independence Day Celebrations

Although the 13 colonies declared their independence from Britain, the Revolutionary War carried on long after. The peace treaty to end the war was not signed by the British and Americans until November 30, 1782.³ It then took 10 months to wrinkle out the details and on September 3, 1783, the Treaty of Paris (because it was signed in Paris) was born. In the meantime, celebrations were enjoyed.

That summer of 1776, some of the celebrations of the birth of independence were satirically dark, with mock funerals for King George III, symbolizing the end of the monarchy rule and the triumph of America's liberty. (Perhaps these are early signs of the satirical memes we see in current times.) However, festivities like those we recognize today, including concerts, bonfires, parades, and cannon and musket firings, often took place at the first public readings of the Declaration of Independence in that era.

Philadelphia Leads the Celebratory Way

The first celebration of note took place in Philadelphia on July 4, 1777, while Congress and the nation were still occupied by the ongoing war. The following year, George Washington, reportedly shared double rations of rum to his soldiers to celebrate the decision inherent in that Declaration.

The tradition of this patriotic celebratory day became even more widespread after the War of 1812, when America again faced Great Britain. In 1870, Congress made Independence Day a federal holiday and in 1941, that provision was expanded to include pay for the day off for federal employees.

Today, we Americans, along with many of our

other residents, continue to heartily celebrate America's Independence Day each year. Many embrace the fireworks tradition started by Philadelphia at that 1777 annual celebration, where a ship's cannon fired a 13-gun salute in honor of the 13 colonies. (**Reminder: Fireworks are not permitted in Penn Estates!**)

Many enjoy barbeques, swimming, beach-going, softball games and other leisure activities often involving groups of people. This year, Independence Day, and the federal holiday recognition for it, falls on a Monday. This often means a three-day weekend for many workers. Hopefully you are one of them.

Video History

For history buffs or just folks who like to be informed of where we as a nation came from, there is a "vault" of video documentaries and series about and involving the American Revolution and the various players of that era. You can find that at <https://watch.historyvault.com/topics/american-revolution>

[1] <https://www.history.com/topics/holidays/july-4th>

[2] <https://www.ushistory.org/paine/commonsense/>

[3] <https://www.dkfindout.com/us/history/american-revolution/end-revolutionary-war/>



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Easter Egg Drop
photos by David Montalvo

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What We're Streaming

Guilty Pleasures or Hidden Treasures?

by Sharon Kennedy, Communications Committee Member
with contributions by Sandy Bonet and Paul Quillin

We started a new (though limited) series article in the last issue of Harmony. In this time of COVID (or post COVID?), there has been more time for streaming movies and special series. The idea for this column was to review some programs available to stream that may not be as well-known as Breaking Bad or Downton Abbey. We reviewed What's the Matter with Maggie Cole and Unforgotten in the last issue. We offer up to you three additional favorites that you might enjoy.

Leverage

IMDb, free through Amazon Prime Video

contributed by Sharon Kennedy

I love any show that has a Robin Hood type theme, with the good guys (or the underdogs) tricking the bad guys by using the bad guys' trick against them. Add in some special powers that the good guys have and you have an idea of the theme behind Leverage.

In the first episode, a man who says his aircraft design plans were stolen from him asks for help to steal them back. He hires several thieves, each with their own specialties, who usually only work alone. He hires an "honest man" to coordinate these three people to perform a heist. The "honest man" is an ex-insurance investigator who is drawn into the action by the prospect of payback against an insurance company that had withheld coverage for the only treatment that could have saved his (now deceased) son's life. The man who hired them had lied, didn't pay them, and tried to kill them.

The rest of the episode is about how they turn the tables on the bad guy who hired and deceived them. Parker is the thief that can move better than an Olympic gymnast, whether jumping from buildings, crawling through the tiniest of places, or doing backbends past alarms. Hardison can tap into anything run by computers. Eliot is able to single handedly disarm a team of Special Forces in the time it takes for a back pack to drop to the floor. A later addition is Sophie, who is the worst ever actress on stage but the most amazing character actress when pulling a heist.

Each episode involves someone who has been victimized being helped by this unlikely team, who decided to continue working together. I am fascinated by the story lines, as well as laugh out loud moments in each episode. There are five seasons of Leverage to enjoy. There is also a subsequent 16-episode season titled Leverage Redemption. There may be a second season released in 2022.

The Gilded Age

HBO Max

contributed by Sandy Bonet

Set in New York in 1882, this series opens as a new-money family, the Russells, move into their Stanford White-designed mansion on Fifth Avenue, across the street from the less luxurious but more respectable house of the old-money sisters Agnes van Rhijn and Ada Brook. (Christine Baranski and Cynthia Nixon).

The socially ambitious and ostentatiously rich Bertha Russell is a fictionalized version of Alva Vanderbilt, the wife of railroad tycoon William Vanderbilt. They were one of the "new money" interlopers in the eyes of the Mayflower descendants and Dutch who made up the "old money."

Written by Downton Abbey creator Julian Fellowes, the show is not well loved by many critics. But so are a lot of shows that we have enjoyed over the years. This is really enjoyable TV.

Pieces of Her

Netflix

contributed by Paul R. Quillin

Pieces of Her is based on a book of the same name by Karin Slaughter. Toni Collette plays Laura Oliver; Bella Heathcote plays Andy Oliver; Jane, a younger version of Laura, is played by Jessica Barden.

The story begins with a terrible act of violence that sets an entire chain of events into motion as Andrea Oliver (Andy) realizes that her mother (Laura) has been keeping dark secrets from her for years. Laura appears more terrified by the publicity than the horrible act that caused it and then the lying begins. Laura is

a great liar, which begs the question, is this something she's used to doing? Why does it come so naturally to her?

Pieces Of Her is a stew containing horrific violence, rich and powerful characters, chase scenes, disguises and a suitcase full of money. But I found what it delivered best were the characterizations and how they interacted. Overall, this is a complex and entertaining outing with incredible performances from its female leads.

Both mother and daughter are forced by their situations to assume various disguises. Laura, the mother, is able to hone these skills gradually, but her daughter does not have the luxury of time and watching her improve at this resulted in some comic moments. Also, the story continually jumps back and forth in time, but the effect is seamless and actually adds clarity.

This series is shown in 8 episodes and so far, there has been no hint of its continuing but given how it ends, it could go either way. As you may know, Netflix tends to wait 1-3 months to announce a renewal for its shows which would mean we should hear about the future of Pieces of Her by the summer of 2022.

Please let us know of any streaming shows that you have enjoyed. You can send your reviews to pepoaharmony.com. Enjoy!

HEALTH & FITNESS

Lifestyle Changes

by Yoland Sarrabo, Contributor

Lifestyle changes? What's that?

I had the pleasure of speaking about this topic a week ago and the importance in having a sit down 1:1 on what, how, and why when implementing a lifestyle change. So, what does it mean? Lifestyle change simply put is about making modifications or behavior changes that reflect a positive transformation to your being. If your life style change is about losing weight and becoming fit, then the conversation would also need to include your diet, exercise, and positive habits. Let's briefly delve into the basics:

What – First you have to figure out what is it that needs fine tuning in your life. Are you tired of your circumstances in regards to your body and physique? Were you a person that maintained a chiseled body just some years ago? What was the change when staying and being active was no longer an interest? Lifestyle changes Is not about the sprint but it is about making the needed adjustments to work towards consistency along with change.

How – Moving towards change is about doing so in small increments. It's usually a good idea to move forward with a written reference that includes your goals; as you follow this guide understand that one area may involve a segment of the bigger goal. Examples:

Weight loss + Diet intake = Habit Change

Healthy + Routine Check-Up = Proactive

Why – Moving forward with a healthy life style change is a step towards progress, as we get in a slump, whereas you may not know how to make a change. There are so many factors of why adjustment has to be considered, whether it stress, and sickness physically or mentally. There may be that time when you have to just do.

Tips

- Change in Eating habits = read nutrition labels = portion control = healthier options
- Change in Physical habits = walking = fun = feeling better = seeing results
- Contemplate the S.M.A.R.T acronym which is a tool in setting goals and objectives. Be **Specific, Measurable, Attainable, Relevant, and Timely.**

Cheers!

Yolanda Sarrabo is principal at Chronic Fitness Personal Training Boutique Service and a regular contributor. www.chronicfitnessinc.com



Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

It's finally SUMMER!! What a crazy spring. We had that early taste of sunny and warm weather only to reenter winter once again. COVID has been disorienting enough, but the crazy weather really messes with my sense of time. I am so looking forward to the pool opening, to our outdoor activities and to hanging out at the new dog park area.

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

The first Saturday of each month from April until October you can enjoy the art at various galleries as part of the First Saturday Art Walk in downtown Stroudsburg. Another recurring event during this season is the Hayride tours offered every two weeks at Mountain View Vineyard. The ride is about an hour long and costs \$12 per ticket. The farmer's market is on Monroe Street in Stroudsburg every Saturday morning from 8 to noon through October.

This is the season for outdoor festivals. Shawnee Inn and Resort hosts their community concert series every Tuesday night through September 13. Bring your blanket or lawn chair. There are Concerts on the Square in Stroudsburg every Thursday through August 1. Also on Thursdays is open mic at Shawnee Craft Brewing Company through December 29. Milford Music Festival runs June 10-12. I have attended this several times in the past and it is great fun. There are bands on most every green space and large deck throughout the town.

There are other types of festival throughout the summer, most of which include music as well as vendors, crafts, food or other forms of entertainment. On June 5th from noon to 5 is the Pocono Pride Festival at the Courthouse Square in Stroudsburg. In addition to music, vendors and entertainment, there will be a resource table re services available for the LGBTQAI+ community.

The Juneteenth Freedom Festival will be at the Courthouse Square in Stroudsburg on June 15th. Juneteenth will also be celebrated and honored at the Mountain Center in Tobyhanna on June 19th. The Latin Fusion Fest will be at Courthouse Square on July 19 from 2 to 6:30.

Quiet Valley Living Historical Farm hosts their Summer Garden Party, dedicated to the art of gardening on June 18th. The 31st Annual Great Tastes of PA Wine and Food Festival will be at Split Rock Resort on June 18 and 19. Shawnee Riverfest will be on July 10th and the proceeds will benefit the United Way.

The Stourbridge line and the Lehigh Gorge Scenic Railway typically do special runs for each season. There are special rafting events coordinated with water releases. Pocono Environmental Education Center and Kettle Creek Environmental Center host many events throughout the year, especially in the summer. For example, Kettle Creek Environmental Center has a family scavenger hunt on June 25. The cost is \$10 per family.

There are too many events in each of these categories to list, so check their websites when you have a free day to enjoy the outdoors. If you want to be active, you can try the Triathlon Festival in Hawley on June 10-12. Or you can participate in goat yoga at Mountain View Winery in Stroudsburg (dates vary). Or you might want to sign up to drive your own car at Pocono Raceway (dates vary).

We soon will be coming into the season for county fairs. I believe that the first one is the Wayne County Fair in Honesdale on August 5-14. August is full of fairs throughout the month. And, of course, we are coming into fireworks season. Keep an eye out for places that list local events for July 4 fireworks. Typically, there are fireworks throughout the area, such as Mount Airy, Lake Wallenpaupck, Camelback etc.

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



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Did you know:

- 8 homes are presently for sale in Penn Estates.
- 110 homes have been sold in the last 12 months.
- The highest sold price is \$598,000 in the last 12 months.
(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
- 95% of buyers start their search on the Internet.
- The average age of today's buyer is 33 years old.

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ARTICLE X - Lake and Beach Safety and Boating Rules

1. *The Grantee is hereby granted the privilege of boating, swimming, fishing and ice skating in the lakes of the Grantor. None of the foregoing activities are to be engaged in for any commercial purpose whatsoever, and all such privileges are under and subject to payment by Grantee of such fees as are set forth in the within covenants and restrictions. [Cross reference Declaration of Protective Covenants #21].*
2. Pennsylvania regulations (58 Pa. Code 91.4) "A person 11 years of age or younger may NOT operate a personal watercraft or a boat propelled by a motor greater than 25 hp. A person 12 through 15 years of age may NOT operate a personal watercraft if there are any passengers onboard 15 years of age or younger."
3. Pennsylvania regulations 58Pa. Code 97.3 (b) - Unpowered boat operators are required to carry a device capable of sounding a prolonged blast 4-6 seconds that can be heard by another boat operator in time to avoid a collision. An athletic coaches whistle is an acceptable sound producing device for unpowered boats. It is unlawful to use a sound producing device on the water under any circumstance except in the following situations:
 - Assistance is needed because of immediate or potential danger to the persons on board.
 - It is necessary to attract the attention of another boat.
4. PA Regulations 58 Pa. Code 97.1 (h) Require "Children 12 years of age and younger shall wear an approved wearable PFD while underway on any boat 20 feet or less in length and all canoes and kayaks" and PA Regulations 58 Pa. Code 97.1 (h) "Beginning November 1 until midnight April 30 of the following year, a person shall wear a Coast Guard approved wearable PFD while underway or at anchor on boats less than 16 feet in length or any canoe or kayak." Users must ensure that all watercraft is equipped with a U.S.C.G. approved flotation device for each occupant.
5. *Only boats, canoes or watercraft propelled by oars, sails or paddles shall be permitted upon the waters of said lakes. No motorboats of any description shall be permitted on the waters of said lakes. [Cross reference Declaration of Protective Covenants #22].*
 - A. Boat Registration - All boats used on PEPOA Lakes must be registered with the Association. Boat registration applications are available at the Administration Building. Dated identification stickers are issued for boat registrations; renewal registration and dated identification stickers are required annually. Identification stickers should be affixed to the boat immediately.
 - B. Boat Racks - Boat racks will be made available by PEPOA at one location on each of the three lakes; residents may store boats on the boat rack(s) for a seasonal fee. Rental applications are available at the Administration Building. Rack space will be available on a first come; first served basis. Once all of the boat racks are full, no more boat rack registrations will be issued. Any resident that does not obtain a rack space may not store boats along the shoreline of any lake; dam; levy or spillway. No boats may be left on the water. Residents without a rack space must take their boat(s) back to their property after use. Boat rack storage is a "store at your own risk" policy, and the Association is not responsible for damage or loss of property stored at the boat racks. Owners must secure their boats to the boat rack with a bike lock or some type of tether and lock.
 - C. Boat Removal - Boats must be removed from the racks no later than November 1st of each year. Any boats not removed by November 1st will be removed by PEPOA; locks will be cut and destroyed, and a removal fee of \$50 must be paid to retrieve it. Return of boats to resident's property is the responsibility of the boat owner/resident. PEPOA will not provide transport. Any boat(s) not retrieved by the owner after 90 days and written notice will be disposed of at the discretion of PEPOA.
 - D. Improper Boat Storage - Absolutely no boats are to be store along the shoreline of any lake; dam; levy or spillway. No boats may be left on the water. Both registered and unregistered boats found to be improperly stored will be immediately removed at the owner's expense. A removal fee of \$50 must be paid to retrieve it. Return of boats to resident's property is the responsibility of the boat owner/resident. PEPOA will not provide transport. Any boat(s) not retrieved by the owner after 90 days and written notice will be disposed of at the discretion of PEPOA. *Rev; 5/6/16*
6. No diving or swimming from boats will be permitted.

7. No china or glassware of any sort is allowed at the beach, consumption of food is limited to designated picnic areas, and all trash should be placed in the provided containers.
8. Children under fourteen (14) years of age are not permitted in the lake unless accompanied by a responsible person fifteen (15) years of age or older who shall be responsible for conformance to all rules. The responsible person(s) must remain at the beach facility with any/all children under fourteen (14) at all times.
9. Lakes will be cleared for 30 minutes upon hearing thunder. An additional 30 minutes will be added for each thunder clap. In the event of lightning, the lakes, beach and surrounding area must be vacated and remain empty for 45 minutes after the last lightning strike. Sailing or boating during thunderstorms is not permitted; boats must be docked at the first signs of a storm.

ARTICLE IX - Pool Rules

1. Guests with owners in good standing shall pay guest fees to use the amenity. *[Cross reference Article III - Membership Identification and Access Control, Section (A) - Amenity Access, #2].*
2. No one is permitted in the pool enclosure except during scheduled hours and only when lifeguards are on duty.
3. The pool staff may close the pool during scheduled hours for reasons of safety, weather or maintenance.
4. No running, dunking, pushing or other horseplay will be permitted. Always enter the pool with caution.
5. No china, glassware, smoking or beverages (except water in plastic containers) of any kind is permitted in the pool enclosure.
6. Food is permitted in designated areas only, and not to be consumed in the bathing areas. Proper trash receptacles are provided and should be used accordingly.
7. Children under fourteen (14) years of age are not permitted in the pools or pool enclosure unless accompanied by a responsible person fifteen (15) years of age or older who shall be responsible for the child's behavior and conformance to all rules. The responsible person(s) must remain at the pool facility with any/all children under fourteen (14) at all times. *Rev; 6/14/16*
8. Children who are not toilet trained must use plastic pants or swim diapers. Children wearing non-swim diapers are not permitted in the pool.
9. No diving, no flips, back dives or other similar types of actions will be permitted.
10. Appropriate swim attire must be worn in the pool. Street clothes, underwear or cut-offs are not allowed. The pool staff shall enforce compliance with this rule.
11. Deep-water areas of the pool are limited to individuals who can swim the width of the pool satisfactorily. Qualification is at the discretion of the pool staff and verification may be requested at any time.
12. No sitting or hanging on ropes and no swinging on ladders will be permitted.
13. Gum chewing is not permitted in the pool enclosure.
14. Only radios equipped with and used with headphones or ear buds shall be allowed in the enclosed pool area.
15. Flotation devices, scuba and skin-diving equipment, are prohibited in the pool and beach areas unless permission has been granted by the pool staff.
16. No articles of any kind may be thrown into the pool unless approved in advance by the pool staff.
17. The primary responsibility of the pool staff is the safety of the swimmers. They have the authority to remove anyone in violation of the rules from the pool for any portion of the day or longer. Chronic pool offenders may be suspended for a day, week, season or any portion thereof, and subject to other action or a citation and a fine, depending on the circumstances.
18. Pools will be cleared for 30 minutes upon hearing thunder. An additional 30 minutes will be added for each thunder clap. In the event of lightning, the pools, and pool deck, must be vacated and remain empty for 45 minutes after the last lightning strike.
19. Socializing with or distracting the pool staff while they are on duty is prohibited. No loitering or congregating will be allowed around the lifeguard or guard stand.
20. Personal lounges and chairs are permitted in the pool enclosure at the discretion of the pool staff, but may not be stored in the pool area. Association owned lounges and chairs are available on a first come first served basis.

What You Need to Know About Your Medicare Coverage

by Sandy Bonet, Contributor

Medicare has been around for almost 60 years. Over time, it has evolved into a complex health insurance program that can be difficult for the people it to understand and navigate.

Understanding the Medicare Alphabet

- Medicare Part A covers hospital stays and short term at-home care for acute, as opposed to chronic, conditions. Part A is part of “original” Medicare, which was established in 1965. It is designed to provide coverage for serious injuries or illnesses that require hospital care or surgery. For most beneficiaries there is no premium to pay for Part A.
- Medicare Part B was also part of the original medical program. It includes doctor visits, medical tests, X-rays, medical supplies and some preventive care. Part B is your coverage for health care that happens outside the hospital.
- Medicare Part C was added to the program in 1997. Also known as Medicare Advantage or MA plans, these are offered by private insurance companies, including both for-profit and not-for-profit corporations. They are approved, regulated and partially funded by the federal government. They offer a variety of private health plans such as a health maintenance organization (HMOs) or preferred provider organization (PPOs).

MA plans are required by law to offer all the Part A and B benefits covered by traditional Medicare. But keep in mind, like all private health plans, they can make determinations on the medical necessity of a service or the length of time it is required in order to be effective. In other words, they can be more restrictive than traditional Medicare. Despite that fact, enrollment in MA plans had doubled over the last decade. Why? Because many of them include extra benefits for hearing, vision and dental care and others such as exercise programs and 24-hour nurse hotlines. In addition, most plans have a medication plan (Part D as explained below) and in recent years, the number of zero premium plans has increased significantly. So overall, MA plans can be a better financial deal for many beneficiaries. Currently there are 26 million people enrolled in MA plans (42% of the total Medicare population).

- Medicare Part D was established in 2006 and covers prescription drugs, something Part A and Part B do not cover. Part D is important if you have regular medications for conditions such as high blood pressure or cholesterol, arthritis, heart disease or diabetes.

Medicare requires everyone to have a Part D Plan, so unless you have an MA plan with a Part D component or you are covered by Medicaid, you must pay a premium.

A Look at 2022 Medicare Costs

TRADITIONAL MEDICARE

Part A Premium
Most people do not pay this.

Part A Hospital Inpatient Deductible and Coinsurance

- You pay:
- \$1,556 deductible for each benefit period
 - Days 1-60: \$0 coinsurance for each benefit period
 - Days 61-90: \$389 coinsurance per day of each benefit period
 - Days 91 and beyond: \$778

coinsurance per each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over your lifetime)

- Beyond lifetime reserve days: all costs

Part B Premium

The standard Part B premium amount for 2022 is \$170.10 (or higher depending on your income).

Part B Deductible and Coinsurance

\$233. After your deductible is met, you typically pay 20% of the Medicare-Approved Amount for most doctor services (including most doctor services while you’re a hospital inpatient), outpatient therapy, and durable medical equipment (things like wheelchairs, walkers, hospital beds, etc).

MEDICARE ADVANTAGE HEALTH PLAN

Part C Premium

Can be from \$0 to \$100. Go to [medicare.gov](https://www.medicare.gov), select “Medicare Compare” to see a list; compare plans in your area side-by-side to see both the premium and deductible costs. (Sometimes a \$0 premium may wind up costing more due to the deductibles and copays. This is especially true for people with multiple conditions and robust health care needs).

NOTE: To be eligible for an MA Plan, you must have both Medicare Part A and B. Must be paying your Part B monthly premium to maintain coverage.

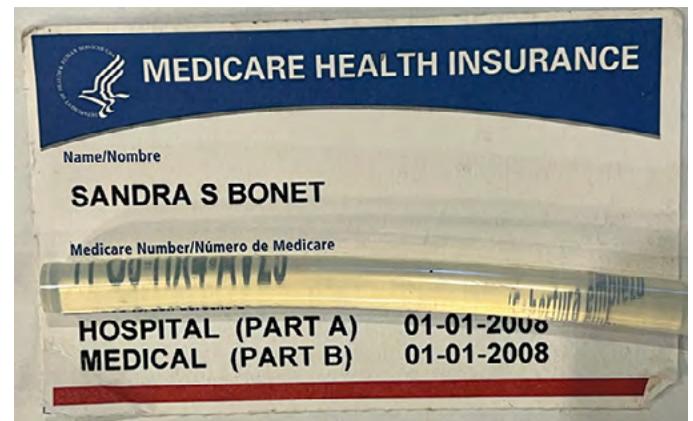
Part D Premium

Same as above.

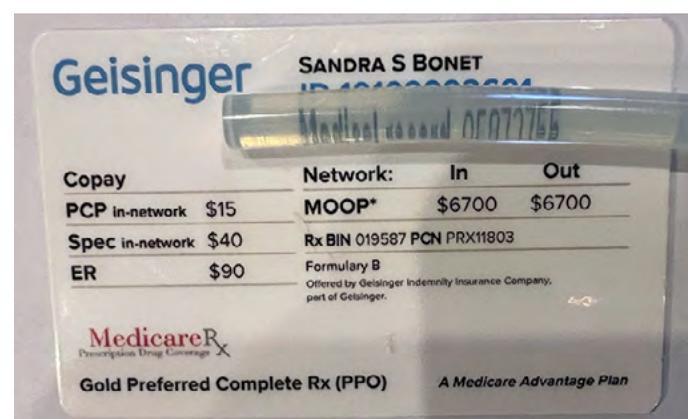
NOTE: Traditional Medicare pays 80% of what the provider bills. The remainder is paid by you unless you buy a MediGap Plan to cover the additional 20%. These are private health plans and have premiums that can be as high as several hundred dollars a month.

How to Tell if You Have Traditional Medicare or a Private Health Plan

It is no wonder people get confused about their Medicare coverage. Sometimes they aren’t even certain what type of coverage they have. Well, there is one simply way to check. Look at your insurance card. If you have Traditional Medicare, your card looks very much like your Social Security Card. Here is an example >



A Medicare Advantage card displays the name of the insurance company that operated the plan like the example here >



That’s a lot of information to digest, but if you have questions about Medicare coverage, [medicare.gov](https://www.medicare.gov) is a great source of information. Also, can do a specific search for the issue you want to know more about. You’ll find a lot of good resources.



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