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Harmony

Penn Estates Property Owners Association

April/May 2023

Notice and Call to the Annual Membership Meeting

by PEPOA Board of Directors

Pursuant to the Bylaws, the Annual Membership Meeting of the Penn Estates Property Owners Association will be held on Saturday, May 6, 2023, at the Penn Estates Community Center.

All property owners in good standing (defined in the Bylaws as “a member who is in compliance with the Declaration of Covenants, Bylaws and Rules, and who has paid all financial obligations owed to the Association”) as of March 22, 2023, are eligible to vote and are strongly encouraged to attend and participate. Members not in good standing as of March 22, 2023, may attend the meeting but not participate in the proceedings nor vote.

Eligible members may vote for the Election of Directors in either of two ways: (1) in person by Ballot at the Annual Meeting, or (2) by properly completing and returning the Directed Proxy Ballot included in the Annual Meeting package mailed to each property owner.

To be valid, Directed Proxy Ballots must be received by the Association’s accountant at the address designated no later than 48 hours prior to the Annual Meeting (10:00 AM, Thursday, May 4, 2023).

The meeting shall be conducted according to the set agenda.

Members in good standing will be provided with the opportunity to speak for two (2) minutes as part of new business, so long as time permits.

In accordance with the Bylaws, the President will conduct the meeting in accordance with Modern Rules of Order. Additionally, input/question cards will be available at the registration desk for all members in good standing.

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

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

Saturday, May 6, 2023

10:00 AM

Penn Estates Community Center

Meeting Agenda

Annual Meeting of the Membership

May 6, 2023 | 10:00AM

1. Call to Order and Officer Roll Call
2. Pledge of Allegiance
3. Introduction of Directors and Professionals
4. Determination of Quorum by Judge of Elections
5. Approval of 2022 Annual Meeting Minutes
6. 2022 Audited Financials Available
7. Announcement of Directed Proxy Ballots by Judge of Election
8. Individual Candidate Presentations (5 minutes each)
9. Special Issue Voting – None
10. Complete Ballot – Vote
11. Public Comment – Questions & Answers
12. President’s Report
13. Report on Balloting – Election Results

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Email: *Harmony Editor* > pepoaharmony@gmail.com

Board of Directors > board@pepoa.org

Community Manager > Phyllishaase@pepoa.org



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

Poetry Corner

Poems Selected by James Ruffini, Communications Committee Member

Spring Morning

by Frances Cornford

Now the moisty wood discloses
Wrinkled leaves of primroses,
While the birds, they flute and sing:
Build your nests, for here is Spring.

All about the open hills
Daisies shew their peasant frills,
Washed and white and newly spun
For a festival of sun.

Like a blossom from the sky,
Drops a yellow butterfly,
Dancing down the hedges grey
Snow-bestrewn till yesterday.

Squirrels skipping up the trees
Smell how Spring is in the breeze,
While the birds, they flute and sing:
Build your nests, for here is Spring.

Editor's Note: James Ruffini writes poetry in his spare time. We run this column to showcase poetry written by James as well as other poets in Penn Estates. Submit your poems to James at the Harmony email: pepoharmony@gmail.com

A Spring Song

by Mary Howitt

See the yellow catkins cover
All the slender willows over;
And on mossy banks so green
Star-like primroses are seen;
And their clustering leaves below,
White and purple violets grow.

Hark! The little lambs are bleating,
And the cawing rooks are meeting
In the elms—a noisy crowd;
And all birds are singing loud,
There, the first white butterfly
In the sun goes flitting by.

President's Message

by Ken Nevil, PEPOA Board President

Hello neighbor,

On behalf of the Property Owners Association Board, I would like to extend warm greetings to all residents of Penn Estates. Some of the projects we completed in 2022 were \$500,000 of repaved neighborhood streets, new cabling and wires at the back gate, Highland Lake drainage installation, curbing and handicap accessible entrance to the beach area, and the opening of our dog park.

Implementing the Penn Estate Public Safety Department and training center has dramatically benefited our members. Moving from an outside vendor to an in-house department has increased the service level and financial cost savings for the members.

As we continue to improve our community in safety and aesthetics, we've done so with fiscal discipline. Our Certified Public Account advised us that the association should retain \$1,000,000 (1 million dollars) in our reserve account. We proudly announce to the membership that the requirement was met in 2022 with careful and prudent spending and investments.

Serving as president for the last two years and working with such a dedicated business-minded Board of Directors has been an honor.

I remind you the annual meeting of the membership will be held on Saturday, May 6, at 10:00 am; we hope to see you there!



REMINDER:

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

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From Phyllis's Desk

by Phyllis Haase, Community Manager

As the Community Manager, I have learned to become a professional juggler. I spend most days trying to keep a multitude of items in check from staff, vendors, residents, projects, daily workload, and the general public.

At times residents express their displeasure with the association for factors we do not have input or control over. I am sure while you are reading this article, you are thinking of a challenge you have faced with a neighbor, possibly a loud muffler on their car, the leaves they blow into your yard, or the music playing loudly while you're resting or trying to enjoy a peaceful day. These are just some of the examples that may bring tension to your living experience and your relationship with your neighbor(s).

At one time or another, we all face conflict and must deal with it rather than avoid it. When you see your neighbor, ask them if they have a moment to talk. Stay calm, and present your concern in a manner that is not argumentative. Explain how their action affects you and/or your household and how you would like it if they could assist you with rectifying the situation. This will help them, as they may not know that their action is bothering you, and it will help you release the frustration, so you don't become the "bad" neighbor.

Occasionally, a resident or guest may be dissatisfied with the level of service they received from a staff member, their manager, or myself. While these issues are never easy, they mustn't be so hard. As a manager, working hard to set clear performance expectations is a top priority.

Rest assured that we take all input received very seriously. If you identify a problem, the sooner you advise us of the situation, the sooner we can rectify the issue. This will ensure that your experiences are positive and that you are actively and properly engaged with the association.

I receive complaints from residents frequently that may be addressed at the association's level, such as a car without a license plate or a pile of rubbish. The expectation is that the complaint is received and we can immediately rectify the situation, although this is not always true. Some complaints can be resolved quickly, while others may involve more lengthy measures, including investigating agencies and morphing into legal matters.

Fortunately, resolving most conflicts often requires little more than providing relevant information, advice, and an opportunity to be heard. As a community manager of a large-scale association, there's nothing like helping an individual, whether a resident, guest, or staff member, accomplish their need or request.

The goal is to assist a resident through their association living experience to be

the best it can be while ensuring proper management of the governing documents.

Together we can live happy and satisfied lives in our community if we understand the rights, privileges, and obligations of community association living.

It's important that we all understand that management and the Board have a legal responsibility to enforce, apply and govern fairly and not unilaterally. We are responsible for balancing the needs and legal obligations of the community and those of individual members and residents.

Important Gate Access Information

The association began to see an influx of traffic during the onset of Covid, with people from New York and surrounding metro areas relocating to Monroe County and purchasing homes in our community. Some members that used Penn Estates as a second home community elected to spend more time in the Poconos, and some have now deemed Penn Estates their primary residence. We also saw an increase in Short Term Rentals.

Along with those changes, additional traffic entering the community through the back gate was being monitored. As a result, the board, at their February 9, 2023 meeting, made the following motion for the safety of our residents:

- Effective May 1, 2023, all initial registration for entry into PEPOA must occur at the Welcome Center or front gate kiosk.
- Once a paper pass is issued, the back gate may be used. There will be no paper passes issued at the back entrance.
- Deliveries may still enter through the back gate.

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Robert J. Felins
PRESIDENT

Staying Safe Around Bears

by Chief Anton Toryak

With spring rapidly approaching, now is the time to begin preparing for an uptick in visits from our favorite four-legged furry friends. Bears will begin leaving their winter slumber soon and they will be hungry for sure. There are ways to protect your garbage cans from being ravaged by these hungry critters. At the end of the day, I am sure no one likes cleaning up garbage when they're already in a rush to get out the door.

When it comes to trying to protect your garbage can, sprinkling ammonia or other strong disinfectants on garbage can mask the odor of food. Also, it is best to put your can out the morning of pickup. Leaving a garbage can out all night will only entice a bear or other animal to come pay it a visit.

At the end of the day, we all live in the animal's world. They are as much a part of our lives as we are theirs. Do not force yourself upon the wildlife of Penn Estates, find the balance of observing them versus creating a threat. The Pennsylvania Game Commission has the following advice regarding bear encounters:

- **Alert the bear** — If you see a bear, make some noise to alert the bear of your presence, giving it ample time and space to turn and leave. Avoid being caught up in the excitement of seeing a bear and inadvertently letting the bear get too close before surprising it.
- **Get back** — If you have a close encounter, back away slowly while facing the bear so you always know where the bear is and how its reacting. Wild bears rarely attack people. Slowly backing away diffuses the situation and gives the bear room to flee.
- **Stay calm** — encountering a bear can be startling but try to remain calm. While moving away, avoid sudden movements and talk to help the bear keep track of your retreat. Don't turn and run or attempt to climb a tree. Running may prompt the bear to give chase, and climbing a tree could be interpreted as a threat to any cubs that are present since cubs often climb trees when startled. Move toward your camper, house or vehicle if nearby.

- **Pay attention** — Bears will use all of their senses to figure out what you are. If they recognize you as a person, some may stand upright or move closer in their efforts to detect odors in the air currents. Don't



consider this a sign of aggression. Once a bear identifies you, it will usually leave. If it begins to slowly approach you, face the bear, wave your arms wildly and shout while continuing to back away. The idea is to intimidate the bear into retreating. Swing a stick, your backpack or whatever is handy if the bear gets close.

- If suddenly surprised, some bears may feel threatened and give warning signs that they are uncomfortable. They may clack their jaws together or sway their head; those are signs for you to leave. Some bears have been known to charge to within a few feet when threatened. If this occurs, wave your arms wildly and shout at the bear.
- **Fight back** — Black bear attacks are extremely rare. If a black bear attacks, fight back. Bears have been driven away when people have fought back with rocks, sticks, binoculars and even their bare hands.
- **Don't touch their young!** Refrain from touching or picking up baby wildlife. The human scent may cause the mother to reject the young which will ultimately lead to their death.

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Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

I am writing this article on March 7th. We had a measurable snow fall this week, one of the few this winter. March 20th is the official start of spring. I am beginning to think that we need to rotate our calendars clockwise by a few months. It feels unreal to write about spring events right now, even though the time is coming quickly.

Have you noticed the number of events going on within Penn Estates? Murder Mystery Dinner, Meet the Candidates, Easter Egg Drop, Senior Lunch, and (YES!) bingo is returning. Now that is something to celebrate.

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.

April is the month for Easter and for Earth Day. There are a number of Easter Brunch offerings at local restaurants (i.e., Stroudsmoor, Shawnee, and Hemisphere), though they seem a bit pricey to me. Of course, Country Junction hosts their Easter event including pictures with the Easter Bunny on Saturdays and Sundays on April 1-8.

Mountain View Winery hosts an adult Easter Cork Hunt with prizes and wine. There are three times (10, 12, 2) to hunt for corks on April 8th. There are the usual Easter trains, such as the Lehigh Gorge Scenic Railway out of Jim Thorpe.

Regarding Earth Day, there are a number of events such as the Earth Day Celebration sponsored by Waste Management, Pocono Organics and Pocono Mountain Visitor's Bureau on April 22nd at Pocono Organics in Long Pond. Picking Up the Poconos is hosted by various municipalities throughout the Poconos the morning of April 22nd. If you are interested in volunteering, please call (570) 421-5791.

Pocono Environmental Education Center hosts many educational and recreational events throughout the year. Their Earth Day event is on April 29th. The Annual River Road Clean Up event starts at Shawnee Inn and Golf Resort on April 15th.

Mountain View Winery is pretty active this season. In addition to their Adult Easter Cork Hunt, they host Goat Yoga on May 7th, June 11th and August 20th. Their Memorial Day Vendor and Food Truck Festival is on May 28th. The River Run 5K Food Truck and Vendor festival is on June 4th.

Pocono Raceway traditionally hosts several events throughout the year. I enjoyed the Air Show in the past and it occurs again on May 27th and 28th. If you want to go beyond being a spectator, they offer various dates to drive a NASCAR type stock car on the raceway.

If you want to be even more physically active, you can run a half marathon on 4/29 or a full marathon on 4/30 in Jim Thorpe, sponsored by the RUNegades. Or you could participate in the Pocono Triathlon Festival at Lake Wallenpaupack on June 10th and 11th.


This time of year seems to be the beginning of festivals. June 18th is the 32nd Annual Tastes of PA Wine and Food Festival at Split Rock Resort from 12-5 on June 18th. The Juneteenth Festival will be on June 17th from 2:30 to 6 in downtown Stroudsburg. The Pocono Pride celebration will be at Courthouse Square in Stroudsburg on June 4th.

Milford Music Festival will run from June 9 through June 11. Camelback will host the Hometown Heroes event on May 27th. The Jim Thorpe Independent Film Festival will run from April 20th through April 23rd at Mauch Chunk Opera House in Jim Thorpe.

The Children's Community Round Table will take place on May 2nd from 6 to 8:15 at Northampton Community College: There are over 90 organizations participating. Learn about resources. There will also be an art display and contest, a scavenger hunt and interactive activities.

Quiet Valley hosts their Farm Animal Frolic Saturdays and Sundays from May 20 to May 28th. You may want to visit the Hughes Library website to view the various activities they have planned for all ages.

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



Harmony

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304 Cricket Drive, East Stroudsburg PA 18301

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2023 PEPOA BOARD OF DIRECTORS CANDIDATES

Toni Baraniuk

Hello Fellow Penn Estate Residents.

My name is Toni Baraniuk and I'm running for the Board of Directors for our community. For those who do not know me, let me tell you a little about myself.

I grew up in Springfield, NJ, in a very Italian household surrounded by many loving, caring and very independent family members. My parents went to great lengths to make sure my brother and I were taught to do whatever possible to achieve our goals in life. Their love and support gave us the guidance we needed throughout life.

As a teenager, I always knew I wanted to help others. Many who knew me felt that I had a caring heart and was someone who could be counted on when needed.

Right before graduating high school, I joined my community's First Aid Squad. I always knew I wanted to go into the nursing field, and my experience with the First Aid Squad cemented that goal.

I went on to putting myself through nursing school and attaining a position in The Burn Intensive Care Unit in New Jersey. Little did I know when I started there that I would spend my entire career impacting and touching people's lives in many different ways. In 2021, after 23 years, I choose to retire from a position that gave me more fulfillment than I ever could have imagined.

In 2003, I married my loving and supportive husband, and we went on to growing our future together. In 2006, we made the decision to move out of New Jersey and into Penn Estates. Over the nearly 17 years since moving into this community, we have grown to know many residents and enjoyed being part of this community.



I enjoyed taking part in the many community amenities and functions this community has to offer. I would like to try to get more residents involved in the community, whether it is with committees or with community activities.

People who know me find that I am a person who goes above and beyond for others. If someone comes to me with a problem or a concern, they know they can rely on me to do what I can to help them get it resolved. I am also a good listener. I might be small in stature (5'1"), but I am a fighter for what is right and for what is wrong.

My father taught me to stand up and to never back down, but always do it in a respectable way. I make it a point to set goals and see that they are reached. I am dependable and I do my best and do everything within my power for the residents of this community, and to make Penn Estates a great community to reside in. Thank You!

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2023 PEPOA BOARD OF DIRECTORS CANDIDATES

Bob Hampp

Hi, my name is Bob Hampp. My wife and I have been members of the community since 2018. I have been in the construction field for over 30 years. I graduated from Union College with a degree in Business Administration. I have two grown children that reside within driving distance of our beautiful area.

I was appointed in September of 2019 to fill a vacant seat on the Board of Directors and have also served on the Architectural Review Board, Election Committee, Building Grounds Committee, Recreation Committee, and Chair of the Appeals Committee.

Ensuring the stability of the Community is my number one priority. I have applied my knowledge and experience to help strengthen the business decisions that have been presented to me as a Director.

If I am elected, this will continue to be my focus. I will strive to build up the Community's financial reserves while also improving the roads and amenities. I feel my business and financial expertise will enable me to be a pivotal contributor to this success.

One of the driving reasons behind my candidacy is to increase the presence of new voices on the Board. What I learned from my involvement on the Board is that my fellow Board members genuinely care about the residents and are making decisions they feel are in the best interest of the Community.

Differences arise in opinions on what is in the best interest of the Community, which is why it is so critical to continue to ensure we have diverse perspectives represented on the Board. This is also why increased resident participation at meetings continues to be critical. I encourage all residents to come out, speak up, and be heard.

I would truly appreciate your vote so I may offer my business expertise to the Community to ensure its ongoing viability and to continue to bring my voice to the table. I thank you for your consideration.



Kenneth Nevil

My wife (Bettyanne Nevil) and I have been residents of Penn Estates for 34 years. We have both been active volunteers for many of those years.

I would like to share my background with the members of the community:

- I attended Clarion and East Stroudsburg University. In 1978 I was hired as a Police, Fire, and EMS dispatcher at the Monroe County Control Center. After earning my PA Dept. of Health Emergency Medical Technician Certificate, I joined the newly formed General Ambulance Corp. Soon, I was elected president. Followed by the president of the Monroe County Ambulance Association.
- In 1981, I was promoted to Director of the Monroe County Control Center. I led 15 employees and was responsible for the Annual Budget.
- I then joined the Stroudsburg Fire Department; I held the position of Engineer and Lieutenant.
- I was elected to the board of the Northeast PA EMS Council. Was also Chairman of the Council's Communication Committee.
- I started as a part-time Police Officer in Barret Township while completing my Pennsylvania Certification Act 120. Graduating top of my class.
- I started with the Stroudsburg Boro Police Department as a full-time officer. The department regionalized to become Stroud Area Regional Police. I retired in 2017 as a Corporal.
- Joined the Safety Committee in Penn Estates and have held the position of Chair for the last two years.
- Have served on the Board of Directors since May 2020 and as President since 2021

I ran for the board without a personal agenda. I believe that together, we can keep our community a place that is safe and clean—a place to raise our families. I am seeking the position of volunteer director. I feel my background can make a positive impact.



Charles Fariello

Hello, my name is Charles Fariello and I am running for a seat on the Board of Directors. I moved to Penn Estates with my husband James and our fur baby Bailee in February 2019. I had been a lifelong resident of the Village of Ridgefield Park a small community in Bergen County, NJ.

I am a graduate of Ridgefield Park High School and attended Bergen Community College. Professionally, I spent 25 years as a Computer Systems Developer/Analyst for Liberty Travel Headquarters in Mahwah, NJ. I am currently employed at Safelite Auto Glass in Stroudsburg, PA as a Repair and Recalibration Specialist.

In May of 2020, I was elected to serve as director and have found the experience to be very rewarding. I have learned a lot in the past three years as to how involved maintaining and improving our community can be.

As director, I have attended and participated in all board meetings and workshops. I served as Election Committee liaison to the board as well as being a prior volunteer to the Election Committee. I am also a member of the Keystone Chapter Community Associations Institute.

I am seeking reelection to the board to continue serving our community by representing the interests of all the property owners of Penn Estates. I look forward to continue serving our Penn Estates community.





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2023 PEPOA BOARD OF DIRECTORS CANDIDATES

Sandra Bonet

Why I Want to Serve as a Board Member

Eight years ago, I moved to Penn Estates to be close to my daughter, son-in-law and grandchildren. To get to know my new community, I started attending Board meetings and about a year later, was elected as a member. Since then, I have served as Secretary, temporary Treasurer, President and Board liaison to the Appeals, Recreation, Finance Communications and Elections as well as Chairman of the Finance Committees.

I am asking for your vote again because I want to continue to serve the residents of Penn Estates and I believe that my past Board experience, business background and life experiences bring value to the community.

Here's a brief summary of what I have learned about being an effective Board member:



- Board members must let go of their own pet peeves or projects such as repairs on a specific road, encouraging or eliminating short term rentals, creation of new amenities that serve your personal interests, etc. Instead, you must recognize what is most important to the largest number of members and act accordingly, even if it is not what you personally want.
- Board members cannot make decisions or initiate projects based on the wants, needs or concerns of a few members no matter how vocal they may be. Again, you must advocate for all members, not just a few.
- You must be willing to put in the time it takes to be an effective Board member. That means understanding the Federal, State and Local laws and regulations that impact Pennsylvania HOAs, reading meeting minutes, contracts and other documents, attending meetings, listening to members concerns but

not promising anything until you discuss the issues with the entire Board.

- You must be able to read a financial statement or, if you can't, are willing to learn how to do so.

If I have the privilege of continuing to serve on the Board, I will act in accordance with what I have learned so far. More important, I'll keep an open mind and continue to learn how to be a better, more effective Board members. And I will not be afraid to admit when I am wrong and to say so.

Overview of Professional Experience Includes:

- Currently Retired but doing some consulting and policy review work for the Center for Medicare and Medicaid and The National Committee for Quality Assurance.
- COO of Family Choice of New York (A health plan that serves only frail individuals with multiple complex conditions.)
- Vice President of Geriatric (A national company specializing in improvement of care to nursing facility residents.)
- Director of Nursing for Lightbridge Hospice in San Diego California.
- Vice President of Sub-Acute Care of America (A consulting firm specializing in the delivery of care to frail individuals recently discharged from the hospital.)
- Director of Managed Care for Hillhaven Corporation (The second largest nursing home company in the United States.)
- Director of Nursing Care Coordination at Mt. Zion Hospital San Francisco, Ca.
- Writer and Director of Advertising for Smothers Brothers, Inc. (An entertainment and TV/Music production company in Los Angeles, Ca.)
- Creative Director and Account Executive for Yeck & Yuck Advertising, Dayton, Ohio.



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Education

- Bachelor of Science in Journalism from Ohio University.
- Bachelor of Science in Nursing from Northern Arizona University.
- Master's in health care administration from Golden Gate University.

Personal Background

- Hometown is Columbus, Ohio.
- Have lived in California, Arizona, Chicago and Northwest Arkansas.
- Single with a daughter, son-in-law and two grandchildren (Quentin 6 and Violet 4½) who live in Hoboken.
- Hobbies include sewing, weaving and fabric design, travel, jewelry making and golf.

With your help, I look forward to continuing to serve our wonderful community.

*Lender credit towards closing costs is available to customers of Penn Estates Harmony. May not be available in all states. No cash value. Not valid in combination with any other offers. Offer available for loan applications taken by August 1, 2023; the lender credit towards closing costs will be applied at closing and the loan must close through Meadowbrook Financial. Certain restrictions apply. For qualified borrowers. All borrowers subject to credit and underwriting approval. Rates, term, and loan program may be subject to change without notice. Legal ©2010-2022 Meadowbrook Financial Mortgage Bankers Corp. NMLS #177308 (www.nmlsconsumeraccess.org). 1600 Stewart Ave, Suite 701, Westbury, NY 11590. 800.959.8892. Licensed Lending Area: AZ, CA, CO, CT, DE, DC, FL, GA, MD, MA, NH, NJ, NY, NC, PA, RI, SC, TN, TX, VA and WA. State required information: Licensed Mortgage Banker-NYS Department of Financial Services; Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; Regulated by the CO Division of Real Estate; Georgia Mortgage Lender License #61736 d/b/a Meadowbrook Financial Corp; MA Licensed Mortgage Lender #ML177308 d/b/a Meadowbrook Financial; Licensed by the NJ Department of Banking and Insurance; RI Licensed Lender; Licensed by the PA Department of Banking and Securities-Pennsylvania Mortgage lender License #50501 d/b/a Meadowbrook Financial Mortgage Bankers Corp.

Celebrations of Mother's Day Throughout the World

by **Sandy Black, Contributor**

Mother's Day is special. Every year, thousands of people celebrate their mothers by gifting them presents, flowers, cakes, and other goodies. But, celebrations differ widely by country and culture. Sometimes, even the dates differ. Let's find out how some of the countries around the world celebrate Mother's Day.

Happy Mother's Day. Feliz Dia de las Madres. Furaha Ya Mama Siku. It doesn't matter how you say it, the sentiment is the same: Happy Mother's Day, Mom. We love you. Thank you. You are the center of our family and for that, we are grateful. Moms are celebrated in many countries on different dates and in different ways.

While Mother's Day traditions and customs vary, everyone knows how important it is to honor moms for everything they do all year long. In the United Kingdom, Mother's Day is celebrated on the fourth Sunday of Lent, and is called

"Mothering Sunday". "In Brazil, Mother's Day is one of the most commercial holidays celebrated, second only to Christmas. Brazil commemorates this special day on the second Sunday in May with special children's performances and church gatherings, which often culminate in large, multi-generational barbecues.

In Germany, "Muttertag" takes place on the second Sunday in May (unless it falls on Pentecost, in which case it occurs on the first Sunday of the month). The giving of Mother's Day cards is extremely popular. In Japan, Mother's Day is celebrated on the second Sunday in May and is symbolized by beautiful carnations — which represent the gentle strength of mothers who are revered in Japanese culture.

In Australia, a country which relies heavily on the giving of carnations and other flowers, Mother's Day is celebrated on the second Sunday in May. Chrysanthemums are also a very popular floral choice, because mothers there are called Mum. Aunts and grandmothers are also acknowledged with gifts. In Peru Mother's Day is celebrated the second Sunday of May with gifts, chocolates and joyous family meals.

In France, "Fete des Meres" takes place in late May or early June, based upon Pentecost. It didn't become an official day of celebration until 1950, but was originally declared a holiday by Napoleon. In Ethiopia, Mother's Day is celebrated at the end of the fall rainy season, as part of the three-day Antrosht festival, dedicated to moms.

In Serbia which is another country that takes three days to fully acknowledge their mothers and the spirit of family, Mother's Day takes place in December and is part of a series of holidays including Children's Day and Father's Day. All three holidays take place on consecutive Sundays and require lots of rope! Finally India...Hindus celebrate the goddess Durga, or Divine Mother, during a 10-day festival called Durga Puja in October. Durga Puja celebrates the triumph of good over evil and is earmarked by gifts given to friends and family, as well as feasts and celebrations.

Mother's Day Gift Ideas

by **Bettyanne Nevil, Communications Committee Member**

Is she into gardening? Reading books? Does your mom like technology? Or does she appreciate fashion? Here are some gift ideas:

- Diamond Accent Heart X link Bracelet. Currently \$48 at Macys.
- Self Watering planters run anywhere from \$3 to \$30 at Target. They also sell a Lavender Grow Kit for less than \$20.
- The Big One Oversized throw is on sale at Kohl's for less than \$15. They have that all popular buffalo check too.
- Bed Bath and Beyond has Crisscross Bath Slippers for \$12.
- Best Buy has the Otter Box Defender for the 14Pro at only \$64.95.
- Amazon has insulated coffee cups for around \$20, and they have many sayings to choose from.

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Michael's Kitchen

by Michael J. Tyrrell, Communications Committee Member

Join The Club (first in a series)

Whether its BJ's, Costco or Price Club, here are smart ideas for the super-big bundles of pork, chicken and fish the warehouse stores are known for. Think of this as the ultimate package deal. Let's start with those huge packages of bone-in pork chops in this issue. One 6- to 7-pound package should yield three meals.

Frozen Assets. Repackage pork chops for best results. Place each in a sandwich-size ziplock plastic bag. Squeeze out air and seal. Place smaller bags in 1 large bag and seal. Freeze up to 4 months. Thaw chops overnight in fridge or soak in cold water as needed.

Orange-Dijon Pork Chops (makes 4 servings)

½ cup orange marmalade
2 Tbsp soy sauce
2 tsps Dijon mustard
1 tbs vegetable oil
4 bone-in center-cut pork chops, about 8 ounces each
1/8 tsp salt
1/8 tsp black pepper
¼ cup chopped toasted hazelnuts
2 cups cooked brown rice
tossed salad (optional)

1. In a small bowl, stir together marmalade, soy sauce and mustard.
2. Heat oil in large skillet over medium-high heat. Season chops with salt & pepper; saute 5 minutes turning once. Spoon over marmalade mixture, cover and cook an additional 2 minutes until internal temp. = 145°.
3. Sprinkle hazelnuts over pork chops and serve with brown rice and salad.

Glazed Pork Chops & Grapes (makes 4 servings)

4 bone-in center-cut pork chops, about 8 ounces each
½ cup bottled balsamic vinaigrette dressing
1 tbs vegetable oil
1/8 tsp salt
1/8 tsp black pepper
½ cup chicken broth
2 cups seedless red grapes, halved
1 pkg (5.6oz) couscous mix with pine nuts, prepared following package directions

1. Marinate pork chops in ¼ cup of dressing in a resealable plastic bag in the refrigerator for at least 1 hour.
2. In a large nonstick skillet, heat oil over medium-high heat. Remove chops from marinade and season with salt and pepper. Cook chops 2 minutes per side and remove to a plate.
3. Add chicken broth, grapes and remaining ¼ cup dressing to skillet. Simmer gently for 3 minutes; add chops and simmer an additional 5 minutes, until internal temperature registers 145°.
4. Serve chops over cooked couscous; spoon grapes and sauce from skillet over chops.

Navigating Your Finances

by Bettyanne Nevil, Communications Committee

Tax Return Season

It's tax return season! Have you given any thought about how you can use that money to get the biggest return? Here are some ideas:

- Payoff those zero balance credit cards before the interest accrues.
- Fully fund your 3 to 6 month emergency fund.
- Fund your envelopes [appliances, vehicles, maintenance, and future gifts].
- Stock up your freezer. Buy a vacuum sealer if needed.
- Invest in gardening supplies to grow your own vegetables.



Piccata-Style Pan Seared Pork Chops (makes 4 servings)

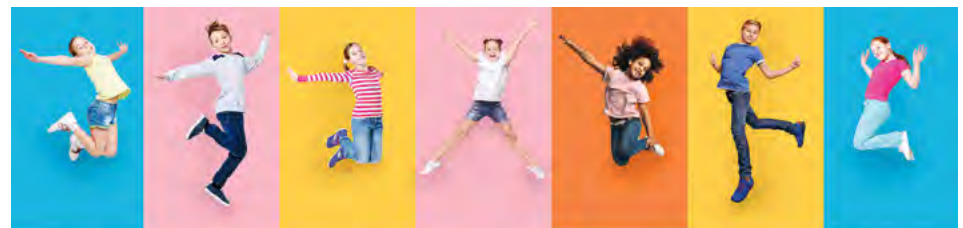
1 tbs vegetable oil
4 bone-in center-cut pork chops, about 8 ounces each
1/8 tsp salt
1/8 tsp black pepper
2 tbs cornstarch
1 can (14 ½ ounces) chicken broth
2 tbs capers
2 tbs lemon juice
¼ cup fresh parsley, chopped
½ pound whole-wheat spaghetti, cooked following package directions
1 large head broccoli, cut into florets and steamed

1. Heat oil in a large nonstick skillet over medium-high heat. Season chops with salt and pepper; saute 3 minutes per side. Remove to a plate.
2. Stir cornstarch into the broth; add to skillet and simmer 1 minute until thickened. Add in capers, lemon juice and pork chops. Cover and simmer 3 minutes or until internal temperature registers 145*. Stir in parsley.
3. Serve chops with cooked spaghetti and steamed broccoli. Spoon sauce over spaghetti.

Bonus Recipe - Cajun Pork and Beans

Heat 1 tbs oil in a nonstick skillet. Rub 4 bone-in center-cut pork chops with 1 tsp Cajun seasoning; cook 4 minutes on each side. Remove chops to a plate. Add 1 chopped onion and 1 chopped green pepper; cook 8 minutes. Stir in 1 can drained and rinsed black beans, 1 can drained Mexicorn, 2 tbs chopped cilantro and ½ Cajun seasoning. Add chops and cook additional 3 minutes.

Look for the second article in this series next issue. Will be providing recipes and ideas for large packages of chicken and fish fillets.



YOUTH GROUP

FROM 5-7PM

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

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

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

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

June: 7-12: Dodge Ball
13-18: Basket Ball Challenge

July: 7-12: Rock Painting
13-18: Movie Night

August: Combined: Movie Night

Sept: Combined: Luau Party

Oct: Combined: Photo Shoot with Friends

Nov: Combined: Cupcake and Cookie Decorating

Dec: Combined: Ice Cream Social

7-12 year olds:
in the Oak Room

13-18 year olds:
in the Rec Center

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of every month

Senior Lunch at The Oak Room

by Paul Quillin, contributor

Every second Wednesday this event is held at our Oak Room at 12 Noon. Tickets are available in advance at the Administration Office and the cost is \$5/per. We are happy to report that lately the attendance has increased, so it would be a good idea to buy your tickets early to avoid missing out.

We weren't able to go to the one held February 15th but we heard it had a nice turnout. The food is always great thanks to our Community Manager Phyllis Haase who is the force behind all this. Phyllis actually prepares the fare, ably assisted by Sue. The number of attendees is usually around two dozen, but as mentioned, that number is increasing.

The senior lunch has become something of a social club, but we welcome



everyone who wants to join this congenial group – you can expect lots of laughs and spirited conversation here and chances are you might even learn something new. Most of the chatter has to do with our living here and sharing helpful hints, like saving money on your electric bill. I mention that because I learned how to save over 30% on mine at yesterday's lunch! Maybe I should correct myself about what is the top topic spoken about. Yes, it's probably health issues. Well, this is a bunch of seniors after all.

The March 9th lunch started with a nicely dressed salad. The entree was delicious fettuccine with shrimp (optional). I love shrimp so I opted in. Dessert consisted of eclairs and an assortment of cookies. There was an urn of coffee available and of course water.

As usually happens, at the end of the lunch a prize was given to the person who's name tag was chosen. The windup of each of these events is a drawing where Phyllis collects each one's "hello my name is:" tag which goes into a big bowl and then one of us picks out the winning tag. The "prize" is usually some kind of treat.

I forgot to mention that between our dessert and the prize drawing Phyllis takes the floor and bring us all up to date on what's happening, followed by an "anyone have any question?" session. As I noted earlier, the attendance has gotten healthier lately so if you're interested and I am sure you won't be sorry if you take the plunge, get your tickets early so you don't miss out. Now, where can you get a really nice lunch and spend some quality schmoozing time for only \$5? Hope to see you there!



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How Stay-at-Home Parents Protect Their Social Security Benefits

by **Stephanie Joy Lewis, Contributor**

Take away point: Stay at Home Parents, with a little aforethought and plan, can ensure they gain and never lose their Social Security insured status, both Disability and Retirement, paying them in spades, later.

The problem:

Historically, stay-at-home parents here in Penn Estates and elsewhere, have been a notable group who loses out on Social Security (disability or retirement benefits or both) if they become long-term ill or injured. This is because many take off five or more years from the tax paying work force to do the very important job of child-rearing full time.

A few years later, something happens and the parent intending to return to work once the kids are out of the house, becomes disabled from working, but cannot file for Social Security Disability Insurance benefits (SSDI) because they didn't buy the insurance. Their 'insured status' expired – SSDI is akin to "term insurance". Some stay-at-home parents have learned that this does not have to be the case.

How this happens:

If a parent doesn't return to work at least lightly part-time, once the kids are in school full-time, the parent will, without fail, become *uninsured* for Social Security Disability Insurance (SSDI) benefits. SSDI is insurance we buy through our working-income tax payments and is only earned by workers. It is not earned or enjoyed by wealthy non-working investors with capital gains. Nor is it welfare. It is not SSI (Supplemental Security Income, the federal welfare benefit). It is disability insurance earned and paid for by and for the workers themselves.

When we don't work, we don't earn Social Security earnings credits (ECs). We need, generally, 20 ECs earned from working in the most recent 10 years (40 quarters). That is how we become insured for the SSDI coverage we can draw on if we do become disabled. (Lesser numbers of credits and years is required for young adults.). Some stay-at-home parents have learned that this is far easier to accomplish than they thought.

The cost of Social Security Earnings Credits:

One such credit in 2023 costs \$1640. In 2022 it was \$1510. It increases with COLA. We cannot just "buy" credits by laying out the cash – we must earn them through working and paying taxes on that amount. It is for workers. We can earn up to four credits each calendar year.

We earn our maximum yearly credits by multiplying by the four quarters in the year. In 2023, if we earn and pay taxes on \$6560 (4 x \$1640), we will have gained our maximum 4 credits. This amount was \$6040 in 2022. This amounts to very part-time work. If we are starting at zero credits in the 10-year period behind us, we will need to work and earn that minimal amount for five calendar years, to become insured. (If we did work some already, it will be less credits we need to earn now.)

If we earn just \$10/hour, we'd need to work an average of about 13 hours/week, if we earned \$15/hour, we'd need to average about 8.5 hours/week. Of course, we can choose how we earn our desired amount. Work heavy part time all summer but not for the rest of the year? Do one big project spread out? Earn more per hour so less hours have to be worked? There are no rules dictating the time frame for each of us.

However, we can go even slower: We can actually gain insured status, although it will take longer, if we earn half that amount per year, or two credits (2 x \$1640) - extremely part-time work. This is because we will eventually have 20 credits in the 10-year window. (It would take us up to 10 years instead of five.) If we are insured presently, but drop work to below that 2 credits amount, we will become uninsured in time. (You can call 800-772-1213 to ask for your "Date Last Insured" for SSDI and for the number of credits you have, and how many you earned in the last 10 years, and five years.)

The solution:

If a stay-at-home parent decides to work part-time, be it self-employment, gigger work, or as a W2 employee, he or she can rest assured that she will become insured. This means that if something very unfortunate occurs down the road, and they become unable to return to work at all at some point (even if able to work part time and are working part time) – they can file for SSDI benefits.

(These benefits usually include extra payments for minor children or disabled children who became disabled before age 22. They also bring, in time, Medicare for that worker who earned those Social Security credits.

By working even light part-time while able now, even if

- a) sporadic
- b) only in summer
- c) only seasonal
- d) self-employed / 1099 gigger (make sure you file your return and pay those taxes)
- e) W2, etc.,

they can protect their SSDI rights for later. If they earn the credits and insured status noted above, if bad luck renders them unable to work at all later, they will have protected their right (and their family's) to be eligible to file for SSDI.

TIP FOR THE SELF-EMPLOYED: If you were self-employed in 2022, and you report and pay taxes on that SE employment this tax season, if the net amount taxed on hits the \$6040, you will have gained four credits for last year. (Remember, we generally need not fight to write off every single arguably business-related expense! Don't let that knee-jerk tendency strip you of credits you could have earned.) In fact, even belatedly filed legitimate tax returns up to three years late, will be accepted by the SSA for credit purposes (the "3-3/15 rule").

However, if self-employed, because of the capacity to play with numbers, there may be SSA scrutiny to ensure it is not fabricated, particularly if you didn't have a prior history of SE work and it conveniently appears right before you want to claim SSDI. As such, if this is you, keep all your documentation of business income deposited into bank accounts, which jobs you did, for whom, all logical expenses associated with such SE work documented with bills/receipt, etc., (even if you are not writing those bills off to meet the taxable amount needed for credits earning). 1099s for self-employed folks can be very helpful in this regard.

TIP FOR THE SSI RECIPIENTS: Note also that if one becomes disabled while still uninsured but is poor enough to be eligible to receive SSI welfare, they too can work part-time, while on SSI, to earn those SSDI credits, while following SSI rules. That way not only are they improving their income beyond their SSI, a little bit, but if they remain disabled, they can switch from SSI to SSDI in time. This, in turn, also protects their ability to collect Social Security Retirement later. The ability to gain or regain SSDI insured status is enjoyed by nearly all stay-at-home parents and all SSI recipients, who are not entirely disabled from even the most minimal, genteel, unskilled part-time work hours or seasons.

For more information on this topic or to watch/listen via Video, please go to: <https://www.youtube.com/@socialsecuritydisabilityUSA>

Note: This article is for general information only and is not legal advice to any particular reader or individual. For legal advice, you must specifically retain a lawyer who evaluates your specific situation.

Stephanie O. Joy is a Social Security Disability Lawyer and founder of Monroe County based SSD Practice, Joy Disability Law, 2005-2022. <http://joydisability.com>; Stephaniejoy@joydisability.com; Ph: 201-317-0610

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Eats Around Town

by Michael J. Tyrrell, Communications Committee Member

Update on Spice Market and Spice Bazaar

This restaurant has been covered in this column in the past, but there are some new developments to share.

First of all, let me say the food is as good as ever. Recently, we placed an order with Uber Eats and the experience was seamless. The food arrived in the time frame promised. Nothing was missing and everything was perfectly packed for travel and the temperature was fine.

We got enough for two nights. The order was comprised of Vegetable Samosas, Cauliflower Manchurian, Chicken Kalimirch, Lamb Rogan Josh, Basmati Rice, Naan and Gulab Jamun (deep fried cottage cheese balls in a sweetened syrup - it's like dying and going to heaven). It was my birthday dinner and made me very happy.



They now offer a buffet on Saturday and Sunday from 12pm to 5pm. The cost is \$20 and the selection of dishes is comprehensive and everything is very fresh. There's still the \$12.99 lunch special Monday to Friday from 12pm to 3pm. We have enjoyed the lunch many times and are never disappointed.

Finally, they have opened up *Spice Bazaar*, an Indian and Asian grocery store right next door. The selection of dry goods and condiments, spices and spice mixes, frozen and refrigerated foods and fresh

produce is overwhelming. We can't wait to go back when we have more time to spend perusing the aisles.

The guys that own the place are super nice and very accommodating. We are very lucky to have such a great ethnic store right here in our little town.



Spice Kitchen
1135 North Ninth St.
Stroudsburg, PA
spicekitchenpocono.com
570-664-6366

Spice Bazaar
1125 North Ninth St
Stroudsburg, PA
570-664-6882



HEALTH & FITNESS

Benefits of Mobility

by Yolanda Sarrabo, CPT, BCS NASM, Contributor



Moving can be a challenge for many that have health, physical challenges or lack the effort to do so. What and how do you change those efforts when your doctor now joins the conversation in stressing the need for some form of exercise to your day to day? There may be some health conditions that may have a cautious eye to the types of exercise, but the general consensus is that its beneficial. Let's talk about the benefits.

Movement of any kind helps improve your mood, and sometimes that feels like a step forward in having a good day; however, beside the mood, exercise helps with warding off some diseases and maintaining a healthier way to live.

I get the question, what happens if you're diagnosed with a chronic condition, what's the sense to exercise? Well, that's easy - life change is a constant evolution. What you did 10 years ago, you may need to adjust in five. Let's say you've been diagnosed with cancer, though some form of treatment with medications may be suggested adding physical instruction to the mix may help you in maintaining a healthier life regardless.

As you become older what you did in your youth changes script as your birthday increases. You may find that in some cases you have to do more work to maintain the once fit body. In the case of cancer, physical activity helps with cardiovascular health, which is still important. No matter the type of condition, mobility is literally a moving parts chess game in keeping this train of life viable and sustainable.

- Helps improve physical pain and manage fatigue
- Helps with brain health and the onset of dementia
- Improves balance and agility
- Lowers blood sugar levels for diabetics
- Helps build strong bones and slows bone loss
- Helps lower onset of heart disease

Fully Indulge

Some people may go full speed ahead with their physical training journey which is great, but no matter the age or condition- care should always be considered, and sometimes it's not. For those who've made the changes in doing so, but do have certain health conditions, well having a transparent conversation with your doctor should be made. In some cases, such as heart disease, thou a fully indulging activity to support in heart health is warranted and attempted, you may also want to note the kinds of exercise you've chosen; Perhaps burpees are not the best go to when practicing physical activities, and if so, perhaps consideration to a modified version.

To end, any physical activity is a winner, whether walking, running, cycling, yoga, dancing, cardio, or weight training just note the pros and cons and be ready to add this consistency to your new way of life with mobility! Cheers!

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



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Communication is Key!

by Phyllis Haase, Community Manager

Clear and effective communication is essential to many aspects of our lives in a POA. The board is making decisions, and management enforces rules that impact the owners. Homeowners who are unaware of policies or don't understand them may cause serious challenges.

I understand that only some attend board meetings; therefore, you must get your information from other sources. It is easy for misunderstandings to occur as others try to relay what they heard. Different topics may require different approaches, so we can ensure that all our members and residents receive the information on the media platform they are comfortable with while ensuring that we are abiding by the governing documents for our association.

The association has many avenues of media to convey content to homeowners:

- We maintain a comprehensive website <<https://www.pepoa.org>> that gives members a single place to access various information. We upload governing documents, contact information, and make it a one-stop-shop for homeowners. If you cannot find what you are looking for, you can identify a contact for assistance.
- Through the association-approved and published community Facebook <www.facebook.com/Penn-Estates-Property-Owners-Association>, users can see information on events, public service announcements, area happenings, or cheerful thoughts of the day to uplift your spirits.
- Via email, we send email blasts directly to your inbox. The association uses email blasts to inform members of events or emergency announcements.
- Our community newspaper, *Harmony* can be a valuable way of seeing project highlights, policy changes, important information, upcoming events, and recognizing the work of individuals or committees within the association.

- Board meetings and the Annual Meeting of the membership are always valuable time to focus on the business of the association. At the end of their meeting, the board sets aside for member's comments.
- Events always bring homeowners together for dances, holiday gatherings, and other events. We put this information into our media to ensure attendance and continue building positive relationships with our owners.
- Face-to-Face is also another avenue for discussion. We meet with homeowners who have questions or concerns or to clear up misinformation. We strive to establish a personal connection to let you know what you have to say is important, and we will work with you to find an answer. We cannot always provide an answer that will be a favorite, but it will be an answer.
- You will also find the information posted on the marquees located throughout the community and posted at the mail pavilion.

Communication is key, and finding what works best for our community is important. The more we communicate effectively, the more we will continue to build a stronger, more informed association!

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