

June Senior Lunch

by Michael J. Tyrrell, Communications Committee Member

For the June Senior Lunch, our Community Manager Phyllis Haase was planning a BBQ on the back deck of the Community Center. She usually does at least one lunch outdoors on the deck every year, but June 14th turned out to be a very rainy day. Change of plans!

We had a summery lunch indoors in the Oak Room instead. Phyllis threw together a great lunch - potato salad, bean salad, green salad, pulled pork sandwiches, collard greens, kernel corn. There were three impressive layer cakes to finish things off: strawberry, coconut and banana. Just delicious!

Phyllis promises a lunch outdoors for July, weather permitting. She is planning on grill-



ing London Broil. The lunches are always the second Wednesday of the month. Just a reminder- get your tickets the Monday before. This has become a popular monthly event and you don't want to get shut out. The cost is 5 bucks per person.

Hope everyone's summer is off to a great start.

Connecting with Nature's Gifted Singers A Three-Day Birding Trip to NY's Finger Lakes Region

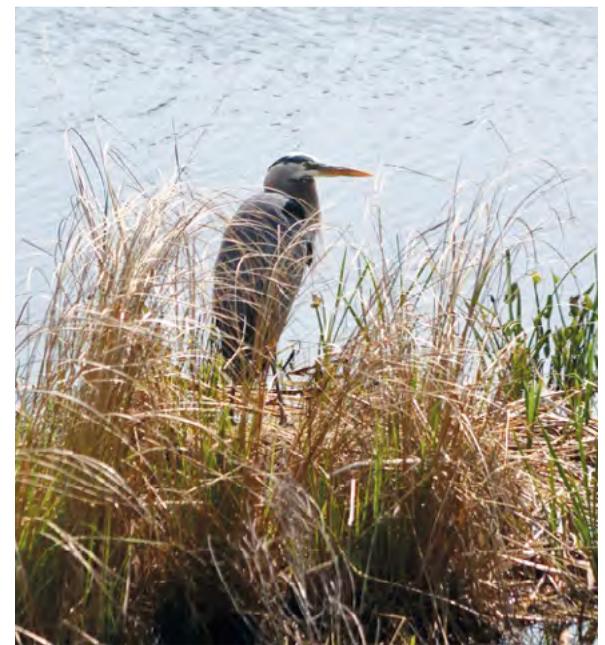
by Ting Qian & Ning Wang, Contributors

Penn Estates is a bird's paradise! From white-breasted nuthatches to downy woodpeckers, from American goldfinches to eastern cardinals— We know we enjoy wildlife, the outdoors, and nature's chorus surrounding us while living in Penn Estates. But do we know who our many wild and talented musicians are in the moment when we hear them singing to their hearts' content from within the trees?

We didn't know what we were missing. After living in Penn Estates for 14 years, we had an opportunity to take a 3-day guided birding trip to the New York Finger Lakes organized by our Monroe County Conservation District's Kettle Creek Environmental Education Center. It was the first time we would give all our attention to the birds. Yes, birds!

The gorgeous Finger Lakes region in Upstate New York is much closer to us than we realize. Although it took 3.5-hours to get there from the Poconos, it was two hours less than driving from NYC. The area is a water-lover's haven, interwoven with creeks and rivers, lakes and cascading waterfalls.

It's also a wine-lover's dream with some of the best wine-growing areas in the



(continued on page 8)

PRSR STD
U.S. POSTAGE
PAID
Stroudsburg, PA
18360
PERMIT NO. 48

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

Eats Around Town

by Evelyn Infante, Contributor

My husband and I have been excitedly anticipating dining at Andrew Moore’s Stone Bar Inn in Stroudsburg for quite some time now, thanks to the positive reviews we’ve seen online. The restaurant serves dinner every day except Mondays, which is also the only day our business is closed (except for holidays). Luckily, we were finally able to visit on Father’s Day.

The ambiance of the place is lovely, with dark wooden walls, warm lighting, fireplaces, and vintage black-and-white photographs of movie stars displayed on the wall next to our booth, creating a classic bar vibe. Interestingly, the bar is made of stone, which is reflected in its name. We had made a reservation for an early dinner, anticipating it would become crowded later in the evening. Our prediction turned out to be correct, as the restaurant quickly filled up after we settled into our comfortable booth. As it says on its website, reservations are strongly advised.

Our personal experience at the Stone Bar Inn was fantastic. The food was delicious, ranging from the melt-in-your-mouth Braised Short Rib appetizer to



the satisfyingly crisp salad. For our entrees, I chose the Roasted Duck while my husband indulged in the Shrimp and Chicken with mashed potatoes and carrots. For dessert, we shared a delicious Crème brûlée.

Our server was friendly and attentive, and the manager came by more than once to make sure everything was to our liking. This was

my first time trying an espresso martini, recommended by our server, and it did not disappoint! At first, my husband ordered a mojito with the hope the bar had added sufficient rum to make it flavorful. He usually gripes bars don’t incorporate enough alcohol in their mixed beverages. He enjoyed the rum in his first mojito, but upon trying my espresso martini, he switched to that for his second drink, impressed by its delicious taste.

The Stone Bar Inn is worth the high cost for an exceptional dining experience. It’s not just any bar, but a sophisticated spot deserving of its place on our list of top-notch restaurants for special occasions. Highly recommended by my husband and me.



ROOFING
By Bruce
We Do It All

BRUCE'S CHIMNEY SERVICE Inc.

“Enhancing the Poconos One Home at a Time Since 1985”

WE REPAIR & REPLACE ALL TYPES OF ROOFING SYSTEMS

Lifetime Shingles • Metal • Low Slope
Rubber • Slate • Flashing • Ice and Water Shield
Skylights and Windows • Chimney Repairs and Rebuilds
Gutters and Gutter Covers • Siding

Member of Pocono Mountains Chamber of Commerce

VISIT OUR SHOWROOM

POCONO MOUNTAINS
ROOFING & CHIMNEYS

100% FINANCING AVAILABLE *TO QUALIFIED BUYERS

ON THE SPOT REPAIRS to COMPLETE REPLACEMENTS

ALL WORK GUARANTEED | Locally Owned & Operated



570-424-8891

2070 Milford Road | East Stroudsburg, PA

www.RoofingByBruce.com

Animal Rescue Organization 'ACT'

Editor's Note: A dedicated volunteer for this organization shares her thoughts. She is modest and did not want her name revealed. I know Naomi Gauntlett well and firmly support the sentiments expressed in this article. Please consider doing whatever you can to help this fine organization. —Michael J. Tyrrell, Editor

Animals Can't Talk (ACT) is dedicated to felines and has been in operation for over 15 years. ACT is run by Penn Estates resident, Naomi Gauntlett. Gauntlett has dedicated her life to improving the lives of animals and has made a huge difference for humans and animals alike. Prior to ACT's founding, she was a long-time volunteer for several rescue organizations and saw the need first-hand.

Naomi, now an octogenarian, has always been keenly aware of the unnecessary suffering of animals. Whether it be from not spaying/neutering thus creating unwanted litter after litter, pet abandonment, or dealing with the multitude of strays, she acutely feels their pain – and she ACTs on it!

Naomi has taken in literally thousands of felines over the years. She's also worked with countless human pet parents to find them just the right cat for their family. Matchmaking is an important part of what ACT does.

Would you like to get involved? ACT is a registered 501c3 charity. You can make a donation which is tax deductible. Naomi incurs significant veterinary expenses along with costs to feed and care for the cats so every bit helps.

You can also volunteer your time. There's always much to be done at the rescue such as litter box duty, general cleaning, feeding/water bowl maintenance and of course, socialization. The cats love visitors and they need to have interaction.

Another way to get involved is to adopt your next cat(s) from ACT. There are so many fabulous adoption candidates currently at the rescue. All ages, colors and personality types – you just have to see which feline grabs your heart! Go to the ACT website and fill out an application: [animalscantalk.org](http://animalscanttalk.org).

EPAA (Eastern PA Animal Alliance) < epaaonline.org > is an important resource for ACT in providing low cost spay/neuter services. EPAA will accept one trapped cat without an appointment on their operating days so please consider your own TNR (trap, neuter, return) plan for any strays around your house. You may contact Naomi for advice on how to get started: strictlycats@verizon.net.

Please follow ACT on Facebook: Animals Can't Talk Rescue and Adoption, Inc. Help us spread the word to get more adoptions.

The need is always so great – we all hear story after story of how animals suffer from no doing of their own. ACT makes a difference one kitty at a time.

Anthony DiBello
Excavation and Dump Truck Services
(570) 656-1537



Move a Rock - Haul a Rock
Cut a Tree - Haul a Tree
Dig a Ditch - Clean a Ditch
Tree Services - Stump Removal
Top Soil - Stone Delivery

License# PA179070

GOT MOLD?



IICRC CERTIFIED MOLD REMEDIATION
NO DEPOSITS REQUIRED!

24 HOUR EMERGENCY WATER DAMAGE RESPONSE
WE BILL YOUR INSURANCE DIRECT!

**BASEMENT & CRAWLSPACE
WATERPROOFING & MOISTURE CONTROL**

FAMILY OWNED AND OPERATED FULLY INSURED

www.integracleanpa.com

integraclean@gmail.com

Call today for a FREE evaluation

1-877-DRY-U-NOW
(3 7 9 - 8 6 6 9)



HEETER CONTRACTING

Fully Licensed and Insured

570-460-9361

CALL FOR A FREE QUOTE

Roofing specialist - replacement and repairs

DAMAGED Gutters or Roof?
Call us today!

570-460-9361



SEAMLESS GUTTERS - new installation, cleaning, gutter guard, measure & drop
ROOFING - repair and replacement

SEPT. 16TH, 7-11PM

MOTOWN NIGHT

IN THE OAK ROOM

Come for dinner, dancing, and music!

Must Register at the Admin Office

\$10



Short Term Rentals

What You Need to Know...

by **Sandy Bonet, PEPOA Board Member**

If you have attended our board meetings, read posts online or just chatted with other PE residents, you know that some of us are struggling with how to deal with short-term rentals in our neighborhoods. As is usually the case, things you hear or read on social media may not be accurate and, more importantly, don't give you the information you need to handle this real estate phenomenon.

This article aims to give you information you can use to deal with STRs.

A few basic facts

- PE homes: 1764
- Number of registered STRs in PE: 197 or 11% of all homes. (This includes homes that are used as full-time short-term rentals as well as those that are used only for certain days or weeks of the year at the owner's discretion.)
- Primary regulation of STRs in Penn Estates: Stroud Township Board of Supervisors
- Status of STRs in Pocono Township (which includes a small portion of Penn Estates): prohibited in specified areas, including Penn Estates.
- Penn Estates Rules and Regulations for rental units include most of the restrictions imposed by the township.

Stroud Township Short-Term Rental Standards and Requirements

The township's stringent regulations require owners to jump through multiple hoops to obtain and maintain their STR licenses. The requirements listed below tells us that getting into the STR business is not a simple process.

Here is what must be submitted with the STR application:

- Zoning Permit Application
- Site Plan with property lines, off-street parking spaces, and all structures
- Copy of County Hotel Tax Certificate
- Copy of PA Sales & Use Tax Certificate
- Copy of Property Deed
- Written approval from the property owners' association
- Insurance Policy Declaration Page (min. \$500,000 liability coverage for houses used as short-term rentals)
- Septic System Evaluation and Pump Record (If on-site system)
- Floor plans with dimensions of all rooms

At the time the application is submitted, short-term rentals must be equipped with all the following:

- Notice to Occupants posted near the front door.
- Smoke detectors in each bedroom.
- Smoke detectors outside each bedroom in hallways and on each floor.
- GFCI outlets in the kitchen, bathrooms, outside outlets.
- Aluminum or metal exhaust from the dryer.
- Carbon monoxide detector if open flame (oil or gas) furnace, gas or wood fireplace, or wood-burning stove.
- Carbon monoxide detector if the garage is attached.
- Fire extinguisher in the kitchen.
- Stairs (indoor and outdoor) in good condition, with graspable handrails.
- Pool/Hot Tub (ISPSC Compliant)
- E-911 address marker properly installed at the premises

Once an owner gets their STR permit, the regulations are specific about prohibited behaviors. They are the same behaviors prohibited for all PEPOA members. If short-term renters engage in these behaviors, the property owner is held responsible for violating the licensure requirements. This involves fines and can ultimately lead to revocation of the license.

Stroud Township regulations include the following restrictions on STRs:

1. Occupancy of a short-term rental is limited to the numbers below:
 - 2 bedrooms: maximum occupants = 6
 - 3 bedrooms: maximum occupants = 8
 - 4 bedrooms: maximum occupants = 10
 - 5 bedrooms: maximum occupants = 12

2. Outdoor parking for occupants is limited to available parking areas on the short-term rental premises. In no event may parking for short-term rental guests include spaces in any public street right-of-way or on any lawns or vegetated areas.
3. Short-term rental occupants may not engage in disorderly conduct or disturb the peace and quiet of any nearby neighborhood or person by loud, unusual or excessive noise including fireworks, by tumultuous or offensive conduct, public indecency, threatening, traducing, quarreling, challenging to fight, fighting, or creating a dangerous or physically offensive condition.
4. The owner, and the owner's agent must use their best efforts to assure that the occupants of the short-term rental do not create unreasonable noise or disturbances, engage in disorderly conduct, or otherwise violate any provisions of the code or any state law pertaining to noise or disorderly conduct including, but not limited to, notifying the occupants of the rules regarding short-term rentals and promptly responding when notified that occupants are violating laws, ordinances or regulations regarding their occupancy.
5. Overnight occupancy of recreational vehicles, camper trailers, and tents at the premises where the short-term rental is located is prohibited.
6. Outdoor overnight sleeping of short-term rental occupants is prohibited.
7. Fireworks and floating lanterns are prohibited.
8. Subleasing all or a portion of the short-term rental is prohibited.
9. Compliance with the requirements of this section shall be considered conditions of a short-term rental permit, the violation of which may result in a revocation of that permit by the zoning and/or code enforcement officer.
10. In the interest of promoting the public health, safety, and welfare and minimizing the burden on township and community services and impacts on residential neighborhoods posed by short-term rentals, a violation of any of the provisions of this ordinance is declared to be a public nuisance.
11. Any person, partnership, corporation or other entity who or which violates or permits a violation of the provisions of this ordinance shall, upon conviction in a summary proceeding, pay a fine of not less than \$300 nor more than \$1,000 per violation, plus all court costs and reasonable attorney's fees incurred by Stroud Township in the enforcement proceedings or be imprisoned to the extent allowed by law for the punishment of summary offenses. Each day or portion thereof that a violation exists or continues shall constitute a separate violation.

PEPOA Rules and Regulations pertaining to all rentals [short and long term]

The following excerpts from the Penn Estates Regulations show how they coordinate with township requirements:

1. Long-term and short-term rentals must be registered with the Association by completing the annual owner certification form submitted with the \$175 fee upon initial rental and renewed annually no later than the first business day of January.
2. Any property owner not paid in full with their dues and maintenance or on an approved payment schedule and/or levies shall not rent or lease his property to others. If at any time during the operation of a lease, the owner(s) fails to be a member in good standing, the Association shall refuse entry to and/or use of the amenities to any respective tenant
3. Any owner renting out his unit shall be deemed to have exclusively assigned to his tenant(s) the appurtenant rights relating to the use of amenities, common areas, and community recreational facilities, including, but not limited to, use of the pools and lake, during the term of the rental. Therefore, the owner may not exercise these rights during the term of the rental. The owner shall, however, retain all voting rights related to the unit.
4. All tenants must be registered with the Association Administration Office.
5. Property owner must provide proof of license with Stroud Township prior to being registered as a rental property with the Association.
6. Required minimum lease agreement language must be included in all leases.
7. A non-refundable tenant processing fee shall be paid prior to the beginning of the lease term for each and every tenant agreement.
8. Failure to abide by this policy, including but not limited to any failure to register any tenant, shall be a violation of the Rules and Regulations and result in fines as per the Association's Rules and Regulations.

(continued on next page)

From Phyllis's Desk

by Phyllis Haase, Community Manager

Individual Acting as Property Representative

We encounter, from time to time, persons who would like to speak about the property they reside in, particularly financial/property account matters. This individual may be a spouse, child, family member, or close friend. More than likely, the individual comes into the office at the owner of the record's request.

The Association follows the Pennsylvania Fair Debt Collection Practices Act 2270.03, so the Association will communicate with the Consumer of the "debt." The debt is the money owed because of being a member of a private association for the assessments or services provided.

Our staff, to protect the Association and the unit owner, cannot assist the individual acting as the property representative unless there is a notarized form of authority for the unit owner on file.

Many unit owners believe that since they have someone on their annual registration form as a resident or an emergency contact, we can speak with them, and that is not the case.

Please make sure your information is up to date with the Association, and if you do desire an individual(s) to have the ability to discuss your account, the notarized letter of authority should be on file at the Administration Office.

If you have any questions or need further clarification, please contact the Administration Office at 570-421-4265.

Cleaning Up After Pets

Pet parents, please be considerate when walking your furry children. Cleaning up dog waste is an important part of yard and pet maintenance. Removing dog waste promptly from areas where people work, move and play will reduce the chances of stepping in it and spreading bacteria.

Penn Estates Rules and Regulations:

"All pets must be confined to the dog owner's property. When walked off the owner's property, all dogs must be on a leash. Any and all pet excrement must be immediately picked up and placed in a trash receptacle or Pet Waste Station."

Please be a good neighbor.

Short Term Rentals cont.

- Should an owner fail to register any tenant and/or fail to pay the required fees, the account will be considered a default, and any and all gate access privileges associated with the property will be suspended.
- The property owner shall be responsible for all attorney's fees and costs incurred by the Association as a result of any violation by any occupant or guest of the residences of the Association's Bylaws, Rules or Regulations by the tenant, irrespective of whether a suit is instituted.
- Any violation of this rental policy will subject the unit owner(s) to a fine as established by the Association's Board of Directors.

PEPOA Rules and Regs pertaining to STRs

- Short term tenants are required to register no less than three (3) days in advance of occupying any unit within the community.
- Short term tenants may use the community facilities and amenities (excluding Fitness Center) upon the owner purchasing a seasonal pass (one pass per tenant). The occupants allowed by Stroud Township determine the number of seasonal passes per unit.

If a short-term renter violates these regulations:

- Penn Estates has no authority to deal with violations of the Stroud Township STR Regulations. We can issue fines per our Rules and Regulations, but we can't enforce the more stringent township regs.
- If you see a violation of the Township Regulations, notify Stroud Township. They have the authority to issue fines penalties and, if the problems are not solved, revoke the owner's STR license. Their number is: 570-421-3362
- If the violation involves a crime, also notify the police immediately. A police report on file helps the township enforce sanctions.

No single person or organization can enforce the STR regulations alone. It takes all of us, including PE residents, to make them effective.



Harmony

The official publication of the
Penn Estates Property Owners Association
304 Cricket Drive, East Stroudsburg PA 18301

To submit an article or contact the Editor:
pepoaharmony@gmail.com

EditorMichael Tyrrell

StaffSharon Kennedy,
James Ruffini, Bettyanne Nevil

ContributorsDavid Montalvo, Paul Quillin,
Ting Qian, Stephanie Joy Lewis,
Yolanda Sarrabo, Sandy Black, Evelyn Infante,

Community ManagerPhyllis Haase

Board LiaisonSandy Bonet

For advertising information:

Community Newspaper Publishers

237 Phyllis Court, Stroudsburg PA 18360
PHONE: (570) 476-3103 E-MAIL: mail@cnpnet.com

The acceptance of advertising in the Penn Estates Harmony does not constitute endorsement by the Penn Estates Property Owners Association or Community Newspaper Publishers, Inc. Position of advertisements is not guaranteed. All advertising is subject to acceptance by the editor and publisher. The publisher is not responsible for errors in ads or claims made by advertisers.

SAVE ENERGY & PROTECT your home

with SIDING, ROOFING and WINDOWS



Low Monthly Payments!
to Qualified Buyers
Call Today!

Voted Best Contractor
Readers' Choice
9 years running!
2011-2022



BUY 5 WINDOWS GET 1 FREE
BAYS / BOWS
COMPOSITE WOOD SLIDERS
CASEMENTS / DOUBLE HUNG
ENTRY DOORS
STORM DOORS



Siding
Windows
Roofing
Additions
Kitchens & Baths
Basements & Decks
Masonry
Water & Fire Damage



FREE STORM DOOR
with complete siding job

\$500 OFF Buy Now and Save **\$500 OFF**
Any Kitchen, Bathroom,
Basement, or Major Renovation

2019 Pocono Record
Readers' Choice:
Best General Contractor
Best Roofing Contractor







PA Lic. 000051



Countrywide Enterprises

FREE ESTIMATES
www.Countrywidellc.com
1-866-690-4450
511 Lenox Street, Stroudsburg PA



Let Our Family Serve Your Family

HISTORY OF LABOR DAY

by **Sandy Black, Contributor**

Labor Day is the annual celebration of the social and economic achievements of American workers which is observed on the first Monday in September. Labor Day was declared a national holiday in the year 1894.

The national federal holiday came about because of the violent clashes between the labor force and the police during the Haymarket Riot of 1886. Thousands of workers in Chicago took to the streets in order to demand an eight-hour workday. The labor activists campaigned for a federal holiday to recognize the many contributions which labor workers have made to strengthen and for the prosperity and well-being of America.

Before Labor Day became a federal holiday, it was recognized by labor activists and by individual states. New York was the first state to introduce a bill to declare Labor Day as a holiday but Oregon was the first to pass a law recognizing the day on February 21, 1887.

Who first proposed the holiday? It's not entirely clear, but two workers can make a solid claim to the "Founder of Labor Day" title. Some records show that

in 1882, Peter J. McGuire, general secretary of the Brotherhood of Carpenters and Joiners and a co-founder of the American Federation of Labor, suggested setting aside a day for a "general holiday for the laboring classes" to honor those "who from rude nature have delved and carved all the grandeur we behold."

According to the New Jersey Historical Society, after President Cleveland signed the law creating a national Labor Day, the *Paterson Morning Call* published an opinion piece stating that «the souvenir pen should go to Alderman Matthew Maguire of this city, who is the undisputed author of Labor Day as a holiday.» Both Maguire and McGuire attended the country's first Labor Day parade in New York City that year.

The first Labor Day holiday was celebrated on Tuesday, September 5, 1882, in New York City, in accordance with the plans of the Central Labor Union. The Central Labor Union held its second Labor Day holiday just a year later, on September 5, 1883. By 1894, 23 more states had adopted the holiday, and on June 28, 1894, President Grover Cleveland signed a law making the first Monday in September of each year a national holiday.

Many Americans celebrate Labor Day with parades, picnics and parties... festivities very similar to those outlined by the first proposal for a holiday, which suggested that the day should be observed with a street parade to exhibit "the strength and esprit de corps of the trade and labor organizations" of the community, followed by a festival for the recreation and amusement of the workers and their families. This became the pattern for the celebrations of Labor Day.

A.N.T. CONSTRUCTION

Your Home Repair Specialist

Renovations | Additions | Roofing | Siding | Drywall | Painting



Fully Insured

"Working hard comes natural"

Anthony DiBello

570-656-1537

RD #1 Box 1575, East Stroudsburg PA 18302

SPEED
LIMIT
25

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



Cristina Primrose
Associate Broker



(570) 992-1010 office
(570) 460-7701 direct
cprimrose@kw.com
www.poconoshousehunting.com

Meet my Team

In order to provide the best service in the industry, I have assembled a top notch real estate team and network of companies to make sure every step of your transaction is handled by a professional. My team of specialists provides you with the communication and service you deserve throughout your transaction. We love what we do and it shows!

See hundreds of reviews on [Zillow.com](https://www.zillow.com)



Cheryl Linares



Linda Miller



Carol Serrano



Morgan McMahon

Higher standards and positive results!
\$55 million dollars in sales 2021-2022

Each office independently owned and operated

Where Social Security Falls Short

by **Stephanie Joy Lewis, Contributor**

For the visually challenged, those with reading difficulties, or for convenience, the video component of this article can be found at <https://youtu.be/egxSQoFSFoI> while links to all Social Security related video information and tips can be found at <https://www.youtube.com/@AllThingsSocialSecurity>

Penn Estates, as elsewhere, is home to many widows and widowers who are bravely carrying on after their loss of their spouse. From a financial perspective, there are some very important things to know, perhaps most essentially for those that may become just such a surviving spouse in the future. This is particularly relevant to senior couples who are both collecting a benefit in their golden years and are no longer working.

The Higher of the Two - Contrary to popular misconception, if one becomes a surviving widow(er), he cannot collect both his own Social Security benefit amount if he is eligible for one, and that of his deceased spouse. If he otherwise qualifies, he will be eligible for the higher of the two *only*.

This sometimes comes as a painful surprise when a spouse passes and both halves of the union have been enjoying two benefits, one per person - two incomes for the single household. Many have the expectation that when one of them passes, his or her amount will continue to be paid out but to their surviving spouse as a form of survivor benefit, in addition to the survivor's own benefit. It is not so. The survivor cannot collect the two amounts.

Surviving Spouse Income Cut in Half - This reality can effectively cut the income of the surviving spouse in half, or close to it. This reduced income, if not accounted for elsewhere, can mean the difference between the surviving spouse being able to afford to stay in his home, or having to leave to smaller quarters, or to, perhaps, move with family.

Note that this "one person one benefit" rule applies in other related scenarios. For instance, assume one spouse is disabled and so collecting, the other is retired and so collecting. If the retired spouse passes away, the disabled spouse will either continue receiving only his or her own disability benefit, or if otherwise eligible, may receive a survivor benefit based on the deceased spouse's work record - but not both. Similarly, if the disabled spouse passes and the retired spouse is the survivor, he or she will collect only one benefit.

It is a critical fact to know while choices can be made now, so that the couple can plan on how to manage this new financial reality, when that time comes and preparation for the likely inevitable.

Delayed Retirement of the Deceased Spouse Can Help Surviving Spouse

TIP: If the spouse with the higher work history, in terms of Primary Insurance Amount (PIA), delays filing and collecting his or her Social Security Retirement until aged 70, she will be causing her benefit amount to increase substantially to over 80% higher than had she collected early at 62. (See Harmony edition from 2/2023 for fuller explanation.)

If she does this, and then she passes first, her surviving spouse gets the benefit of her delay, just as she did. While anyone can delay until age 70 to reap a higher benefit once they do start collecting, the impact is magnified when the higher income spouse does so if he or she later passes first, because that increase does pass to the surviving spouse.

Stay tuned for an upcoming article on the not-so-well-known paths to widow benefits for various aged widow(er)s - not just the aged.

Note: This article/video is for general information only and is not legal advice to any 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, JoyDisability Law, 2005-2023. <http://joydisability.com>; EM: stephaniejoy@joydisability.com; PH: 201-317-0610.

HEALTH & FITNESS

Safe Practices

by **Yolanda Sarrabo, CPT, BCS NASM, Contributor**

Summer is here, with a mixture of rain, heat, and humidity. It's a challenge to keep motivated with your exercise journey when the temperature starts to top the high digits. Should you exercise in the heat? How much water should you drink if you do? How physical should your exercise be? Let's delve into some answers to these important points.



Exercise and Heat — It's a no brainer that care is a factor when exerting yourself when the weather and heat index are evident; However, for some it's not. Let me explain, sometimes the plan you have in physical activities is based on a consistent pattern, for the many that are heavily invested. You've put in the work in making this fitness journey a thing by including it in your day-to-day, however, then the temps tip the mark you may need to pivot for safety.

Hydration — I realize many people are not big water drinkers but water holds some important factors when beating dehydration. The more physical activity you take on, the more there is need for water. When the temperature becomes too warm, the more there is need for water. The benefits of water range from boosting a challenged immune system, while promoting good cardiovascular health.

Sweat Sense — Sweating during a workout is a positive thing as it allows the body temperature to cool down. When the hot temperatures are too much to bear, you need to understand the difference between normal exercise sweat beads and those that appear without any true effort of exertion due to the environment. If there is a need to keep your exercise pattern intact, it's a good idea to compromise the effort as not to become ill with heat stroke or worse.

It may be good practice to exercise in the morning in increments based on your body's comfort level, before the temperature rises. If outdoor physical activity is a must make sure you have a cold and wet towel available to apply to your neck and top of your head. It's a good idea to have cool water available while drinking ¼ cup for every 10 minutes of routines to replenish for the sweat you've worked up. Lastly, rather workout outside try indoors that is well cooled, and always listen and pay attention when your body is giving slight signs of doing too much.

Cheers!

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

WHERE QUALITY, EXPERIENCE AND CUSTOMER SERVICE COME TOGETHER.

RESIDENTIAL AND COMMERCIAL REMODELING

SIDING
ROOFING
WINDOWS
DOORS
DECKS

KITCHENS
BATHROOMS
BASEMENTS
REMODELS
ADDITIONS

PA LICENSE
#180768

FREE ESTIMATES
(570)234-4110

ALL MAJOR
CREDIT CARDS
ACCEPTED

INFO@POMCONTRACTINGPA.COM WWW.POMCONTRACTINGPA.COM

Birding Trip (continued from page 1)

world strewn throughout; and oh yeah, did we mention bird-lovers' paradise? The Finger Lakes region is a nature's masterpiece carved out by ice-age glaciers thousands of years ago.

Roger Spotts, our tour guide was also our bus driver, coordinator, and an experienced birder. Before our trip started, we had no idea what birds we were about to see, how they would sound, and we were handed a long checklist of birds. If we saw or heard a bird, we needed to check it off on the list. We were going to go walking into the woods, listen to them, spot them, identify them, and use all the tools that were handy, including binoculars, cameras, and apps with the latest technology.

Day 1 - Wonders of Montezuma

There were 13 of us birdwatchers, including Roger. The first stop was Long Point State Park. We were immediately embraced by the lush green trees and grass and blooming Rhododendron flowers that surrounded us — a relaxing spot to enjoy a packed lunch at the park's picnic table with an expansive view of the beautiful Cayuga Glacier Lake with snow geese wobbling in sight and a mix of birdsongs around us singing their choir.

We stopped at Montezuma Winery for our complimentary wine tastings after the lunch, and headed to the Montezuma Audubon Center, a non-profit environmental organization, and the Montezuma National Wildlife Refuge.

Around 1900, the upstate New York area opened up dams and canals, gradually draining large areas of wetlands, and the wildlife disappeared with the water. This seriously endangered the survival of various birds that live in water in the Montezuma area. And because the area is an important stop on the migratory route of migratory birds on the east coast of the United States, it further endangers the lives of migratory birds that pass through the area every year.

In 1938, the Montezuma National Wildlife Refuge (NWR) came into being. Through the continuous acquisition of surrounding land, the reserve now covers an area of 10,000 acres, basically restoring the original appearance of the wetland, allowing a large number of birds and other wildlife to re-grow.

Montezuma NWR helps nature take its course by managing the flow of water in and out of the refuge's pools, mimicking the climate cycle from dry to wet, then wet to dry again in its pools in order to keep the marshes healthy and diverse. That way, the wildlife and plants that live here can find what they need to survive.

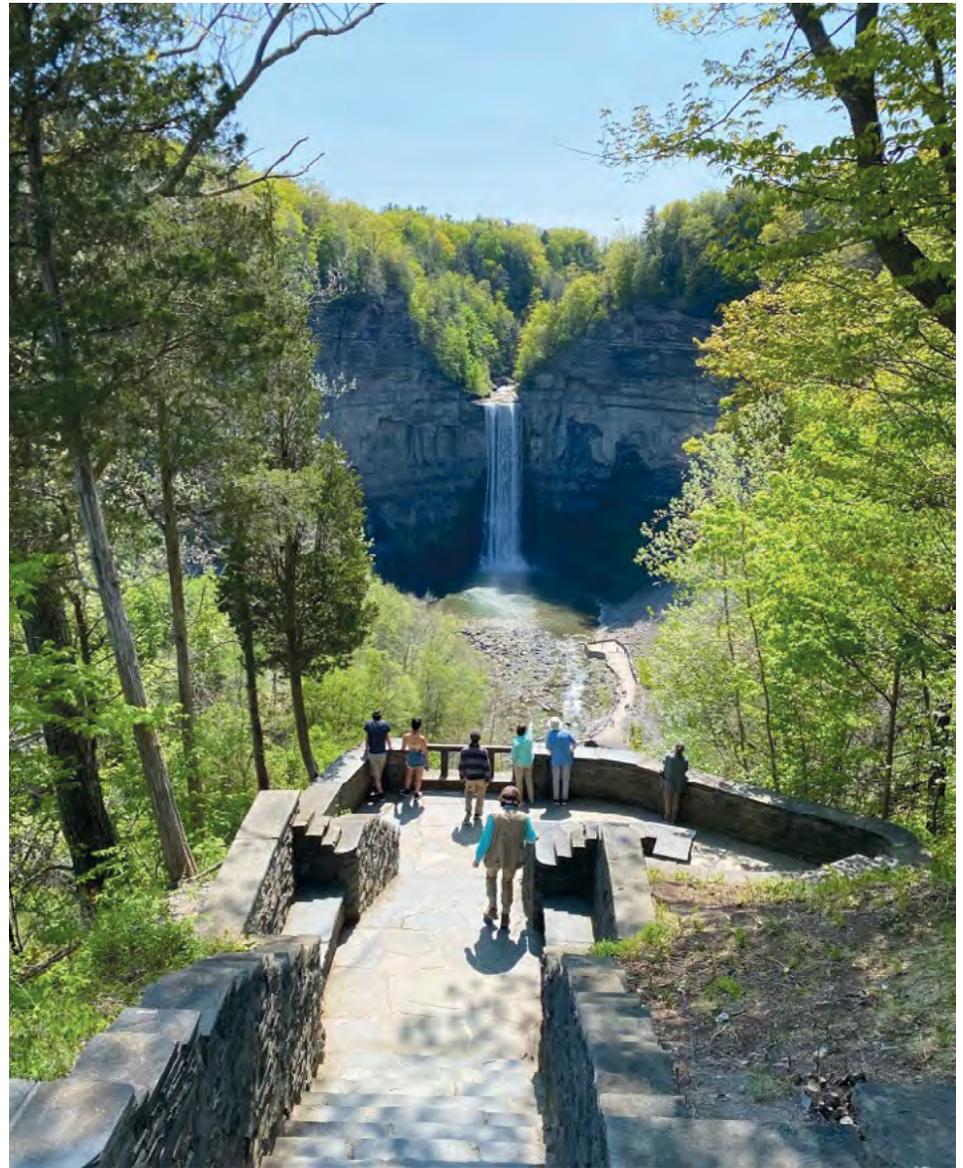
After checking in to our hotel at Seneca Falls, and enjoying our BBQ dinner back in the park by Cayuga Lake, we were back on the bus to Montezuma Wildlife Refuge. Our bus took us for a slow drive down Wildlife Drive just as the sun was



setting over the peaceful wetlands, adding a golden glow to the vast open marshes. Looking over, we could see a Great Blue Heron suddenly take off, flapping its wings, swooping over across the water.

We could hear waterfowl and shore birds singing and calling with high and low pitches. In the mix, we spotted familiar Red-Winged Black Birds singing Conk-la-ree! Conk-la-ree! as if they were right by the Hyland Lake in Penn Estates!

We were thrilled every time someone spotted a shorebird far or near and the rest of us all stretched our necks for the search out of the bus windows - mallards, spotted sandpipers, coots, greater yellowlegs, wild geese, and ospreys, oh my!



Day 2 - Montezuma National Wildlife Refuge, Taughanock Falls State Park, Sapsucker Woods

The best time for bird watching is in the late afternoons or evening and early to mid-mornings. We returned to the Montezuma National Wildlife Refuge in the morning. Along the Asker Brook Trails, we walked softly and quietly in order not to disturb the birds.

Just when we thought we really knew a lot about birds, we were amazed with a magical tool that we could use! Roger, our tour guide was the first to check his phone while we quietly followed him in the woods. He showed us an app called "Merlin Bird ID."

This app listens to the birds sing, then it shows names and pictures of the birds in the chorus. On the phone screen, it highlights the most current bird that's singing or calling. We each downloaded the app and found it was a tremendous help for us to find the birds among the tree branches. We learned how to recognize the names of the birds by listening to their songs or calls.

We again rode along the Wildlife Drive, visited Tschache Pool and the Main Pool at the Montezuma Wetlands Complex to get a better view in daylight. We climbed up to the observation tower. It was an incredible sight up there to see the entire landscape full of wildlife.

Through the telescopes, we zoomed in and spotted massive Osprey nests on top of the trees along the edge of the water. The ospreys have built their own community to raise their offspring!

If you get a chance to go there, pick up a map at the Visitor Center. Refuge trails, viewing towers and platforms, overlooks, and kiosks at the Montezuma NWR provide family-friendly wildlife viewing areas and information. The refuge is relatively flat, so all trails have very little elevation-gain, offering easy walks without losing any of the nature-experience opportunities.

In summertime, you may spot young eagles atop muskrat houses on the pools, because bald eagles generally hatch mid-April. Mid-August through mid-October offers great opportunities to view shorebirds with the Fall Migration peaking mid-September.

(continued on next page)

Birding Trip (continued from page 8)

After a picnic lunch at Cayuga State Park, we headed to Taughannock Falls State Park for a brief stop. The park provides spectacular views of Cayuga Lake, and the Taughannock Falls that plunges 215 feet down the cliffs, towering nearly 400 feet above the gorge. It was magnificent to see hawks and turkey vultures circling around the waterfall area.

Leaving Taughannock Falls State Park, we arrived in Ithaca, home of the famous Cornell Lab of Ornithology and Sapsucker Woods Sanctuary. We had an evening out strolling in the Sapsucker Woods, checking out the wonderful world of birds in the beautiful natural surroundings.

Geese fighting for their territories, beaver swimming in the ponds, and the residents of Sapsucker Woods showed up one by one in front of our eyes, performing a concert in nature's best stage with their best talent. There were Black-capped Chickadee, Hairy Woodpeckers, Northern Cardinals, Ovenbird, Tufted Titmouse, Nuthatches, Song Sparrows!



stop concluded our trip before we returned to the Kettle Creek Environmental Education Center where we departed from.

The three-day trip to the Finger Lakes was an eye-opener to us. The planet Earth is such an amazing place where wildlife and mankind are all so closely connected. It was our first time tapping into world of birds, and we realized how full of life and energies this new world is and how beautiful and talented these little feathered creatures are! They are out there waiting to be discovered and protected by us. In three days, we got to know more than 90 kinds of bird friends, certainly more than we'd ever known.

Sitting in our backyard or taking a walk in our neighborhood these days, listening to the chirping and singing in the bushes, we have never felt this close to these beautiful birds. With the help of the Merlin Bird ID app, all these previously unknown singers have suddenly jumped onto our phone screens, becoming vivid pop stars! Even when they are hiding invisible to our eyes in the trees, their songs remind us how wonderful the world is even in our own backyard.

Day 3 - Cornell Laboratory of Ornithology/Sapsucker Woods

The Cornell Laboratory of Ornithology, established in 1915, is the first bird studies program in the United States. The laboratory is open for public visits, and it exhibits a large number of bird specimens and provides equipment for studying birds, to better help us understand the life of birds. And as it turns out, the app on our mobile phones is a masterpiece of this laboratory, a free resource to spread and collect information about birds in the name of bird studies.

The collection of books in the laboratory library includes incredible amount of information. You can even find book series on Chinese ornithology, and or a monograph on the study of birds in the Shanghai area published in 1929. From this we can see how much effort humans have made to study the birds with which they share with the world.

On our way back to the Poconos, we stopped at Lackawanna State Park in New York for lunch, checking out more birds by the lake there. A relaxing ice cream

Rinker Inc.
Generator | Ductless | Electrical

Stay Ahead of the Storms this year!

BRIGGS & STRATTON

**Automatic Generator Systems
Ductless Heating & Cooling
Electrical Services**

570.698.9696
GoRinkerInc.com

***"Where comfort and peace of mind
are more affordable than you think."***

Watch the Weather

by Phyllis Haase, Community Manager

Warm weather usually means fun in the sun, but summer heat also can bring severe weather. Threatening thunderstorms often loom large on summer afternoons, so it's important to be prepared for downpours and accompanying lightning, which can strike outdoors or indoors. Consider the following suggestions when planning outdoor and indoor events this summer to reduce the risk of a lightning strike.

Watch the weather. Pay attention to your local weather forecast before participating in outdoor activities. Consider rescheduling or moving events indoors if there's a chance of thunderstorms. If that's not possible, have an emergency plan in place in case a severe storm rolls in and designate a sufficient nearby structure as an emergency shelter.

Stay inside. If severe thunderstorms are imminent, go indoors and wait until they pass. Safe, enclosed shelters include homes, schools, offices, shopping malls, and vehicles with hard tops and closed windows. Open structures and spaces do not provide adequate protection.

Duck and crouch. If you're caught outside during a severe storm, crouching low on the ground, tucking your head, and covering your ears to help protect yourself from harm is important. Do not lie down; lightning strikes can produce extremely strong electrical currents that run along the top of the ground, and laying horizontally increases electrocution risk.

Turn off faucets. During a thunderstorm, lightning can sometimes be conducted through the plumbing. Avoid any contact with running water, including bathing, showering, and washing your hands, dishes, or clothes.

Turn off electronics. All electrical appliances—televisions, computers, laptops, gaming systems, stoves, and more—that are plugged into an electrical outlet could carry a current from a lightning strike. Surge protectors will reduce the risk of damaging electronics.

Stay away from windows. Not only is lightning a threat, but high winds and hail create flying debris that could be harmful during a thunderstorm. Close all windows and doors and keep away from them.

Association pools will be cleared for 30 minutes upon hearing thunder. An additional 30 minutes will be added for each thunderclap. In the event of lightning, the pools, and pool deck, must be vacated and remain empty for 45 minutes after the last lightning strike.

Association swimming Lakes will be cleared for 30 minutes upon hearing thunder. An additional 30 minutes will be added for each thunderclap. In the event of lightning, the lakes, beach, and surrounding area must be vacated and remain empty for 45 minutes after the last lightning strike. Sailing or boating during thunderstorms is not permitted; boats must be docked at the first signs of a storm.

3 Questions:
 Do you like to travel?
 Do you like to make money?
 Do you like to save money?
 If you answered YES to ANY of these...
WE NEED TO TALK!
 It's that simple.
 Alexis 917-882-5282 alerei@msn.com

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

Support a local animal shelter with your home sale or purchase!

Buy or sell with The Lisa Sanderson Team and upon closing we will donate \$250 to Animals Can't Talk Rescue & Adoption, Inc.



Contact us today and mention this ad!

Call Direct: 570.730.8694

Office: 570.421.2890

Email: Lisa.Sanderson@KW.com

Not in the market right now? Donate to this great organization here:



WHAT WE'RE STREAMING

Guilty Pleasures or Hidden Treasures?

by Paul R. Quillin, Contributor

We are lucky to have so many choices available for our TV entertainment, so many that it gets difficult to decide what to watch. Out of many really good shows out there I decided to review *The Bear*. Two seasons have been made available so far and it looks like a third is being considered based on the great reception the first two have received.

The Bear

This can be watched on Hulu and started June 23, 2022. It stars Jeremy Allen White as Carmen "Carry" Berzatto, a young, award-winning chef who returns to his hometown of Chicago to run his deceased brother's sandwich shop. This is one of those shows that keeps you guessing about details, like how Michael actually died and why he left the business to his brother even though there were ill feelings between the two of them. The relationship the brothers had, like a lot of other details is not apparent up front. The beauty of this kind of script is in the murkiness, which is closer to how things are actually perceived – the opposite of what I call made-for-TV, blatantly obvious and double underlined.



The first episode sets the tone where we have Carry in his new place running the kitchen of "The Original Beef of Chicagoland", the Italian sandwich shop his brother left him. Here we see nothing but chaos and ineptitude, most of it shown by Carry's cousin Richie (Richard Jerimovich), who was Carry's deceased brother Michael's best friend.

Richie, who is the de facto manager of the restaurant is brilliantly played as a loud, in-your-face bungler by Ebon Moss-Bachrach. There are others taking up space here too and every single one is the best at how bad they can be. I mean their characters, not the acting which is crackerjack.

Before the first episode ends a new member joins the team in the name of Sydney Adamu and she is played by Ayu Edebiri. Sydney comes into the kitchen to interview for a job. In addition to telling Carry that she is a Chicago native and a graduate of The Culinary Institute of Chicago, she says she especially wants to work in this restaurant because it was a favorite of her father.

Well, Carry decides to hire her much to the annoyance of the bunglers. I hope I'm not giving anything away when I say how much I enjoyed watching Sydney grow into her new job and cast her glow on everyone around her in spite of their reluctance to accept her as their superior. If you are curious what goes on behind those swinging doors in a restaurant kitchen, especially all the interaction between the "chefs" I think you'll like watching this show nail it.

With the present situation spelled out we get a short look back at what Carry's life was like as a chef in New York City prior to his return to Chicago where we see him working in a top-notch restaurant under demanding conditions of gourmet excellence which we are about to learn has served him well.

We then jump forward to the present where we find things in Chicago have gotten even worse. Carry discovers how poorly the restaurant has been managed, and that his brother was \$300,000 in debt to their uncle, Cicero, played by Oliver Platt. Carry and Sydney are at each other and back and forth about how the restaurant should be run, mostly from the kitchen's standpoint. However, things progress - and along the way we get much closer looks at each of the players and how they manage to mesh, all of it spot on.

The Bear pushed all the right buttons, good script, full of surprises and great acting. You will be blown away by Jamie Lee Curtis who plays Carry's troubled mother. Wow! I can't wait to pick this show up again for season 3, hopefully there will be one. Enjoy!

The Summer Selling and Renting Season is here!

If You Want to List, Sell or Rent Your Home in Penn Estates...

Call James Today!

Ethics – Integrity – Respect – Results

**TOP-PRODUCING
AWARD-WINNING
PROFESSIONAL
REALTOR
SINCE 2006**

**Call today for a
FREE Market
Analysis**

EVENING & WEEKEND APPOINTMENTS ALWAYS WELCOME



James J. Martin, Realtor

Professional REALTOR since 2006

570.421.8950 Office

570.856.6482 Direct

jamesm@wilkins1.com



Poetry Corner

by James Ruffini, Communications Committee Member

Excerpt from: Dialogue in Philosophical Days

In sunlight across a bed,
Like sunlight through a glass of water
On a table in a café,
Come philosophical days.
Ideas unroll – a cue ball clicking
Into a triangle of thought,
Then more ideas taking course
Towards nothing, a hole.

Variation on a Theme

While Riding the "A" Train

The apparition of these faces
Develops with a warmth as in a sketch.
En route to work, or the greeting of friends,
We're linked on the "A" through destinations.
With each stop keeping pace, there's a desire
To converse or simply smile to someone.
Rarely this is done, only thoughts transpire,
To inner plays of good conversation.
Then we're disconnected into a crowd
As our stop arrives, where we become
Petals, bright on a wet, black bough.
And what we wished to say to that person,
The question or greeting that was almost
Spoken, floats down the rails now,
Another apparition, wandering off somewhere
In a station of the metro.

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

Michael's Kitchen

by Michael J. Tyrrell, Communications Committee Member

Join The Club (part 3 in a series)

In the last two issues of Harmony, we provided tips and easy recipe ideas for those large quantities of pork chops or packages of whole roasting chickens to get the most "bang for your buck" and avoid waste. Now let's address those large bundles of fish fillets, such as Tilapia.

Game Plan: When you get the fish home, wrap each fillet in plastic wrap. In bundles of four wrap in aluminum foil. (The plastic wrap will keep the fish from giving off or picking up smells from the freezer. The foil reduces the chance of freezer burn.) Freeze whatever you won't be cooking in a day or two. Thaw overnight in the refrigerator. Keep the unfrozen fish in the coldest part of your refrigerator. Mark all packages with the date and contents.

Creole Tilapia & Mashed Sweet Potatoes (makes 4 servings)

2 lbs Sweet Potatoes
2 tbsp room temperature butter
1 ½ tsp paprika
½ tsp salt
½ teaspoon black pepper
½ tsp onion powder
½ tsp garlic powder
4 tilapia (or flounder) fillets, about 6 ounces each
1 tbsp vegetable oil

1. Heat oven to 400°. Pierce sweet potatoes with a fork a few times and place directly on oven rack. Bake for 45 minutes or until tender. Slice potatoes in half and spoon flesh into a bowl, discarding skin. Mash with butter.
2. In a small bowl, combine paprika, salt, pepper, onion and garlic powders. Stir ¾ teaspoon of mixture into sweet potatoes. Cover and keep warm.
3. Rub remaining spice mixture on both sides of fish. Heat oil in a large nonstick skillet over medium-high heat. Cook fish for 4 minutes per side or until cooked through.
4. Serve fish with sweet potatoes and Hearty Collard Greens if desired. See Recipe that follows:

HEARTY COLLARD GREENS: In a large pot, heat 1 tbsp vegetable oil over medium heat; add 1 cup sliced onion and 4 cloves smashed garlic. Cook 5 minutes or until browned; add 1 lb. rinsed collards cut into 2-inch pieces, 1 cup chicken broth and ¼ tsp salt. Cook, covered, 45 minutes, stirring occasionally, until tender. Season with red pepper flakes, if desired.

Crunchy Tilapia (makes 4 servings)

1 cup wild rice and lentil blend (such as Rice Select)
1 can (14½ ounces) chicken broth
4 tilapia fillets, about 6 ounces each
2 egg whites, lightly beaten
1½ cups Progresso Lemon Pepper panko bread crumbs

1. In a medium-size saucepan, combine rice blend and broth. Bring to a boil. Stir and cook, covered, on low for 35 minute or until tender.
2. Meanwhile, heat oven to 450°. Place a wire rack on a baking sheet and coat with nonstick cooking spray.
3. Dip fish in egg whites and then coat with panko. Place on prepared rack. Bake for 15 to 20 minutes, until fish is crispy and cooked through.
4. Serve fish with rice and Carrot Slaw if desired. See Recipe that follows:

CARROT SLAW: In a large bowl, combine 1 lb. shredded carrots, ½ cup jumbo raisins, ¼ cup Miracle Whip, ¼ cup sour cream and 1/8 tsp salt. Cover and refrigerate for at least an hour.

Another Quick Idea:

Tilapia in Wine Sauce

Place 4 tilapia fillets in a greased baking dish and season with ¼ tsp salt and 1/8 tsp pepper. Combine 2 chopped tomatoes, ¼ cup white wine, 3 tbsp chopped mint and 2 tbsp capers; spoon over fillets. Bake at 450° for 20 minutes. Remove fillets; whisk 1 tbsp into pan juices and spoon over fillets.



108 Learn Road, Tannersville PA 18372 | 570-629-4537 | 570-629-8655 fax | 800-227-5144 toll free | www.ffpave.com

BLACKTOP PAVING

• Driveways • Tennis Courts • Parking Lots

Estimates **FREE**

Residential • Commercial • Industrial

SERVING THE COMMUNITY
FOR OVER 40 YEARS

(570) 629-4537

Outside PA: 800-227-5144



www.ffpave.com



Robert J. Felins
PRESIDENT

Ensuring a Tax Refund for 2024

by **Sandy Black, Contributor and Professional Tax Preparer and Compliance Specialist**

Another season of tax preparation for clients for 2023 under the belt. I have been a part of Liberty Tax Services since 2018 and I love it! I hold the title of “Compliance Specialist” for Liberty. What does that mean? I am the person who approves and sends on to the Internal Revenue Service your return, whether you are getting a refund or have to pay the IRS. I also hold the title of “Tax Preparer”.

What are things you should do for the 2024 tax season to ensure you receive a refund? Well, here are some suggestions:

- To maximize the amount in your tax return, you need to overpay in taxes throughout the year. It should be noted that this actually is not recommended by experts. If you get a larger tax return it means you’re getting a refund. That means that the government is using your money instead of you. Instead, you can get the appropriate amount of taxes taken out each month and use that money for yourself by investing it throughout the year.
- Your filing status can have a significant impact on your tax refund, regardless whether you are single or married. For most married couples, it makes sense to file jointly. For example, if you or your spouse has a significant amount of medical or business expenses, filing separately may reduce your adjusted gross income and increase the amount you can deduct (since these deductions can only be taken if they exceed a given percentage of your income).
- On the other hand, filing separately means you may miss out on key tax credits. Run the numbers to see which filing status yields the bigger benefit.
- If you’re single, look into whether you qualify for the head of a household status. Generally, you need to have paid more than half the cost of maintaining a household for yourself and a qualifying dependent over the year.
- When you file your taxes, you have to decide whether to take the standard deduction or itemize. For many filers, the Trump tax plan’s doubling of the standard deduction has made this choice an easy one. However, itemizing becomes the smarter choice when you have a lot of deductible expenses.

- This includes business expenses like mileage and lodging, home office expenses if you are self-employed, donations to charitable organizations, mortgage interest, student loan interest and even gambling losses. The amount of each expense you can deduct does vary. It is also important to make sure you have appropriate records to back up your claims, like receipts or bank statements. Also if you are self-employed, setup a weekly ledger and/or Excel spreadsheet to keep track of both your earnings and your expenses. Doing this will help you greatly in filling out the Schedule C which will be used when filing your income taxes for 2024.
- As a “senior” citizen the one thing I constantly notice on the filings of senior citizens is the fact that they are receiving Social Security benefits and not allowing for the taxes to be withdrawn during the year. You are hoping to hear you are getting a refund and instead you are told that you owe the IRS money. Make arrangements to have taxes withdrawn to ensure a refund rather than having to pay the government.

Preferred Painting Co.

Full Service Professional Painter - Inside and Out

25 years experience

Reasonable Prices • References Available
Power Washing • Window Recalced and Glazed
Jobs Done On Time • Fully Insured • Free Estimates

(570) 828-6686

“I put the needs of the customer first”



CHURCH

456 Resica Falls Road
East Stroudsburg, PA 18302

570.762-2288

NewLifePoconos.org

“This is the place where God’s Word changes lives”



Sunday

9:00 & 10:30 AM

(Nursery and Children’s Ministry at 10:30 Service)



Bible Study

& Prayer Meeting

Wednesdays at 6:30 PM



New Life Kids

Wednesdays at 6:30 PM

(Preschool-5th Grade)



New Life Teens

Wednesdays at 6:30 PM

(6th Grade and up)



Watch our services on Facebook at **New Life Marshalls Creek**



LOW AUTO & HOMEOWNERS RATES

Seasonal & Short-Term Rental Home Coverage



Robert A. Laubscher
INSURANCE AGENCY

Call Today! **570-839-2600**

AARP News

Penn Estates resident, Cassandra Tillman, is the Vice President of the Stroudsburg area AARP. In her role, she is responsible for inviting speakers, such as lawyers and financial planners, to come in and speak with the group. She is also on the program committee. Going forward, we hope to have Cassandra keep us informed about AARP events and services in our area. *See the flyer [below] about a bus trip scheduled for May 13-18, 2024.*

Navigating Your Finances

by **Bettyanne Nevil,**
Communications Committee Member



DID YOU KNOW...?

- If you make half of your mortgage payment bi-weekly, you could shave up 6 years of interest and payments off a 30-year loan.
- If you buy a bag of potting soil or mulch from Home Depot that has a rip or hole in it, you can request a markdown of 50%? If it has noticeable loss of product, it may be discounted even lower.
- You can freeze heavy cream in ice cube trays to use in recipes.
- If you need to cancel a hotel room, but you missed the free cancellation window, you can call and move your reservation into the future, then wait until the next day to cancel. Now you are back into the free cancellation window of time.
- Target price matches Walmart on exact same product.
- You can get free TV at www.sling.com for life.
- You save more if you don't food shop hungry.
- You can earn cash back at Rakutan, Ibotta, and Fetch.
- You can get the cheapest eye-glasses at Zenni.
- You can fill those blue 5 gallon water jugs at Weis for less than \$2.
- Google 'Home Depot 11 Rebate' to see if you earned an 11% gift card on your purchase.
- Amazon Prime gives you a free kindle ebook every month.
- That you can use *calculator.net* to determine when you will have a debt paid off.
- Amazon has a warehouse for returned items that are new, just in open boxes that they discount. They have to sell it as used.

AARP- STROUDSBURG CHAPTER 633 PRESENTS

The Ark Encounter & Creation Museum



INCREDIBLE PRICE INCLUDES:

- ◆ Motorcoach transportation
- ◆ 5 nights lodging including 3 consecutive nights in the Cincinnati area
- ◆ 8 meals: 5 breakfasts and 3 dinners
- ◆ Admission to the Stunning – ARK ENCOUNTER!
- ◆ Admission to the Famous CREATION MUSEUM
- ◆ Admission to the NATIONAL UNDERGROUND RAILROAD FREEDOM CENTER
- ◆ Visit to a CASINO for Some Gaming

For more pictures, video, and information visit:
www.GroupTrips.com/AARPchapter633

\$723*

6 Days 5 Nights

*PER PERSON, DOUBLE OCCUPANCY

(Mon - Sat)
May 13 - 18
2024



View from Inside the Ark Encounter



Visit to the Amazing Creation Museum!



National Underground Railroad Freedom Center



Give Lady Luck a Spin!

Departure: Raymour & Flanigan, East Stroudsburg, PA @ 8 am

Day 1: Depart your group's location in a spacious, video and restroom equipped Motorcoach and set off on your exciting trip! Tonight, settle into a comfortable en route hotel for a good night's rest.

Day 2: Today after a Continental Breakfast, you'll arrive in your destination. Then, you'll head to a local area Casino for some Gaming. Later that day, enjoy a relaxing Dinner and check into your accommodations in the Cincinnati area for a three-night stay.

Day 3: Start the day with a Continental Breakfast before the big event you've been waiting for: THE ARK ENCOUNTER! Bigger than imagination, this life-sized Noah's Ark Experience will amaze you. The Ark Encounter features a full-size Noah's Ark, built according to the dimensions given in the Bible. Spanning 510 feet long, 85 feet wide, and 51 feet high, this modern engineering marvel amazes visitors young and old. From the moment you turn the corner and the towering Ark comes into view, to the friendly animals in the zoo, or the jaw-dropping exhibits inside the Ark, you'll experience the pages of the Bible like never before. This evening, enjoy Dinner before heading back to your hotel.

Day 4: Start the day with a Continental Breakfast before you head to The Ark Encounter's sister attraction: THE CREATION MUSEUM. Prepare to believe as you explore 75,000 square feet of state-of-the-art exhibits, full-size Allosaurus skeleton, stunning botanical gardens, petting zoo, and more. The state-of-the-art Creation Museum allows you to venture through biblical history. Tonight, enjoy a Dinner Party with Entertainment!

Day 5: Start the day with a Continental Breakfast before heading to the NATIONAL UNDERGROUND RAILROAD FREEDOM CENTER, a museum dedicated to preserving the history of the Underground Railroad. Discover the remarkable stories of freedom's heroes. This evening, relax at your en route hotel.

Day 6: Today, after enjoying a Continental Breakfast, you depart for home... a perfect time to chat with your friends about all the fun things you've done, the great sights you've seen and where your next group trip will take you!

ADD PEACE OF MIND TO YOUR TRIP...

With Diamond Tours Exclusive *Travel Confident*® Protection Plan. See separate advertisement...

\$75 Due Upon Signing. *Price per person, based on double occupancy. Add \$209 for single occupancy. Final Payment Due: 3/6/2024

FOR INFORMATION & RESERVATIONS CONTACT:

Cassandra Tillman @ (570) 426-1266

Cheryl Boyd @ (570) 872-7512

Gratuities included in Flyer Price

All deposits are non-refundable

Singles: \$932/person
Triples: \$703/person



**24 Hour
Emergency
Service**

**Fully
Licensed
& Insured**

For all your Plumbing and Electrical needs

- **Well Pump Service**
- **Sewer/Grinder Pump Service**
- **Bathroom Remodeling**
- **Boiler/Heating Systems
Installed & Repaired (oil/gas)**
- **Water Conditioning**
- **Loader/Backhoe Service**
- **Air Conditioning/Heat Pump
Service & Installation**
- **Commercial/Residential
Electrical Service**

Se habla Español

HELP WANTED

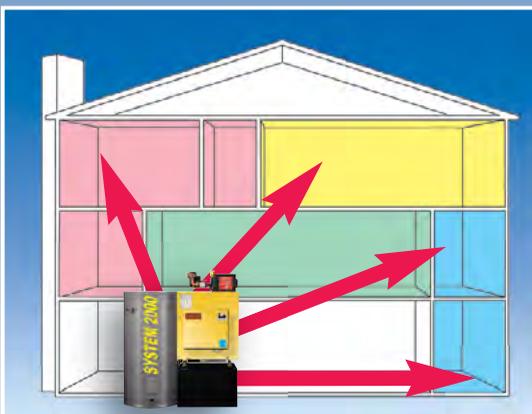
Plumbing, Electrical & HVAC Techs
\$\$ based on experience
E-mail: info@kmbplumbing.com
or call (570) 460-0111

570-460-0111

www.KMBplumbing.com

P.O. Box 664, Stroudsburg PA 18360

Cuts up to 30-40% off your monthly fuel bill. Take a look!



Spreads warmth throughout your house, customize up to 12 separate zones!

Better heating. Bigger savings.
SYSTEM 2000[®]



Call us today for a free brochure or DVD.

TRUSTED SERVICE AROUND THE CLOCK WITH YOUR LOCAL HEATING & AIR CONDITIONING COMPANY



ANY SERVICE CALL

\$50 OFF

ANY WHOLE HOME HVAC INSTALL INCLUDING HEAT PUMPS, LP, NATURAL GAS & HVAC SYSTEMS

\$500 OFF

(DUCTLESS SYSTEMS \$250 OFF)

Offers cannot be combined

10-POINT INSPECTION FOR HEAT PUMPS, LP & NATURAL GAS HVAC SYSTEMS

\$79

REME HALO AIR SANITIZING SYSTEM

\$50 OFF

TUNE UP FOR HEAT PUMPS, LP & NATURAL GAS HVAC SYSTEMS

\$99

SAME-DAY WATER HEATER REPLACEMENT



WWW.ALLTECHMECH.COM

CALL 570-223-8297

SERVING MONROE COUNTY, PA