

Penn Estates Property Owners Association

#### February/March 2023

### **Presidents Message**

#### by Ken Nevil, PEPOA Board President

I would like to begin by wishing everyone a safe and prosperous 2023. This is an appropriate time to talk about the state of the union in Penn Estates and where we stand in several areas.

<u>PUBLIC SAFETY DEPARTMENT</u>: Since the start of operation in August of 2022, we have made outstanding progress under the leadership of the Chief,

Anton Toryak. We are moving towards having a department fully trained and certified under Pennsylvania certification Act 235. Chief Toryak is continuing his training to develop the Public Safety Department as an emergency medical response (EMR) department better to assist our residents in their time of need. Our future holds Chief Toryak as developing Penn Estates into a training center for CPR, AED, and other certifications and making training available to our members.

<u>FINANCE</u>: At the end of 2022, we are solid. We have achieved not just meeting our financial obligations but also, per the auditor's recommendation, we have reached our goal of having 1 million dollars in reserves to keep our association in good financial shape.

<u>ACTIVITIES:</u> Our Recreation Committee is back in full swing, and our schedule is filling up with events for adults, children, and families. We had packed sold-out events for our Halloween party, Friendsgiving, Breakfast with Santa, and New Year's Eve Party. Please remember that ticketed and registered events require signing up. It is best to do so as early as possible.

Our monthly board meetings are via zoom, generally on the first Friday of each month. Members in good standing who have registered to receive notifications via our website may register for the meeting. Some email security systems have tagged the emails as spam; please check your junk folder for the link if not received.

The Memberships Annual meeting is held in person on the first Saturday in May at our Community Center Oak Room.

As always, we welcome your interest in the business of our association. Don't hesitate to contact the Board or the Community Manager for assistance.



PLEASE DRIVE SLOWLY! The speed limit on <u>ALL</u> Penn Estates roads is 25 MPH, except where otherwise posted.



photos by David Montalvo

by Maria Montalvo, Recreation Committee Chair

Breakfast with Santa was a huge success! We had such good turn out. The food was delicious, but the best part was seeing all our neighbors and their children gathered together having a good time. The kids were thrilled when Santa arrived. A huge thank you to our Recreation Committee for putting this event together and volunteering their time. Hope to see you all at our upcoming events.





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

More photos on pages 8 and 9

by Phyllis Haase, Community Manager

#### Power Down Save Money

The association is always looking at ways to improve our community and save association funds. In particular, the cost of electricity to operate the lights in the community complex is costly, especially when the weather does not allow our members to utilize the amenity.

Therefore, effective immediately, the operation of the community center sports complex and other common facilities shall cease at the following times:

#### **Community Center Sports Complex**

April 1 to October 31 – close at 10:00 pm November 1 to March 31 – close at 6:00 pm

#### Lake and other outdoor common facilities

May 1 to October 31 – close at 9:00 pm November 1 to April 30 – close at 6:00 pm

#### **Dog Park**

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#### Here are 10 quick and easy tips

Penn Estates Harmony

#### for saving money you can take:

- Unplug appliances and electronics. TVs, computers, and kitchen appliances, as well as cell phone and laptop chargers, all use energy when they are plugged in-even if they are turned off.
- Use power strips. "Smart" power strips automatically turn off when electronics are off or when one main unit (like your personal computer) is powered down.
- Turn off lights. When you're not in the room or the house, there's no need for all the lights to be on.
- Clean and replace furnace or air conditioner filters. Dirty filters block airflow, increase energy bills and shorten equipment life.
- In the warmer months, keep the shades and blinds down on south-, eastand west-facing windows. In the colder months, open them up and let the sun in.
- Activate "sleep" features on your computer and office equipment. When they go unused for a certain period of time, they power down.
- Lower the thermostat. Wear a sweater around the house and put an extra blanket on the bed at night.
- Use fans instead of air conditioning when possible or combine their use to turn down the air temperature a bit.
- Close vents and doors to unused rooms.
- Wash your laundry with cold water; it's just as effective as warm or hot water.





Take your best winter scenery photo Email phyllishaase@pepoa.org by Feb 20th Limit of 2 photos per entry

Prizes: lst place: \$75 gift card 2nd place: \$50 gift card 3rd place: \$25 gift card

For Members in Good Standing

www.pepoa.org

Penn Estates Harmony



#### by Michael J. Tyrrell, Communications Committee Member

Our senior lunch group met on January 11 for the first time this year. We had a really good turnout, about 30 people. Phyllis Haase, our Community Manager, cooked the lunch as usual. She made a family favorite, Austrian Beef Goulash with Mashed Potatoes and String Beans. We started with cheese and crackers and a salad. Pastry and coffee finished off the meal. There was some good conversation mingled with a few laughs. We always enjoy getting together with this group. After lunch, Phyllis updated us on what's happening in Penn Estates. She said that since our events have been selling out lately, it is imperative to buy a ticket as soon as possible so you don't get shut out. Lunches are the second Wednesday of the month. Tickets are \$5/person and must be secured a few days prior. Hope to see some new faces at upcoming lunches.



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## **Out About** *Things to Do and See in the Poconos*

#### by Sharon Kennedy, Communications Committee Member

When writing this article some years back, I often commented that activities within Penn Estates were more numerous than those available in the outside community. That has not been true since the start of the pandemic, at least until now. Once again, there are many interesting things to do, such as Paint and Sip, Senior Lunch, and St. Patrick's Day Murder Mystery Show. Hurray for the "new normal."

Here are some of the other upcoming events around the area. As always, I take my information from internet sites. Please call to confirm dates and times and costs. Have fun! Please let me know of your favorite events so that I can include them in the future:

- Have you done a walk around downtown Stroudsburg to see the Snowmen art project? There is still time, at least until February 25.
- The annual Stroudsburg Winterfest will be on February 18 from 11am-4pm. The theme for this year's ice sculptures will be "cartoons frozen in time."
- The St. Patrick's Day parade [downtown Stroudsburg] will be on March 19 starting at 1pm.
- The Wally Ice Fest will be in Newfoundland on February 4 and 5. You can watch ice golf, curling, axe-throwing and pond hockey. Enjoy music and bonfires and activities all day.
- Skytop offers their Winter Beer Festival on February 4<sup>th</sup> from 12pm-3pm. Axe-throwing seems to be "a thing" (both at Skytop and Wally Ice Fest.) There will be skating and outdoor entertainment. It is a bit pricey: \$65 for adults and \$25 for ages 5-20.
- Annual Chili and Wing Cook Off March 5, 12pm to 4pm at Silver Birches.
- Jack Frost Mountain in Blakeslee will celebrate their 50<sup>th</sup> anniversary on February 4 with music and food and fireworks.
- Camelback hosts "Freezin' for a Reason" on February 11. Enjoy the swimsuit run up a mountain, a dunk tank, live entertainment, etc. (Brrrr.)
- Jim Thorpe has something planned for every season. Their Winterfest is on February 19-30. The Independent Film Festival is on April 20-23. The Lehigh Gorge Scenic Train runs on Saturdays and Sundays out of Jim Thorpe.
- Eagle Watch bus trips are hosted by the Delaware Highlands Conservancy on January 27 and 28, and February 4, 18 and 25. It costs \$20 and starts from the Zane Grey Museum in Lackawanna.
- PEEC in Dingman's Ferry offers many events throughout the year. You can check their calendar on their website. Some have a nominal fee and some are free. Some of the upcoming events are Winter Survival, Cross Country Skiing, Snow Shoeing and Wacky Science Adventures. Equipment for some of the events (like skis and boots) are sponsored and thus are provided for free. However, reserve ahead and inform them of your shoe size.
- If you are interested in new age sorts of things, Within Harmony in Lehighton has a number of events and classes. For example, you can attend Meditation 101 from 6pm-8pm on Fridays for free. On February 11, Ray Sette (medium and psychic) will have a session and on other dates, David Miller (medium and intuitive coach) does tarot readings.
- Milford is known for the arts. Hanna Q Dance Company presents winter performances at St. Patrick's Hall. The performances are on February 3 and March 24 and cost \$40 per performance. Wine and munchies available.

## Stay in Touch with Penn Estates

Website: www.pepoa.org Facebook: Penn Estates Property Owners Association

Instagram: penn\_estates\_wildlife

Twitter: @PennEstatesPOA

Email: Harmony Editor > pepoaharmony@gmail.com Board of Directors > board@pepoa.org Community Manager > Phyllishaase@pepoa.org

## **Navigating Your Finances**

#### by Bettyanne Nevil, Communications Committee

After a mishap during ShopRite's Can-Can sale, where we did not get the sale price we were expecting, I thought maybe I should help clarify some of the ways shopping may go wrong.

The sale was eight cans of ShopRite vegetables for \$4. Husband selected a variety of vegetables, only to find out the no salt added variety was not included. Frustrated, my husband chose to continue checking out and pay the full price. For me, that's a big NO! He didn't think it was worth the hassle of running back

and getting another can of vegetables that were included in the deal. I would have told them I don't want any of them if I didn't want to run back, but that's me.

I find the store circulars are changing up some promotional advertising terms. Saying WHEN you buy such and such instead



of MUST buy. Most people are so accustomed to the 'must' part that they skim over the 'when' part. Like bread in the bakery. Sale says \$1.99 each 'when' you buy two. Lessor quantities are \$3.99. So, for \$3.98 you get two, or pay \$3.99 for one. Give it away, freeze it, or just make an addition to your menu.

The 10 for \$10 can get confusing. If it does not say 'when you buy 10' the sale price will apply to any amount. It can also say 'mix and match', which means they do not all have to be the same. Other times it will say participating items, or like items.

For instance, recently there were strawberries and blueberries in the ad pictured together at 2 for \$6. Problem was you had to buy two strawberries or two blueberries to get that price. Lessor quantities \$4.99 each. You couldn't buy one of each. I myself, would stop the entire line to run back to get what I need, dirty looks or not. Sorry; not sorry.

Have you noticed the prices printed on the shelves that say with points? The real price is so small you don't even realize what it is! Or the sale that gets you something free. You just didn't catch that the coupon will come in the mail. It's not instant. Another new tactic is e-coupon price. Be careful how many you buy as there are limits to the use of coupons.

Then there is always the price per lb. that only refers to family size. Or the great seafood price per lb. on the shelf that doesn't make you realize the product weight is more than a lb.

It never ends. The changes keep us on our toes. Next time you shop without coupons from the circular, be sure to stop at the curtesy desk and inquire if they have any copies. Load what you can to the store's club card and follow the sales cycles to save the most on your frequently used items.



## The Function of Public Safety

#### by Chief Anton Toryak

The Penn Estates Department of Public Safety was formed in August 2022. Since then, I have had numerous encounters with the membership asking what exactly Public Safety is and how does it differs from security. In a nutshell, it boils down to the level of service and the type of calls we now respond to.

Most security departments are tasked with monitoring and controlling exit and entry into facilities. They are also tasked with checking physical locations to ensure breaches have not occurred. While our department does this, we also strive to do much more within our limits.

Dispatchers are tasked with monitoring and controlling those who enter PEPOA. Patrol officers are tasked with checking PEPOA common areas to ensure the facilities are secure and free from breaches. They also enforce all PEPOA Rules and Regulations throughout the association and issue citations when warranted.

As the level of training increases, officers will be responding to medical emergencies and assisting those in distress when called upon. One thing Public Safety cannot and will not do is assume the role of a Law Enforcement Agency.

Public Safety does not respond to calls such as burglar alarms, break-ins, domestics, or other incidents that occur on a member's private property. Public Safety is not responsible for private property or ensuring the protection of private assets.

We are tasked with securing and monitoring common areas and the assets of PEPOA. Situations occurring on private property are the sole responsibility of your local Law Enforcement Agency.

Police have the authority to enforce the Pennsylvania Crimes Code or as it is also known, Title 18. These include offenses such as trespassing. If there is an unwanted guest on your private property or someone attempting to break into your property, you should immediately contact your local Law Enforcement Agency.

If you notice something suspicious or a violation occurring on a PEPOA common area, then contact Public Safety. This includes the roadways, amenities and PEPOA buildings.

To contact your local Law Enforcement Agency, you should call the Monroe County Communication Center. The numbers are listed below:

Non-Emergency: 570-992-9911 Emergency: 9-1-1



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#### **Community Newspaper Publishers**

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## **Recognition Letter Sent to Public Safety Chief**

The Board of Directors recently sent Chief Anton Toryak a letter of appreciation for efforts above and beyond the call of duty. Here is a copy of the letter:

#### Chief Toryak,

On behalf of the Board of Directors and Management, we would like to express our sincere admiration for your outstanding efforts in the workplace. We appreciate everything you have done over the past seven months since joining us. The endless hours you have spent working here and the professionalism you have shown is outstanding.

Most recently, you had been dispatched for a wellness check to find a community member in need. You assisted our resident and returned during your off hours to bring care and comfort during their time of distress.

Your character, leadership, and ability to act in difficult and uncertain circumstances are why we honor you today.

Thank you once again for going the extra mile.

Penn Estates Board of Directors



**YOUTH GROUP** 

FROM 5-7PM

www.pepoa.org

7-12 year olds:

in the Oak Room

13-18 year olds:

of every month

in the Rec Center

### DID YOU KNOW?

#### by Phyllis Haase, Community Manager

#### **Protecting Funds of the Association**

One of the board's most important responsibilities is managing the association's funds-your money. They take this responsibility seriously; these are the procedures implemented:

- Association financial records are audited annually by a CPA.
- Bank statements are reconciled.
- The balance sheet and profit and loss statement are reviewed each month, and expenses are compared to the budget each month.
- Association reserve accounts are analyzed annually to ensure they are adequate for future needs.
- The association has an investment policy that safeguards the principle of invested funds, a signature policy that safeguards operating funds, and a collections policy that safeguards cash flow.
- Any possible conflict of interest must be disclosed.
- Checks and balances are in place to ensure the safety of association fundssuch as requiring two signatures on all checks.

#### Avoid Silly Mistakes on Your Tax Return

Tax time is fast approaching. Many of you prepare your own tax returns, so we wanted to remind you of a few common mistakes and offer ways to avoid them.

Let's get the bad news out of the way first: You cannot deduct your association assessment. Although they're used like taxes, assessments aren't taxes. They're payment for products and services delivered to all residents of the associationutilities and trash removal, for example.

IRS instructions for preparing tax returns are quite useful and thorough. They can be a big help for do-it-yourselfers. However, it's the little things-silly mistakes-that most often creep into your documents and cause problems. Here are just a few tips to keep in mind:

• Prepare your tax return as early as possible. Waiting until the last minute increases your chances of making mistakes. Give yourself time to gather

documents or research details. Better yet, collect these documents throughout the year in a special file, so you have them ready at tax time.

- Use the correct tax rates. Tax tables can be dense and difficult to read: use extra care.
- Fill in every line. If a line item doesn't apply to you, put a zero or a strike-through where the amounts would be. That indicates you determined it doesn't apply to you.
- Make sure all your documents are complete. Attach forms, schedules, supporting statements and explanations. If you need more space, attach separate sheets that are the same size and format as the printed forms. Transfer the totals onto the printed forms. Put your name, social security number, and date on all extra pages.
- Rounding is OK. Round off all amounts on your tax return. Round up to the next dollar, all amounts that are 50 cents or more. Round down all amounts that are between one and 49 cents.
- Pay on time. File on time. The quickest way to get the IRS' attention is to pay your taxes late or file your return late.
- Reply promptly to all IRS inquiries.

13-18: Basket Ball Challenge July: 7-12: Rock Painting 13-18: Movie Night August: Combined: Movie Night Join us the Sept: Combined: Luau Party second Friday

Oct: Combined: Photo Shoot with Friends

Feb: 7-12: PJ Movie Night 13-18: Pizza and Games

May: 7-12: Scavenger Hunt 13-18: Make your own Pizza

March: 7-12: Game Night 13-18: Craft Night

June: 7-12: Dodge Ball

April: 7-12: Craft Night 13-18: Sip and Paint

Nov: Combined: Cupcake and **Cookie Decorating** Dec: Combined: Ice Cream Social



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Penn Estates Harmony

Performed by the Off

**Track Comedy Players** 



submitted by James Ruffini, Communications Committee Member

Celebrating Black History Month with Pulitzer Prize winning poet Gwendolyn Brooks.

#### To Be in Love by Gwendolyn Brooks

To be in love Is to touch things with a lighter hand.

In yourself you stretch, you are well.

You look at things Through his eyes. A Cardinal is red. A sky is blue. Suddenly you know he knows too. He is not there but You know you are tasting together The winter, or light spring weather.

His hand to take your hand is overmuch. Too much to bear.

You cannot look in his eyes Because your pulse must not say What must not be said.

When he Shuts a door – Is not there – Your arms are water.

And you are free With ghastly freedom.

You are the beautiful half Of a golden hurt.

You remember and covet his mouth, To touch, to whisper on.

Oh when to declare Is certain Death!

Oh when to apprize Is to mesmerize,

To see fall down, the Column of Gold, Into the commonest ash.



On March 17th Dinner: 7:30pm Show: 8:15pm

In the Oak Room



Must register at Admin Office by Tuesday, March 14th

For 18 and over. BYOB For Members in Good Standing

## What's your next move?

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Call or email us today to discuss what we can do for you!

Penn Estates Harmony

February/March 2023









photos by David Montalvo







Breakfast with Santa www.pepoa.org

photos by David Montalvo Penn Estates Harmony

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## Social Security Retirement Benefits – a Time Sensitive Decision

#### by Stephanie Joy Lewis, Contributor

It is the early part of a new year, 2023. Some Penn Estates residents may be thinking about starting to collect their Social Security Retirement benefits. "When" you start collecting Social Security Retirement Insurance benefits (SSRI) can make a huge difference in your income level for the rest of your life. Here, I share some of the things you will want to think about before deciding. The reasons for "when" can be as numerous as there are people, as it is a very personal choice.

#### Some decisions to go early, on time, or delayed, are based on:

- Ability or loss of ability to keep working and earning
- Declining health or illness needing more full-time attention
- A need to caretake for a loved one who needs your full-time presence
- Short expectation of life's longevity ('use it or lose it')
- Opportunity for additional dependents' benefits
- Want to enjoy more life, now
- Reduced priority to increase the monthly benefit amount by waiting
- Tax consequences of collecting if still working or intaking other income.

Any decision, in our best interests, should be preceded by looking at the math, what amount we will actually collect, forfeit, risk, recoup and gain. Each of these figures depends directly on at what AGE we decide to apply for and collect our SSRI benefits. We can all do this **before** we pull the trigger on our Social Security Retirement benefits so we don't live with great regrets later.

Case Study: Let's look at Margit. See her Social Security Statement [top right].

#### **Explanation:**

*Full Retirement Age (FRA):* If Margit - let's call her MargitFRA for this scenario - takes at what is considered her "normal" or "full retirement age" of 67 (NRA/FRA), she will get \$2,196 per month for life. Generally, the amount at FRA is called our "Primary Insurance Amount" or PIA and is a pivotal number upon which our benefit amount will be based.

#### Personalized Monthly Retirement Benefit Estimates (Depending on the age you start)



*Early:* If, instead, Margit starts at 62 - let's call her Margit62 - which is considered "early," she will collect only \$1,451 per month. That is, ballpark, 34% less than what she would be owed and collect if she waited to 'normal' retirement age. Contrary to misinformation, that amount will not change once she reaches her FRA – it is for life if she starts collecting that early, without cessation. Note that the reduction in monthly amount due to taking 60 extra payments early, is not a penalty, but simply the actual cost of what she is choosing to take.

**Delayed Retirement:** However, if Margit waits even longer than age 67 - let's call her Margit70 - for another 3 years to age 70, her collectable amount is \$2,802. This is **nearly double** the amount she'd have taken if she took early at 62. Double. And it is over \$600 more per month than taking at 67. Not chump change.

So, what are we well-seasoned folks to do? It is not an easy decision. I still don't know my decision, and that is assuming I actually have choices in a few years.

(continued on next page)



## Social Security Benefits

#### (continued from page 10)

Some have to keep working to keep a roof over their head. Others are forced to stop working when they'd prefer to keep growing their benefit amount, due to health or other reasons, and collect early. Some stop working but don't collect, because savings or a working spouse prevent the need, so their benefit can continue to grow through their delaying.

## The FIRST step is to learn what our inter-related benefit figures will be at different choice points.

The amounts to be collected, as noted above, are not the end of the story. Remember that those that take early are collecting far more months of benefits than their waiting counterparts, and earlier. Conversely, those that don't grab it and run early, are foregoing that income for months or years. Some wonder, why wait? Can we quantify the difference? What is the forfeit? Can we get it back? Is there risk? How long does it take? Do we gain from our patience?

#### Let's look more closely at the Margits.

*Margit70:* When we do the math, Margit70 forewent over \$139k in the 8 years she didn't collect that smaller amount that Margit62 chose to collect. However, that amount will be recouped by Margit70 by the time she is 78.6 years old and everything on top is gravy to her at about \$1,350+ per month more income than early-bird, Margit62, and \$600+ more than MargitFRA.

That is an <u>extra</u> \$16,200 per year for Margit70 to live on for the rest of her life over what her buddy Margit62 is stuck with. Every 5 years, Margit70 will pull in about \$81,000 more than Margit62, even though they had the same work/income history and paid the same in. That is the reward of patience.

If one's future **month-to-month living needs** are the big consideration, this higher income resulting from waiting to collect, may be a strong factor to consider. Note that once she started collecting at 70, Margit70 had far more monthly income, off the bat, than Margit62. Even while still "under water" for those 8+ years, Margit70 lives on \$2,802, while Margit62 is struggling on \$1,451.

*MargitFRA:* Less stunning, but nonetheless very notable, is MargitFRA. When we do her math, MargitFRA forewent the early retirement for 5 years (not 8, like Margit70, but a healthy and patient 5 years). She forefeited the \$87k that Margit62 collected during those same 5 years (and probably spent, long gone). She is, however, at age 67, collecting \$2,196 and not the \$1,451 per month that Margit62 is stuck with now.

It will take MargitFRA a little bit more time to recoup than Margit70, since she is collecting less than Margit70, at 9.7 years, but she will of course be a bit younger, at 76.7 years old at the time she recoups all. After that, that extra \$745 she gets each month *more than* Margit62 can make a big difference in her quality of life and ability to pay bills. That is nearly \$9k more per year, or \$44k+ every 5 years. She is, though, collecting well less per month than Margit70.

These are just examples – the numbers will vary depending what month everywhere in between ages 62 and 70, that you choose to start collecting your retirement benefits you earned and paid for.

#### Widows and Widowers

Note that when one is a widow or widower, there are more options that can potentially be more beneficial than the options for non-survivors. Also, if a worker delayed retirement to age 70, when she passes, her surviving spouse or ex-spouse gets the benefit of her decision to delay, because that survivor can collect that bigger delayed amount.

Knowing what you are getting or giving up, based on when you decide to start collecting, is the first step to making a decision you won't later regret.

I wish everyone in or approaching retirement, a healthy and happy retirement! For greater detail on how to do the math yourself for your situations: *https://www.joydisability.com/post/retire-at-62-or-70-huge-difference-in-ss-benefits* 

Note: If you filed for retirement and wish you'd waited, there may be a right to "withdraw" that application (return the benefits) or "suspend" those benefits so your benefit rate can continue to grow. Check out those rules, if the shoe fits:

https://www.ssa.gov/benefits/retirement/planner/withdrawal.html https://www.ssa.gov/benefits/retirement/planner/suspend.html

## **Black History Month**

#### by Sandy Black, Contributor

Black History Month is a yearly observance which originated in the United States of America where it is known as "African-American History Month." Black History Month received official recognition from the governments both in the United States of America and in Canada. Most recently Ireland also started observing Black History Month with the United Kingdom.

Black History Month began as a way of remembering important people and events in the history of African-Americans. It is celebrated in February in the

United States and Canada, while in Ireland and the United Kingdom it is observed during the month of October.

Black History Month was first proposed by Black educators and students from Kent Stated University



in February, 1969. The very first celebration was held at Kent State from January 2 through February 28, 1970. Approximately six years later Black History Month was being celebrated all across the states in educational institutions, centers of Black culture and community centers.

President Gerald Ford recognized Black History Month in 1976 urging Americans to "seize the opportunity to honor the too often neglected accomplishments of Black Americans in every area of endeavor throughout our history." The Black community readily met with enthusiastic response to the creation and acceptance of Black History Month by creating history clubs.



## A Christmas Eve Tradition

#### by Evelyn Infante, Contributor

After our Thanksgiving dinner, my family and I begin our yearly discussion of what countries to choose for our Christmas feast. No country is off-limits. The more exotic, the better. Someone writes the countries being called out and then little pieces of folded paper representing a country are put into a cup. We all take turns grabbing a folded paper. Once everyone has their country, we again pick another folded piece of paper for an appetizer, entrée, or dessert. When we first started this tradition, we did not choose a course and ended up with many desserts.

This year Belgium, Indonesia, Bahamas, Venezuela, Samoa, Thailand, Argentina, China, Panama, India, Germany, Philippines, Honduras, and Barbados made the list. We try not to pick the same country previously chosen, but if someone calls it out, we include it. I am blessed with a large and close-knit family, hence the many countries.

Everyone now had to find a recipe to make from their respective country, including the men and our teenagers, who are enthusiastic about cooking something they've never tasted before. A list is emailed to the participants with everyone's names and what country, and course they are cooking. There's roughly a month between Thanksgiving and Christmas Eve - plenty of time to research your country and what recipe you'd like to make.

On Christmas Eve, we come together with our international dish. This year I drew an entrée from Honduras. I made Honduran Baleadas which is like a taco. My husband drew an appetizer from the Bahamas. After searching the internet for Bahamian cuisine, he discovered conch is popular in the Bahamas. Where to find fresh conch in the Poconos? No such luck.

It isn't always easy finding ingredients locally. Sometimes you have to order them online. He found a fish market that carries frozen conch, but a friend told us conch is scungilli in Italian and comes in a can. Shoprite had two different sizes of scungilli, and he bought the one with small pieces, perfect for the Bahamian conch salad he prepared.

We brought our diverse international cuisines and placed all the dishes on the dining room table with the country and the dish written on a card. We walked around the table, spooning a bit of everything onto our plates. Of course, not every-one was going to like all the dishes but honestly, we've never had a dish that didn't get at least one vote. Different tastes for different palates!

After dinner, we wrote our votes on a card for the best dish. The dish that got the most votes in past years won the trophy. During our last Thanksgiving meal, we discussed choosing the best dish meant an entrée usually won, even though a dessert or appetizer was equally good. This year, three trophies were awarded: one each for an appetizer, entrée, and dessert.

Our cooking competition is a great way to connect with different cultures through food and expand your recipe file. In past years, we have experienced wonderful dishes we never would have tasted if it weren't for our Christmas Eve tradition, and the bonus is that while looking for authentic recipes, we learn a little about the culture, bringing us closer to the world.

After the winner was announced, it was time for Santa to make an appearance. Our little ones are getting older, but they still love it when my son-in-law dresses up in his Santa suit and doles out the gifts in a comedic monologue that has everyone in stitches.

These are the newest trophies. One particular excellent cook that shall remain nameless (Santa) has won the original trophy two years in a row. The family agreed this had to stop. He needed to go down this year. And he did, but wouldn't you know it? His wife and two daughters won all the trophies. Hmm...

## What We're Streaming Guilty Pleasures or Hidden Treasures?

by Sharon Kennedy, Communications Committee Member with contribution from Paul Quillin

We were still fairly isolated due to the pandemic when we started this series of articles on television streaming. As I wrote the article for the last Harmony, I thought that we would do just that one more as winter was approaching, even though most of the community had reopened for activities outside the house. However, there have been so many interesting new series to discover that we decided to keep this column going, at least for now. This may be the last - or it may not.

#### **The Split** — *Recommended by Sharon Kennedy* **Masterpiece Theater on PBS**

I wrote in a prior article that I am drawn to PBS Masterpiece Theater and to mystery or crime series like Unforgotten or Leverage. I also loved This Is Us, which followed a family across time through the stages and challenges of life. I recently discovered The Split. Like This Is Us, it follows a family facing the challenges of life and relationships. It is produced by the BBC and Sundance (close to Masterpiece Theater in my opinion). One of the stars is Nicola Walker, who also acted in the Last Tango in Halifax, Annika and Unforgotten. Even though it isn't a crime series, it checks so many other boxes.

The Split was produced from 2018 to 2022 and runs for three seasons. I watched it through Hulu, though it may be available through other streaming platforms. The primary characters are the Defoes: three adult sisters and their mother.

The mother and the two oldest daughters are highly respected divorce attorneys in England. The three sisters are quite different characters but intimately involved in each other's lives, through all the turmoil and secrets and heartache that families experience. There are overlapping story lines of the Defoes and the clients of the Defoes as they live through the challenges of married life.

Rotten Tomatoes review says the "The split is an incisive exploration of gender politics, mined from terrific performances and tersely dramatic plotting." BBC says that "The Split is an authentic and layered exploration of modern marriage and the legacy of divorce....". I agree with both levels of reviews. You may want to start this series when you have a free weekend and a box of tissues.

## **Emily the Criminal** – *Recommended by Paul Quillin* **Netflix**

Aubrey Plaza and Theo Rossi are the lead actors, playing Emily and Yousef in the movie "Emily the Criminal". Both convincingly become the characters they portray, especially Aubrey Plaza who grabs the focus of every scene she's in.

Emily is saddled with a huge art-student debt and is working in the food service business and I do mean working. It's a difficult, messy, demanding job but she keeps at it because she can't get anything better. The reason? She has a felony police record which always seems to come up whenever she is interviewing for another job.

Speaking of which, a good friend gets her a chance to interview at an art-connected business where she works. When her interviewer brings up Emily's police record and tells her the job will be an apprenticeship for six months without pay, she snaps and she might as well have slapped her in the face instead of what she tells her. At that point it's pretty clear she was not going to be playing by any rules.

An opportunity comes her way to make some fast money as a "dummy customer" which involves stolen credit cards. That it's illegal doesn't faze her; she's resigned to this as the only way left for her to realize her dream of paying off her huge student debt and going to South America where she can revisit her love of painting. Once she decides to go the easy money route, she soon learns that it is not easy at all. There are some very heavy scenes dealing with this that cause her physical harm. Further toughened by this she's goes over to the harm delivering side to keep the money coming in.

At the risk of sounding trite I had that edge of my seat feeling which kept getting stronger right up to the windup when things finally work for her. But like me I suspect most people would not call this a happy ending, let alone even pleasant. Just when you think it's all wrapped up another zinger gets tossed at you. It's what she has decided to "do" in addition to just painting on the beach.

The final scene is similar to one you'll remember from the start of this thrill ride. I heartily suggest you give Emily the Criminal a try; just hold on to your hat.

If you have a perhaps little known series that you would like to recommend, please send a paragraph describing the program, how to access it, and why it is one of your favorites. You can forward it to pepoaharmony@gmail.com.

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#### February/March 2023

## HEALTH & FITNESS

## Joint Comfort

#### Yolanda Sarrabo CPT. BCS NASM, Contributor

Happy New Year! The winter has been a bit more frigid this go around, and with cold comes stiffened joints. Some people may be highly affected especially if they are immo-

bile for the whole season. As I say it's so important to ensure that you put some form of movement in your day to day because your joints do tend to take a hit.

#### Inflammation of Joints

Before I go into a few comfort drills, let's talk about what inflammation is and how it can affect the joints especially during the winter.

Inflammation of the joints is when there's some form of immune system issues that may result in swelling, pain and discomfort. Inflammation throughout the body may also suggest possible medical conditions that may exacerbate those joints further. Inflammation symptoms usually consists of stiffness, pain, swelling, and tenderness. There could be a series of inflammatory pain and

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discomfort possibilities from Synovitis to full muscle weakness. So now what?

#### Shoulder Discomfort

Inflammation can hit any prime joint, but let's zero in on the shoulder. The shoulder can be struck with painful range of motion that can affect the head, and the upper back. This area can be treatable, but here as some suggestions for an inflamed shoulder:

- <u>Shoulder Rotations</u> 10 slow movements forward and 10 movements backward.
- <u>Climbing Arm Ladders</u> Upright arms and move arms and shoulder upward as though climbing a ladder Use slow up and down (R.O.M) controlled movements Rep of 10-12.
- <u>Wall Push-Ups</u> Stand upfront and use wall as your anchor to lean in with straight arms and push and pull body slowly off the wall– using your upper body to lean into the move Rep of 10-12.

#### Hip Discomfort

Another problem area is the hip, which can be a problem when trying to reach, move, and walk. Try these options for some kind of relief. Exercise for a full inflammation recovery may differ for each individual, but this is a good start in getting a little relief from these problem areas:

- Floor Bicycles Lay Flat on a surface and lift legs with a slow bicycle roll leg and hip movement Rep of 10-12.
- <u>Hip Flexor Stretch</u> A half kneeling leg (try a pillow under knee of relaxed leg if needed or slight elevated lift for knee comfort) move hip slowly towards standing or bent leg and hold into that position for a full stretch Count of 10 for each side.

Cheers!

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



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