



More photos on page 8...

photos by David Montalvo

Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee

Ahhh, fall is in the air. Actually, it is in the high 80's as I write this. I do wish that the pools were still open just to cool off a bit. I am sure that it will be very different by the time this issue hits the stands.

There already are a few leaves changing colors. I wonder if this will be a year of vibrant colors. Even if you will be focused on clearing leaves from your property, take some time to enjoy our area. After all, people travel from all over just to see what we see every day. And there are many events from pumpkin picking to Christmas Tree Lighting in the next two months.

I have taken most of the information from websites and many events may not be listed yet for the next two months. Keep an eye out through the local television and newspaper for things you may enjoy. As always, please check on prices and whether tickets need to be purchased ahead of time.

There are many events that are family friendly. Tree Farm in Lehighton host a number of seasonal events. For example, on Saturdays and Sundays through 10/22 they have a pumpkin patch, corn maze and an obstacle course, as well as other activities.

Similarly, the Great Pocono Pumpkin Festival at Country Junction in Lehighton offers entertainment, carnival rides, food, and a pumpkin patch. That is open daily through October 29th.

Mazezella in Saylorsburg runs through 11/5. You can get more information at mazedella@gmail.com. Halloween at Camelback runs from 6-10 on Fridays and Saturdays until 10/28.

Quiet Valley's Harvest Festival occurs on October 7 and 8. Activities include heritage craft demonstrations and a civil war encampment. The cost is \$18 for adults and \$10 for children from 3-12. On October 28th, Quiet Valley hosts Spooky Days on the Farm.

Spooky Stroudsburg is on October 28th downtown. Pickle Me Pocono Festival is on 10/7. Sponsored by the Pocono Chamber of Commerce, this event includes food and beverage vendors and activities. Skytop's Fall Festival is on 10/15 and includes food trucks, vendors and activities.

Jim Thorpe's Fall Foliage Festival runs on Saturdays and Sundays from October 7 to 29. The Hotel of Horrors and Altered Nightmares in Saylorsburg is at the Lake House Hotel in Saylorsburg.

Would you like to try something different? There is a new event called Electrifying Jack O Lantern at the West End fairgrounds. You can walk through a display of thousands of carved pumpkins. It seems that you would need to purchase tickets ahead of time.

The Haunted Candle Shoppe of the Poconos in Swiftwater offers a 45-minute tour of this historical site. Cost is \$20. Or see the fall colors from the air. From 9/7 to 10/29, Blue Mountain Resort in Palmerton has scenic chair lift rides.

Through 11/5, you can ride the Lehigh Gorge Leaf Train excursions. Or you could choose the Pumpkin Patch Express on the Stourbridge Line. You could compete in Trivia Tuesdays at either Slopeside Pub and Grill or at Blue Mountain Resort. The Black Bear Film Festival in Milford runs October 13 to 15.

Would you like to get out of a chair and move about? There are Walking Tours of Historic Stroudsburg on Tuesdays and Wednesdays at 2 pm and Thursdays at 10:30 am. Or you can participate in at the Pocono Mountain Marathon Race Festival at Promise Land State Park on 10/21.

That is quite the variety of choices and that doesn't even include the many recreational events within our own community. Whatever you choose, have fun!



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Did You Know?

by Phyllis Haase, Community Manager

What is a Budget?

The association's annual budget is the navigation device to make the best financial decisions while enabling us to meet the needs of the association members. This includes the responsibility of keeping the common areas in good condition.

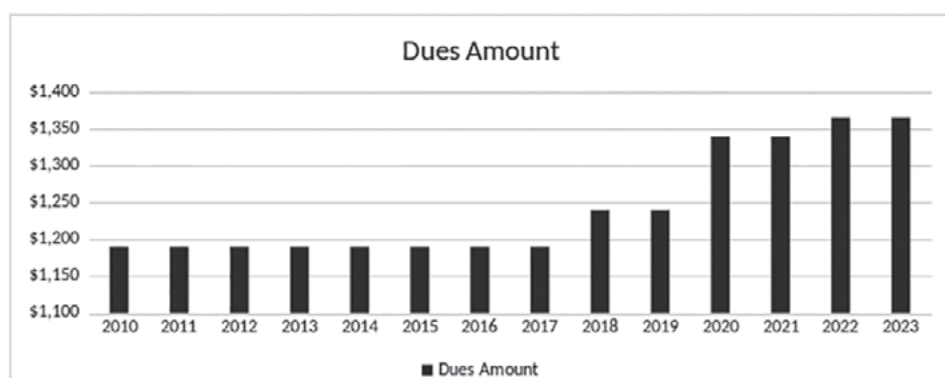
Paying for common area landscaping, snow removal, trash removal, public safety, utilities, insurance, recreation, pools, buildings, roads, lakes, payroll, benefits, and professional fees is an example of expenditures covered under two budget areas known as operating and reserve. This means the routine, capital, and emergency repair costs are covered.

When projecting a budget, we evaluate past trends, potential income known as auxiliary income, fixed expenses, flexible and unplanned expenses, capital needs, savings, and assessment income.

After gathering information and evaluating the numbers, it is time to plug them all in, compute the projected expenses, and compare the total against the expected. Once this is completed, I present the projection to the Finance Committee for their review. Once the Committee reviews the projected budget, it is submitted to the Board of Directors for consideration.

I then present the detailed budget, which helps residents understand why assessment amounts are reasonable and how the money will be used. There will be two presentations to the members; the first is scheduled for October 6th at 6:30 p.m. and October 7th at 9:00 a.m. via Zoom.

As per the bylaws, the Board then approves the budget. The annual invoices are mailed at the end of November and are due on or before January 15. *See below the Association's annual assessment trend from 2010 to 2023 for your review.*



The Cost of Halloween

by Sandy Black, Contributor

Ghosts, goblins, and ghouls may be frightening, but what Americans will spend on Halloween this year could be even scarier. The COVID-19 pandemic put a damper on Halloween celebrations in 2020, but consumers in the U.S. spent a record \$10.14 billion in 2021, according to the National Retail Federation (NRF). Halloween celebrations for 2023 are expected to set new spending records.

- Halloween celebrations in the U.S. were just shy of pre-pandemic levels in 2021; it continues to be one of the biggest retail spending events of the year.
- Americans spent around \$10.14 billion on the ghoulish holiday in 2021, a record high, with an estimated \$10.6 billion in spending set for 2022.
- The average amount Halloween celebrants will spend on costumes, candy, decorations, and greeting cards per person is estimated at around \$100.

In 2022, 69% of Americans said they planned to take part in Halloween celebrations, up from 65% in 2021, according to NRF data. U.S. consumers planned to spend an estimated \$10.6 billion on Halloween, an increase over the record-high \$10.14 billion spent in 2021 and the \$8.05 billion spent in 2020. Those celebrating Halloween in 2022 planned to spend an average of \$100.45 per person. Here's how the estimated \$10.6 billion in total spending is expected to break down:

- \$3.6 billion for costumes
- \$3.1 billion for candy
- \$3.4 billion for decorations
- \$0.6 billion for greeting cards

Costumes account for the most spending—an estimated \$3.6 billion for 2022—and it isn't just kids who dress up. The NRF estimates that of that \$3.6 billion, \$1.2 billion will go toward children's costumes while \$1.7 billion will be spent on adult costumes. The remaining \$0.7 billion is earmarked for pet costumes.

For children, dressing up as their favorite character has become a Halloween staple. Superheroes remain popular, with Spider-Man at the top. While trick-or-treating, you can easily spot tiaras, gowns, and glass slippers, as princesses remain one of the most popular types of costume (right behind Spider-Man), with Batman, other favorite superheroes, and witches rounding out the top five.

Costs for child-sized costumes typically range from \$25 to \$40, not including additional props, makeup, and a bag for storing candy. If you're planning to order costumes online, you may want to do so early to allow for extended shipping times resulting from supply-chain snags.

Halloween could easily make a dent in your budget, but it doesn't have to. There are a few things you can do to avoid overspending on Halloween while still enjoying the festivities. Some of the best ways to save money on Halloween include:

- Hand-making costumes versus buying them.
- Purchasing candy for trick-or-treaters in bulk at warehouse clubs.
- Making decorations from low-cost supplies or items you have around.
- Shopping thrift stores or surplus stores to find inexpensive materials.
- Taking advantage of free Halloween events in your community.

If you're hosting a Halloween party, save money by encouraging everyone to bring snacks or drinks. Save on decorations or party supplies by purchasing them at the dollar store or from a discount party-supply store online.

Once Halloween is over, you can get a head start on next year. Stores usually start marking down costumes, decorations, candy and other Halloween supplies on November 1st. You could use that as an opportunity to stock up on items for next year. Just keep in mind that candy might pass its best-use date before then.

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...

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From Phyllis's Desk

by Phyllis Haase, Community Manager

This is a reminder to keep your amenity badges, which will be used yearly. Members in good standing will receive a sticker annually, reflecting the current year. Residents who misplace their photo amenity badges may purchase a replacement for an additional cost upon showing proper identification.

Please Don't Feed the Deer

The Association understands you have a soft heart and good intentions, but feeding deer is not in their best interest or yours. Depending on what you feed them, deer can be harmed. Some foods will kill them within a few days or debilitate them enough to be easy targets for predators and automobiles.

Feeding is a way of domesticating deer. Tame deer create a host of problems. Because they no longer fear people, they become vulnerable to hunters. They are emboldened to eat the shrubs in your vicinity.

Feeding them will bring more deer into your yard and more deer ticks. And concentrations of deer attract coyotes and wolves—which could kill your pets and the deer.

Deer adapt very easily to people, but they don't need to be fed by them. They survive fine on their own. Better, in fact.

Usually, the weather controls deer populations, but a deer population fed by people increases regardless of the weather. This leads to overpopulation and disease.

Deer browsing in the backyard may be charming, but Lyme disease and road-kill are not. Please don't feed the deer; let nature do its job!



October is Domestic Violence Awareness Month

Domestic violence is the willful intimidation, physical assault, battery, sexual assault, and/ or other abusive behavior by one partner against another. In Pennsylvania, 37.1% of women and 30.4% of men experience intimate partner violence. 1 in 3 women and 1 in 4 men in the United States have experienced some form of physical violence by a partner.

You may be in an abusive relationship if you or your children are physically or mentally mistreated or afraid of your partner.

Domestic violence is a crime, and there are legal protections available. You can get help. Leaving a violent relationship is not easy. Among the services provided to domestic violence victims are crisis intervention, counseling, accompaniment to police, medical, court assistance, and temporary emergency shelter for victims and their children.

Call the PA Coalition Against Domestic Abuse at (800) 932- 4632, or the National Domestic Violence Hotline is there 24/7 in English, Spanish, and 200+ other languages through interpretation services. You are not alone; call for help at 800-799-7233 or Text START to 88788.


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Thank you!



Harmony

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Let Our Family Serve Your Family

All Saints and All Souls Day

by Sandy Black, Contributor

All Saints' Day

"All Saints' Day" is a Christian day celebrated in honor of all the saints of the church, whether known or unknown. This day is also known as "All Hallows' Day," "The Feast of All Saints," "The Feast of All Hallows" and "Hallowmas." All Saints' Day is observed on November 1st by the Western Christianity and on the first Sunday after Pentecost in the Eastern Christianity.

The tradition of commemorating all Christian martyrs on a single day dates back to the 4th century. During the 9th century, some churches in the British Isles started holding the commemoration of "All Saints" on November 1st which in the 9th century was extended to the Catholic Church by Pope Gregory IV.

In Western Christianity, All Saints' Day is celebrated on November 1st by the Roman Catholic Church and many Protestant churches such as Lutheran, Anglican and Methodist. The Eastern Orthodox Church and their associated Eastern Catholic and Eastern Lutheran churches celebrate it on the first Sunday after Pentecost.

The liturgical celebration begins with the first Vespers on the evening of Octo-

ber 31st (All Hallows' Eve) and ends on November 1st. It is thus the day before All Souls' Day which commemorates the faithful departed.

All Souls' Day

"All Souls' Day" is a Christian holiday which is observed by Christian denominations on November 2nd. It is a day of prayer and remembrance for the faithful departed and people commemorating the poor souls in purgatory and have gained their indulgences through prayer, intercessions, alms, and visits to the cemeteries.

All Souls' Day can be traced back to the ancient "Pagan Festival of the Dead" which was based on the pagan belief that the souls of the dead would return for a meal with the families. Families place candles in their windows to guide the souls back home and an extra place setting is set at the table for the dearly departed.

Abbot Odilo of Cluny, who died in 1048, is believed to have been the person who established the foundation of All Souls' Day on November 2nd. Before the Western Christian observance on November 2nd by Odilo of Cluny in the 10th century, many Catholic congregations celebrated All Souls' Day on various days during the Easter season.

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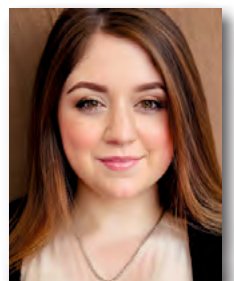
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HEALTH & FITNESS

by Yolanda Sarrabo, CPT, BCS NASM, Contributor

Incorrect Exercise Practices - Starting off with a program with good intentions is a beautiful thing, but those intentions should include quality and the safest practices. Sometimes the thought may be to go with the flow, while missing some important steps to the process. Every class I teach I stress the importance of a warm-up and a cool-down. Sometimes when we take the easy route, we face consequences when following proper steps, it can actually be part of a full and well-structured experience. Let’s talk about a few incorrect exercise practices and why skipping them can be problematic.

Warm-up - So, we briefly noted missing a warm-up is not the best approach, and here is why: The warm-up helps get your muscles and joints ready for the routine you’re getting ready to do. When we look at various forms of exercise each one calls for some form a warm-up. The warm-up helps prepare the area of the body that you’re getting ready to bring about some form of impact. If you plan to just walk you should do some warm ups to the leg, ankles, and feet. If you plan to move towards high impact exercises, you may want to ensure your joints are ready for the amount of pressure that may be called into effect. Another way to look at the warm-up factor is that it is the pre-routine initiator, you’re pre-stretching the muscles that are part of mini routines to get those areas of concern ready for the range of motion and the energy that will be needed.

Squats - This simple up and down motion tends to be problematic for many and for different reasons. If you have major back issues then a free-standing squat may not be as practical as a wall squat. A wall squat is allowing you to do the move, while providing needed support. Also, some people tend to position the body with too much forward lean - with body over the bended knee. The position should be one of a puppeteer holding the puppet. A straight back and position as if you’re about to sit in a chair while rising back up to starting position.

Eating Heavy - Based on specific health issues, a small snack depending on the time of day you choose to exercise may be warranted. However, a full course meal prior to working out is not suggested. Water should always be taken, but bacon and scrambled eggs, and a bagel before hitting the gym may be questionable. You never want to feel heavy and full while working out. Yes, you need energy to do whatever you’re trying to achieve, but heavy meals lead to sluggish results.

Incorrect Attire - Though this isn’t a fashion competition, the attire worn should be sensible for what you’re trying to do. Always take the weather into consideration, wearing heavy clothes on 90-degree temperatures for a one-mile jog is not practical and could lead to heat stroke. Wearing light clothes in 20-degree weather for outdoor exercise experience may not work either as that may lead to hypothermia. Lastly, wearing the correct shoe is necessary; if you’re at a gym the weight room flooring may absorb a lot of the sweat that happens, leaving slight slippage, so a sneaker having grip is suggested.

Equipment Mishaps - If you’re not sure how to use exercise equipment, please ask for help. It’s great having options of different machines for legs, arms, shoulder or back; however, some of the tools can be challenging. Many of the machines have mini-instructions on how to use the apparatus, and some

include a picture with the area of body the machine will strengthen. It’s never a good idea to pack on too much weight with these machines.

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



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Community Day



photos by David Montalvo



Poetry Corner

by James Ruffini, Communications Committee Member

Spooky House

The house on the hill is dark and shabby.
They say there's ghosts, black cats, and an old hag who's batty.
No one goes up there – not ever all year,
But certainly not on Halloween! No, no my dear!
No amount of candy, the neighbors say
Is worth the horrors that will come your way.
But here's a little secret, please understand,
There's nothing to fear --
Nothing to fear all these long years!
Just a quiet old lady lives in the house,
And her hundred cats, and maybe a little mouse.
Because no one will speak to her, not even "Hello",
People's imagination fed with their fears did grow.
Until they've seen and heard the most horrible things:
Like ghosts in the windows, and ghouls that sing.
Alas, alas, it's what people think and say
That keeps all the fun Halloween kids away.

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: pepoaharmony@gmail.com

Leaves by J.M. Westrup

Leaves are always beautiful, I think.
At first they part their baby lips to drink
The rain in Spring, then open wider still,
Hungry for sweet winds and the sun, until
They lift their faces to the Summer rain,
Whose heavy drops pit-patter loud and plain.
The Autumn comes upon them and they change,
Decked out in glorious colours, rich and strange.
Then in the Winter they come flying down
Light as a breath, and crisp, and brown.
They fly before the wind like little elves,
And oh, I know they must enjoy themselves.

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A Day Trip to an Eclectic New York City Shopping Venue

by **Sandy Bonet, Communications Committee Board Liaison**

If you love to shop and you find yourself with a Sunday to spare, consider a day trip to New York's oldest, largest and most diverse curated* weekly shopping market—Grand Bazaar NYC. With both indoor and outdoor booths, this unique shopping experience on the upper West Side is open year around every Sunday, regardless of the weather, from 10pm to 5pm.

What Will Find at the Grand Bazaar?

The short answer is: Anything

Here is an abbreviated list of some of the most commonly available goods you may find: Arts and Design, Handmade Crafts, Bath and Body, Home Décor and Furniture, Clothing and Accessories, Jewelry, Food, Food and More Food, Vintage and Antiques and Global Goods

How to Get There from Penn Estates

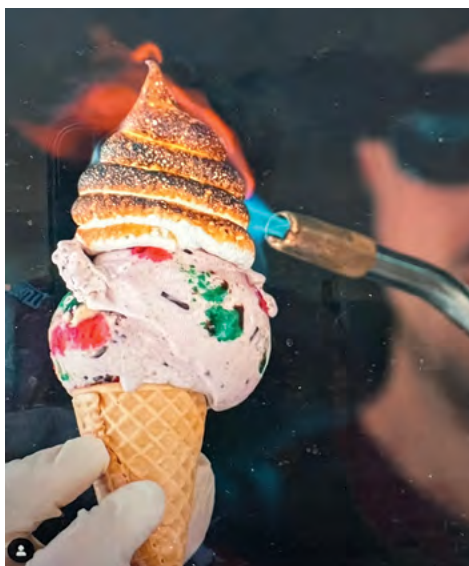
The Grand Bazaar is located at 100 West 77th Street at Columbus Avenue. For a day trip, my favorite route is I-80 with my GPS set to the Port Imperial Ferry in Weehawken. For 12 hours of parking and the South Garage is \$16 and \$18 for the North. From there, I take the ferry to the 39 St. Pier where I can take a cab or Uber directly to the Bazaar or catch a free shuttle bus to other Manhattan locations. (Check nywaterway.com for details on schedules and shuttle service destinations.)

Alternatively, if you decide to drive directly to the Bazaar, there are public lots in the area. Check your favorite map app for exact locations, hours and prices.

Origin of the NYC Bazaar

The Grand Bazaar (originally called the Green Flea Market) was launched by a group of parents as a simple yard sale to raise funds for their children's schools in 1979 and is not the oldest flea market in the city. It donates 100% of its profits to four public schools and funds arts, enrichment and classroom essential to over 2000 children.

In 2016 the market changed its name to Grand Bazaar in order to better reflect its diverse offerings. Today it covers over 43,000 square feet of indoor and outdoor space and can accommodate over 200 vendors. However, the number of vendors you will wind on any given day depends on the weather. So, more vendors in good weather, fewer vendors in the rain, snow or other extreme weather.



Tips for Enjoying the Bazaar

Come hungry. You will find a variety of food and snacks. Be warned, lines are longer when the weather is great. Having said that, I think the line for creme brulee ice cream is worth the wait.

- Dress for comfort with special attention to good walking shoes.
- Take a foldable shopping bag.
- There are very few places to sit down, so I like to take my foldable seat so I can take breaks whenever I want.
- The Bazaar is near the American Museum of Natural History, so you have someplace great to go if you have had enough shopping.

**The term "curated marketplace" is usually applied to e-commerce such as eBay and Etsy. They offer sellers a spot in their electronic marketplace where buyers and sellers interact directly. Examples of bricks and mortar curated markets include most Flea Markets and the NYC Grand Bazaar. The Bazaar is the curator that rents small sections of its venue to sellers who transact directly with the buyers.*



WHAT WE'RE STREAMING

Guilty Pleasures or Hidden Treasures?

by Sharon Kennedy, Communication Committee Member
with contribution from Paul Quillin, Contributor

Ted Lasso (Apple+)

Recommended by Sharon Kennedy

Ted Lasso first aired in 2020. Over the past three years, I have seen that show come up as highly rated, often suggested, and positively reviewed. Now, I am not a sports fan and the story (at least on the surface) is about a soccer coach in England. That would not typically be my cup of tea (pun intended). However, I finally became curious enough to try one episode just to find out what the positive reviews were all about. After all, I had a month free subscription to Apple + that came with the replacement of worn out apple ear buds. After one episode I was totally hooked!

Ted Lasso runs for three seasons, the most recent (and final) airing this year. Thus far the show has been nominated for over 127 awards and won over 34. Schitt's Creek was nominated for 178 awards and won over 65. The two shows often competed for the same awards. Both are comedies. Both are difficult to describe. Both are entertaining for the characters, the interactions, and the scripts more than the plot.

Ted Lasso was an American football coach who was going through a marital separation. In England, a woman, Rebecca Welton, wanted to cause pain to her ex-husband and the best medium seemed to win his beloved sports club in the divorce settlement and then make it fail. What better way than to hire a coach who knows absolutely nothing about soccer? Ted moves to England where he is met with derision and jeers of "wanker". Ted gradually wins over the other characters and all of England with his folksy optimism and just plain good will. No one is left untouched by this quirky and loveable character.

So, if you have loads of time, want to laugh, want to be uplifted, and you are ready to have difficulty turning off the television at night, give Ted Lasso a try.

Painkiller (Netflix)

Recommended by Paul Quillin

Painkiller, which originally aired on Netflix Aug. 10, 2023, follows OxyContin's trail of destruction from its beginnings with the then chairman and president of Purdue Pharma, Richard Sackler (Matthew Broderick) to the middlemen—the sales reps deployed to blanket the country, Britt Hufford and Shannon Schaeffer (Dina Shihabi and West Duchovny)—to the everyday Americans

whose lives were irrevocably changed such as Glen Kryger (Taylor Kitsch) by the drug. At its center, *Painkiller* is about the key moments that led to the opioid epidemic—and how it could have been stopped, but wasn't.

Painkiller portrays how individuals became addicted to this opioid even though their doctors told them it was safe. This was definitely a result of the doctors themselves being told it was safe by Purdue's sales reps."The common variable and where the great sin is in this is that no one knew," One character says. "They're like, 'I had a doctor telling me to do it and if you need more, take more.' It's really one of the great betrayals of public trust in history. A cornerstone of Purdue's marketing approach was, 'Let's play to the doctors because doctors are the people that the patients trust.' It's so insidious." So, Richard Sackler correctly decided that his sales reps' dealings with doctors could have the strongest impact on his drug's success. To what extent they were directed to push this drug is amazing, frightening really. When sales slipped a bit they shifted the focus on selling stronger pills, keeping the pitch on the safety of these doses, even though signs of really heavy addiction were apparent. A side effect was the increasing amount of illegal street sales and drug related robberies.

The lone FDA examiner charged with overseeing the approval process for OxyContin, Curtis Wright (Noah Harpster), became a serious roadblock for Purdue. But Wright would soon sign off on a drug application stating that "delayed absorption, as provided by OxyContin tablets, is believed to reduce the abuse liability of the drug." The false claim, anchored by those two words—"is believed"—would quell the anxieties of doctors and patients around the country. And a year after OxyContin was approved, Wright left the FDA. He eventually went to work for Purdue.

Painkiller's plot is based on two pieces of writing: the book, "Pain Killer" by Barry Meier and a New Yorker article, "The Family That Built the Empire of Pain" by Patrick Radden Keefe.

This is a well done, dark journey into an American hell created by an evil family and their soulless minions. While it is disgraceful that the endless suffering of the victims and their families has been turned into entertainment, this is important because the world needs to see what happens when an evil family is allowed to profit from the sale of dangerous drugs like this, drugs they were well aware were deadly.

Each episode opens with a tight close-up of the face of a woman, the victim's mother, who diligently reads aloud the routine caveat that although *Painkiller* is based on real events and real people, details have been changed for narrative purposes. She then, looking directly into the camera lens - as if she's staring into

(continued on page 13)

Eats Around Town

by Sharon Kennedy,
Communications Committee

La Tolteca, Bartonsville PA

I recently met some friends for a monthly gathering to feast and chat. One of our favorite places to meet is LaTolteca. La Tolteca is a Mexican restaurant located just off of 611 behind Dick's Sporting Goods. The address is listed as Stroudsburg but I would identify the area as Bartonsville.

They start with great salsa and chips. Then I typically order my favorite fajita dish, the Texan. The Texan comes out on a sizzling platter, heaped high with vegetables, beef, chicken and shrimp in a yummy fajita sauce.

Prices are reasonable. The Texan is one of the pricier dishes at \$22.50. And there is always enough to take home for another meal or two. Service is great. The staff are friendly and attentive but never make us feel rushed to clear the table for the next customers, despite our lengthy time of socializing.

I think you will greatly enjoy this restaurant.



Unable To Work? Invalid Reasons to NOT Apply for Social Security Disability

(A multi-part series)

by Stephanie Joy Lewis, Contributor

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. For Video version, please go to: <https://youtu.be/oqOfFGxsuEU> found at the You Tube channel, “All Things Social Security”.

Many people in Penn Estates and outside our gates have medical impairments that make their physical and/or mental functioning capacities far less than they were when they were, say a strapping 20-year-old. Many, as a result, can no longer work full time, but only part time or not at all.

Some do not file for Social Security Disability Insurance (SSDI) benefits for what may be “all the wrong reasons.” However, this choice, when uninformed, can be to their very damaging financial consequences, in both the short and long terms. This article series intends to inform generally, so everyone can make informed choices.

Some of these uninformed bases for failing to file include:

- I am not bedridden or wheel-chair bound, I can walk some, get around, live alone, etc. I am not eligible for SSDI.
- I do not want a hand-out. I am not poor; I can get by without filing for this benefit thanks to my family and my savings.
- I can't work right now, but I think I will improve within a year or two at most, so there is no point.
- I get Long Term Disability insurance payments from employment related policy – why should I file then?
- I am on Workers Comp (or fighting for Workers Comp) and therefore I cannot file for SSDI until that is over.
- I am working part time still, so I can't.
- I can always do it later, down the road.
- I have no idea how to do it and don't know how to start.
- I can't afford an SSDI lawyer.

And more...

These are most often entirely misguided and based on misinformation. Let's go through them and see why, so if disability has happened in your family, or does in the future, you know what is possible, to meet your needs or goals.

This article will be the first as we push through the wrong reasons. (If you need information now, based on the above, you can ask for free consultation on your situation by going to <http://joydisability.com> – just mention you are from Penn Estates and read the Harmony article.)

For starters, though, let's make sure we are on the same page as to what Social Security Disability is.

Background – SSDI is disability insurance paid for by workers, for workers

You, the worker in the United States of America, have paid the insurance premiums for SSDI, for many, many years (some before 18!) and you may have met the criteria for disability insurance coverage. Most young people are unaware that they have. (Those that didn't work, or not in a long time, may not have paid up the premiums to be ever insured. But if not, Supplemental Security Income (SSI) may be an alternative program.)

Just like with any other insurance you purchased, why forego the coverage when you trigger it, when disability strikes?

Why leave this family-preserving fund of money you already paid for, uncollected by yourself and your family? Why decline Medicare coverage you have paid for as a younger person not yet 65? If collecting SSDI for a short period of time, you are eligible for Medicare and do not have to wait until age 65.[3]

What SSDI is: SSDI is a federal disability insurance program for workers who become disabled (as defined by the Social Security laws), and their dependents who are eligible. It is not available for non-workers because they have not paid in the premiums.

To be eligible to apply and have our application considered, we need to have pur-

chased the SSD insurance – we pay for its premiums via compulsory Social Security (SS) tax. (It is not part of our income taxation by federal, state, or local governments but is in addition to that tax.). If we were employees with a year-end W2 each year, we have paid our SS taxes. If we were self-employed, and dutifully filed our returns, reporting our gross and net incomes after business expenses, and paid SE tax each year, we have paid our SS taxes.

Important! SSDI is NOT SSI (Supplemental Security Income). The latter is a welfare benefit that does not require paying into, while the former, SSDI, is Insurance the worker pays into with every paycheck starting in the beginning of each year, going forward (or via Quarterly Estimated or year-end tax filings if self-employed). (See here for YouTube Video explaining differences between SSDI and SSI: https://youtu.be/nwiHIn5oyQQ?si=lszZzrBV7qMLb_C3.)

Legal Definition: The SSA's definition of disability

To meet [the] definition of disability, you must not be able to engage in any substantial gainful activity (SGA) [see here for what SGA is: <https://youtu.be/twHd3foTa-8>] because of a medically determinable physical or mental impairment(s) that is either:

- Expected to result in death.
- Has lasted or expected to last for a continuous period of at least 12 months.[1]

Fortunately, most people who qualify fall into the second kind of impairment.

So, the legal definitions sound daunting, but some basic knowledge of the regulations that clarify, are necessary for an understanding as to how most of those who should be able to secure SSDI, do. Stay tuned for explanation on why each of the aforementioned ‘bad’ reasons for avoiding filing for SSDI are, indeed, against your interests.

Let's at least go over Bad Reason #1, above. **Bad Reason #1: I am not bedridden or wheel-chair bound, I can walk some, get around, live alone, etc. I am not eligible for SSDI.**

I have been practicing Social Security Disability law, representing prior workers, for over 20 years (19 of which are exclusively SSDI representation). I have had an estimated three (yes, 3) bedridden clients. As such, nearly 100% of countless clients do not have disabilities that render them bedridden or even wheel-chair bound. The vast majority can drive a bit, shop a bit, keep their homes a bit, socialize a bit, and enjoy some hobbies.

As you can see from the definition above, you do not need to prove you can do nothing, or that you are confined to a bed. Rather, you must prove that you have significant enough limitations that prevent full-time work. Being able to perform part-time work does not mean you are not disabled.

Don't get me wrong – it is not an easy feat! But that is true for nearly all disabilities. You do not prevail by simply proving you can no longer perform your old job full time. You must prove you cannot perform any of the 12,000+ occupations the SSA law relies on, that exist “in substantial numbers in the national or regional economies.” Yes, 12,000+ jobs.

This requires hefty current and ongoing medical evidence of a particular kind. It also requires a threading-of-the-needle to connect Department of Labor vocational demands for each occupation, with specific medical evidence; the medical evidence must prove that a particular task is non-performable for the time necessary to successfully perform that particular occupation. Multiply that detailed exercise by the 12,000+ jobs, successfully, and a claimant will prevail.[2]

Although daunting, millions of people who are not bedridden or wheel-chair-bound, prevail on their applications when they proactively develop the medical and vocational evidence that proves the above in no uncertain terms. So, with regard to Bad Reason #1 – it is not a reason for refraining from applying!

See the next edition of the Harmony for Bad Reason #2 and why you should not let it prevent you from applying for SSDI if the circumstances say otherwise.

Stephanie O. Joy is a Social Security Disability Lawyer and founder of Monroe County based SSD Practice, Joy Disability Law. For free consultation to review whether you can and should file for SSDI (or SSI) you are invited to fill out the Free Evaluation form found at <http://joydisability.com>; Contact: Stephaniejoy@joydisability.com; Ph: 201-317-061

[1] <https://www.ssa.gov/redbook/eng/definedisability.htm?tl=0>

[2] Social Security Disability practitioners have long disputed that the 12,000 occupations still exist, considering the Dictionary of Occupational Titles, which the DOL/SSA relies on, hasn't been updated since the late 1900s.

[3] Re Medicare: https://youtu.be/oA5zWeuvDf4?si=bdnFLE3kP_ThnMkf

Navigating Your Finances

by Bettyanne Nevil, Communications Committee

Pre-gaming for Your Thanksgiving Feast

I have a hard time paying \$35-\$40 for a turkey. Heck, I have a hard time paying 99¢ a pound. This is the time where you should be aware of how you are spending your grocery money. Grocery stores will soon start giving points towards a free turkey or ham for Thanksgiving. Followed by a free turkey or ham for Christmas. That's when I shop most of my items at one store.

If I am paying five cents more here or ten cents more there, it will never add up to the cost of a turkey. Get most of your needs filled at one store to reach your goal. Spread it out over the 4 to 6 weeks that they give you to earn the points and get a free meal. In fact, some stores let you buy both a turkey and a ham.

Shop now for sweet potatoes, canned yams, green beans and cream of mushroom soup. Don't forget the fried onions. Aldi's has them cheap. So does Dollar Tree. Also shop now for gravy in a jar. Even if you make your own, everyone needs a jar of gravy for leftovers.

I love the holidays. I love making fresh rolls for dinner, but if they have Kings Hawaiian on sale, before the holiday, I'm going to freeze them. I'm going to defrost them and heat them up that day. One less thing I have to make from scratch.

There are many ways to use leftover turkey. I usually freeze it. I make Thanksgiving meatballs (ground turkey, fresh turkey, stuffing, and eggs). Serve with gravy, mashed potatoes, and cranberry sauce. They were a big carnival draw a few years back. Buy your cranberry sauce now before the price goes up for the holiday.

Canned pumpkin isn't expensive right now. They raise the price when we're going to buy it so get your cranberry sauce now, get your canned pumpkin now, get your stove top stuffing if that's what you use. It's all going to go up soon.

Within six weeks of a holiday all of the normal staples go up, they may give you a turkey, but they're not giving you everything. If you choose to buy some items at other stores, make sure you do the surveys for extra points.

Shop wisely. Enjoy the holiday. Eat the pie. Eat the ice cream! Use your fine China. After all, what's it for?

WHAT WE'RE STREAMING

(continued from page 11)

viewers' eyes - says what wasn't made-up: the name and experiences of her child who died due to OxyContin addiction. There are only six episodes, so we only learn about six of the people whose lives were stolen by the OxyContin opioid epidemic, but these are the most compelling and haunting moments in the series.

Two sales reps are portrayed: Shannon Schaeffer (West Duchovny), an ex-college athlete and new recruit, and Britt Hufford (Dina Shihabi), a veteran sales rep who takes Shannon under her wing. Britt, all glamor and body-con dresses, steers Shannon toward making sure her doctors prescribe more milligrams, no matter the cost.

One doctor prescribes OxyCodone to the fictional Glen Kryger (Taylor Kitsch), a family man and mechanic shop owner who gets injured on the job. Glen, the human anchor of the show, slowly descends into addiction over its six episodes. He represents the more than 300,000 people estimated to have died over the past two decades from overdoses involving prescription painkillers like OxyContin.

If Glen is the human anchor of Painkiller, Aduba's Edie Flowers, a lawyer working for the U.S. Attorneys' Office, who is investigating OxyContin, is its moral compass. She's a fictional composite character, an amalgamation of the countless whistleblowers.

Interesting to note: The cast contains several performers who are children of actors who were famous before them. Matthew Broderick (Richard Sackler) is the son of James Broderick ("The Taking of Pelham One Two Three", "Dog Day Afternoon", "Family"); West Duchovny (Shannon Schaeffer) is the daughter of Téa Leoni ("Madam Secretary") and David Duchovny ("The X-Files"); Tyler Ritter (John Brownlee) is a son of John Ritter ("Three's Company").

Unfortunately, the general feeling for many of us is that we live in a country where street drug dealers often go to jail, but the corrupt corporate executives who make and diabolically market very dangerous and highly addictive drugs do not. This story is not over...



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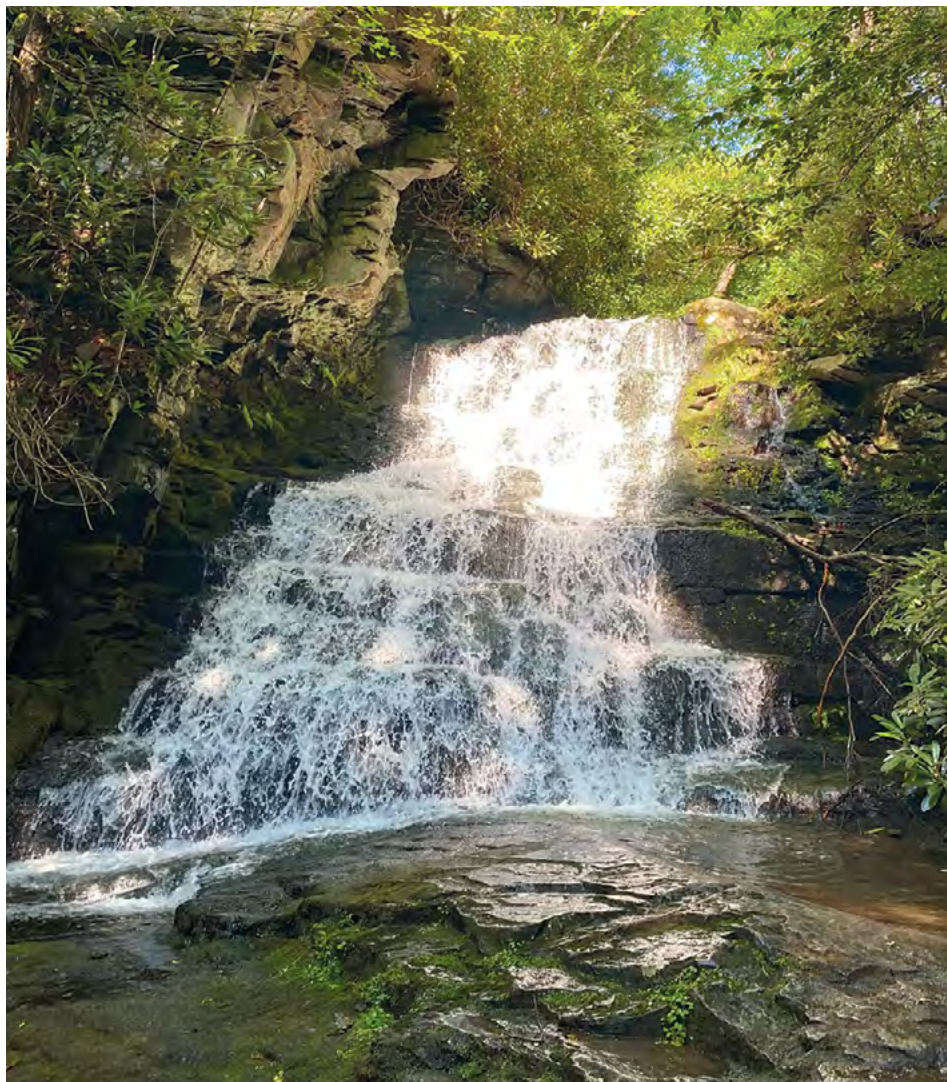


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Discover Rattlesnake Falls - A Hidden Beauty

photos and article by Ting Qian, Contributor



height, graceful and refreshing. The lower falls into the stream are shorter and spread out wide where there's plenty of water.

Getting to the bottom of second fall is difficult and not recommended. You need to go around a narrow edge on the left side, until you find a pretty vertical small cliff that you can descend down to the stream. It's dangerous although I maneuvered it myself in order to capture a view of both drops.

Rattlesnake Falls is such a secluded beautiful spot that few people have seen. Thanks to the hiking tour provided by Pocono Heritage Land Trust, we really enjoyed this trip. It's open to the public. Hope you will enjoy it too! When life is busy, and you need a short adventure, Rattlesnake Falls won't disappoint you.

Directions from the Penn Estates Front Gate: Turn right onto Hallet Rd, turn left onto N Fifth St, turn left onto Paradise Trail, turn right onto PA-191, turn left onto PA-191, turn left onto Monomnock Rd, take a slight right turn onto Pleasant Ridge Rd. Drive all the way to the end and you will arrive at a parking area on the left side where the gate is - that's the entry to the trail.

There are so many amazing places around us that are waiting to be discovered. Rattlesnake Falls is certainly one of them. It's hidden deep in the forest not far from us. Located at the northwest end of Pleasant Ridge Road near State Game Lands 221 in Mountainhome PA, Rattlesnake Falls is about a 25-minute drive from Penn Estates.

It's a three-mile round trip hike on an old fire road. Most of the trail is easy and flat. There's a stream just a short distance from the entry that you need to cross in order to get to the waterfalls.

About 1 mile on the old road from the start of the trail, there is a wide trail heading off to the left. Take the trail and you will come to a dead-end in a circular area. You'll hear the sound of the waterfalls but not really see it— nature's trick! On your right is an unnoticeable path, with a rocky, steep descend. That's the descent that will take you to this hidden gem.

There's a rope to assist in climbing down the hill and back up. Though this adventurous effort certainly made us feel more rewarded, you do need to climb with extreme caution. It's just a short section yet it's steep and slippery.

Once you land on the bottom of the hill, the main waterfall is right in front of you, running from atop, passing through the flat rock right underneath your feet and dropping down to the stream below. The main drop is 10-15 feet in





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