



Halloween

More photos on pages 8 and 9...

photo by David Montalvo

Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee

I refuse to complain about leaf clean up season this year (though I certainly could and probably so could you). The colors were lovely and the weather balmy most of this autumn. It is hard to believe that it is November as I write this. Just last week, I was in short sleeves with no jacket. Amazing! But, winter is coming along with the holiday crush. I hope that you and yours have a wonderful season in whatever way you celebrate.

Here are some of the local activities that you may enjoy. As usual, I take my information from the internet and, due to the lag between writing and publication, many events may not be advertised as yet. You may want to check the websites for any changes and any costs and whether pre-registration is required.

The Snowmen of Stroudsburg have arrived. This has become an annual tradition, drawing individuals and families to the downtown area to search for the snowmen and to take pictures. There are almost 40 snowmen located in Stroudsburg, and the snowmen cycle through the locations.

The snowmen will be on display through February 24th. You can go online to learn about the snowmen and the artists, and to vote for the winner of the year. Maps of the locations are available at a number of area businesses: Canfield's, Fitzpatrick's, Quench, Siamsa, Pocono Soap, Grandpa's Candy Store, Kitchen Chemistry, and Sonia's Sweet Inspirations.

I do not know how Santa takes care of the rest of the world when he is so busy with events in this area. Shawnee Inn and Golf Resort runs Christmas trams (the local version of the polar express) to Santa's workshop. There you can meet Santa, watch Christmas movies, eat s'mores and drink hot chocolate in front of a fire pit. This event runs through 12/31. The cost is \$25 for adults and \$20 for kids until 12/12 then it increases by \$5.

Also at Shawnee is a traditional event of breakfast with Santa on 12/2. Poor Santa will gain weight this season. Kalahari's breakfast with Santa is also on 12/2. You can eat breakfast again with Santa on 12/3 at Skytop. Santa must like Skytop Lodge because he is having breakfast there on Sundays through 12/17. Please call for reservations.

Santa's arrival and tree lighting at Camelback is free to attend. It takes place on 12/1. Quiet Valley's OldeTime Christmas is on Saturdays and Sundays from 12/2 to 12/10. Jim Thorpe's Old Time Christmas runs through 12/17. Santa is available for pictures at Country Junction on Saturdays and Sundays through 12/17.

Not all events feature Santa. Do you like drive through light shows? The Pocono Lights runs Thursdays through Sundays from 5 to 10pm through December 31. Or you could take a guided walking tour of historic Stroudsburg. Those happen on Tuesdays and Wednesdays at 5pm and Thursdays at 10:30am through 12/28. Call (570) 421-7703 for more information.

The Sherman Theater has their Winter Craftfest on January 13 and 14. They will have over 70 vendors. Admission is free. Skytop Lodge has an event for the kids called Breakfast with the Princesses. Tickets are pricey (\$45) but there will be princesses and a storybook party. That is on January 28.

Whatever you do, enjoy the season and your loved ones.

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

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



Friendsgiving 2023

by Michael J. Tyrrell, Communications Committee

This past November 10, Penn Estates Oak Room became the scene of our second annual Friendsgiving. No fee or reservation was needed. Everyone was requested to make a contribution to the Olsen Christmas Wish but it wasn't required. This charity was started 15 years ago by the Stroud Area Police Department to provide gifts to children in need.

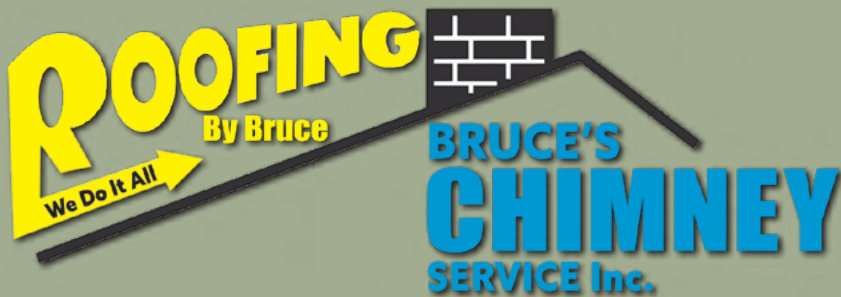
The dinner is sponsored and paid for by Penn Estates Home Owners Association and all proceeds go to the charity. All the cooking is done by our community manager, Phyllis Haase and some of her staff. We feasted on 2 types of salads, 2 types of turkey and gravy, yams, mashed potatoes, stuffing, green vegetables, cranberry sauce, stewed apples and rolls. There was plenty of food; it was a really a delicious spread. There was a huge occasion cake and coffee which finished off the meal.

The event was a huge success. \$1,600 was raised! Good company, great food and all for



a worthy cause. It's a win all around. It makes my heart feel good to see the generosity of our community. I left the event with the beginnings of some holiday spirit.

Happy Thanksgiving to all!



"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



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



Senior Lunch Group

by Michael J. Tyrrell, Communications Committee Chair and Harmony Editor

The September lunch was well attended and we were served what I think is always a crowd pleaser, Meatloaf, Gravy and Mashed Potatoes. Also included were vegetables, roll and butter and we started with a nicely dressed salad. Everything was delicious, especially the meatloaf and gravy.

Dessert was brownies, cookies and fruit turnovers. The usual suspects were in attendance but there were a few newbies who seemed to enjoy themselves as well.

The October lunch was also well attended I understand. We weren't able to attend but Jersey Mikes and an array of sides were on the menu for a change. My friends tell me everyone enjoyed the food and company as usual.

Remember, these lunches take place on the second Wednesday of the month. The cost is \$5 and you must purchase your ticket two days prior. The group is very welcoming and I guarantee you will enjoy yourself. The event is hosted by Phyllis Haase, our community manager and her second in command, Sue.

Great people, good conversation and a nice meal. What's to lose?

Did You Know?

by Phyllis Hasse, Community Manager

Annual Assessments

Penn Estates, as you know, is a POA. It's important as you are part of the POA that you do not overlook the annual assessments. Annual assessments are important to factor into your budget and will be due on January 15. The 2024 assessment for improved properties will be \$1,466, and for unimproved properties \$1,261.

Though no one especially likes paying annual assessments, they are integral to running the association successfully. You may wonder who decides how much you pay and where they get this figure from.

It is up to the Board of Directors to set annual POA assessments, as per the adopted Bylaws. They look at the overall operating expenses of the community – things like utilities, vendor services, overhead costs, maintenance, insurance, etc. – as well as contributions to the reserve fund. Once they have a total cost, they divide it equally among all homeowners, board members included (they pay the same dues as everyone else).

Proper management of funds and regular review of expenses to identify opportunities for cost savings can help to keep assessments manageable and reduce increases. We have been fortunate that the association has not faced any unforeseen expenses that would call for a special assessment. Special assessments are assessments that are assessed if we have an unexpected expense and not enough money to cover it, homeowners must pay up to cover the difference.

Members may find the financials on our website www.PEPOA.org, or request copies of the budget and annual audits at the Administration Office which is open Monday thru Saturday 8:00am to 4:00pm.

The Winter 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



James J. Martin, Realtor

Professional REALTOR since 2006

570.421.8950 Office

570.856.6482 Direct

jamesm@wilkins1.com

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



*Happy holidays
from my family
to your family!*

EVENING & WEEKEND APPOINTMENTS ALWAYS WELCOME



From Phyllis's Desk

by Phyllis Haase, Community Manager

Membership Approves the Amended Declaration of Covenants

Over the years, frustrations had developed over the original Declaration's limitations and ambiguities. As such, the Association's Board of Directors believed in 2018 that it was time to clean up, unify, and modernize this document. To that end, the Board had spent years listening to and working with the members in an effort to determine how the document might be updated to serve the community best.

We are pleased to inform the members that more than 67% of the membership has approved the Amended Declaration of Covenants and it has been recorded with Monroe County Recorder of Deeds. The amended document, which is a part of the "chain of title" and attached to the property, replaces the more restrictive declaration of 1998.

Book Hook

by Evelyn Infante, Contributor

Because it was written by Dean Koontz, and because the title intrigued me, I purchased his latest novel, *After Death* without reading reviews. When I finished the book, I read many reviews, mostly written by long-time Koontz fans who compared Koontz's past work with his latest book and found it wanting. I have to say, I found more bad reviews than good ones.

I agree with some of the points made, particularly regarding the ending of the book. I have read a couple of Koontz's books in the past and recall enjoying them, which is why I purchased *After Death* without consulting any reviews. Nevertheless, I cannot wholeheartedly agree or disagree with those bad reviews. I did enjoy the story even though it may not have been Koontz's best work to date, according to his avid fans.

The story centers around Michael Mace who wakes up in a makeshift morgue after a disastrous event in the research lab where he works as head of security and discovers every one of his colleagues, including his best friend, is dead. Mace is the only survivor and is now possessed with the power to surf the internet just by thinking about where he wants to go.

With this power, he can create new identities, access money, find people, unlock doors, and do countless other tasks one might do sitting at a keyboard, except he does it all by evading security measures through the power of his mind. He has the ability to manipulate objects, make phone calls, and even cause phones to overheat. In other words, he can operate anything that relies on the internet.

Since Mace erased his identity, the people responsible for the failed lab experiment cannot find him. They send Durand Calaphas, a ruthless killer, to track him down. Meanwhile, as Calaphas is relentlessly pursuing him, Mace is doing his best to keep his late friend's girlfriend, Nina, and her son, John safe from the child's criminal father. On multiple occasions, Mace has to intervene remotely when mother and son are being chased by the gangster's cronies.

I was thoroughly engrossed by the exciting cat-and-mouse pursuit between Mace and Calaphas, as well as the gangsters' chase of Nina and her son. The suspense intensifies when Mace barely rescues Nina and John, but just when they think they are safe, the killer catches up to the group and like a rabid dog, brings them within a hair's breadth of losing their fight.

Koontz has created a tale around the Singularity theory, which suggests that humanity will ultimately merge with machine-computer technology, giving them increased intelligence and immortality. However, in this story, Mace, while possessing exceptional abilities, remains vulnerable to physical harm. He is, after all, made up of flesh and bones. And unlike a computer, he is capable of making decisions between good and evil.

After Death may or may not be Dean Koontz's finest work, but I enjoyed reading it and recommend it.

Traveling the Country in Our RV

by Sandy Black, Contributor

I was extremely pleased when I was asked to write this article for my fellow Penn Estates residents. Why? Both my husband and I have owned an RV since 2006. Our first RV was a 2006 Coachman Elite which I named "Big Boy." Last October, we traded "Big Boy" in at Camping World of Hamburg, PA for a 2020 Winnebago "Minnie Winnie."

Why did we purchase a recreational vehicle? We are avid travelers and during our travels we encountered several issues while staying in hotels which really turned us off from booking certain hotel chains. My "John" is a clean fanatic and we travel with Lysol spray and disinfectants especially since COVID-19 - so owning our RV was and still is a lifesaver.

Owning your own "home on wheels" gives you the following perks:

- You can travel with more freedom, spontaneity, and flexibility.
- You can enjoy the comforts of home while on the road, such as your own kitchen, bathroom (especially the bathroom) and of course, BED.
- You get to save money by not using hotels, or purchasing food and other travel expenses.
- You can bring your pets (I travel with my two parakeets), children and anyone who may have a mobility issue with you.
- You can explore nature's greatest sights and hidden gems.
- And most of all you get to create an incredible family bonding opportunity and also be a part of an awesome community of RV'ers.
- Healthier eating from a freezer full of pre-portioned meals.
- Seeing our beautiful country while still feeling like you get to go home each day to your own bed.
- It is your home away from home...no matter where you are YOU ARE HOME.
- The incredible feeling of freedom when RVing.
- Making new friends at the campgrounds.



RVing for us has just been such a great experience for both John and I and not only our children but also our grandchildren. We are members of "Good Sam" which entitles you to a phonebook-size catalog of campgrounds. One of the best camp grounds we have stayed at has been Fort Wilderness at Disney. To stay in this campground, you did not even have to go to the parks; the campground had everything. Did you know that Circus Circus has a campground in the middle of the Vegas strip? And it's awesome.

RVing is the best way to travel. You don't have to worry about over packing, airport lines and of course security. I suffer from quite a few food allergies and bringing my own food is the best thing for me. The peace of mind of sleeping in your own bed with clean linens is awesome. Some hotels change the linens on the bed, but only wash their comforters like every three to four days...disgusting.

I love RVing because I get to see parts of the great USA that you may not get to see since it is not always featured in tourist books. RVing is the greatest!

To Rent or Not to Rent, That May Be Your Question

by Phyllis Haase, Community Manager

Many owners have come to the Poconos as a result of a family vacation, business, or even a honeymoon. You now find yourself as a part-time owner and possibly not using the home to its full potential but paying the mortgage, taxes, maintenance, and assessments. You have considered renting it to someone else to offset your expenses or make money.

Being a landlord involves more than finding someone, giving them the keys, and collecting the money. You may decide to rent your home on a long-term or a short-term basis, and understanding the expectations and requirements of being a landlord and what you can do to streamline and simplify the process of renting your property is a good place to start.

There are costs, legalities, and regulations to renting your home, and knowing landlord-tenant laws, association regulations, township ordinances, and being resilient are all important.

Landlord-tenant law also details how you can collect rent, what fees you can charge if someone is late, and whether you need a written agreement with your tenants for a long-term rental. The Fair Credit Reporting Act dictates the information you can collect when screening potential tenants. The Federal Fair Housing Act is important for all landlords to read and understand. Pennsylvania's Landlord-Tenant Act outlines the rules and requirements for collecting security deposits and other payments.

Short-term rentals have their own challenges with keeping up, such as the hotel excise tax, the Pennsylvania Department of Revenue Tax, Stroud and Pocono Township Ordinances, and the associations' registration requirements. Some options, like licensed property managers, can assist you; they are not free, but their expertise may save you a headache.

Life as a landlord is a lot easier when you have the right tenants. Good tenants pay their rent on time, don't damage the property beyond typical wear-and-tear, and are quiet and respectful of your neighbors within the community. You can find great tenants if


you have a thorough tenant screening process. Don't go with your gut or trust your instincts, or even worse, have sympathy for someone. Get documentation and proof that a tenant will be a good pick. Credit checks, income verification, references from prior landlords, and a criminal background check should be some of your checks.

Before a long-term tenant moves into your house, you must register the tenant with the municipality and association. It would be wise to inspect the property with the tenant, take photos, document the condition with a date stamp, and note any issues or concerns. Completing an initial inspection of the property before moving in helps you avoid any headaches later on, as it lets you discover any concerns and fix them immediately. The walk-through also helps when it's time for a tenant to move out. You can look back at your list of concerns and the pictures you took to see if any damage was pre-existing or if it happened while a tenant was living in the building. While you think you may not need to, some things don't always end as they began, and it's important that you're both covered.

Before using the property as a short-term rental, you must register with the association and have a valid township license. The license will speak to how many people are allowed to occupy the dwelling and how many cars are allowed on the property.

Ensure you conduct regular check-ins with your tenants, as this will help you detect and quickly fix any problems during their lease. Many tenants will promptly inform you about issues affecting their daily lives, such as a broken heater or a refrigerator that doesn't keep food cold. But it's common for people to forget to mention more minor issues that might have less impact, such as a hole in the wall or a window that doesn't open smoothly.

Whether short or long-term, you want to fulfill your duties to your tenant, the association, the township, the county, the state, and Uncle Sam.



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

Editor.....*Michael Tyrrell*
Staff.....*Sharon Kennedy,
James Ruffini, Bettyanne Nevil*
Contributors.....*David Montalvo, Paul Quillin,
Ting Qian, Stephanie Joy Lewis,
Yolanda Sarrabo, Sandy Black, Evelyn Infante,*
Community Manager.....*Phyllis Haase*
Board Liaison.....*Sandy 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



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

BUY 5 WINDOWS GET 1 FREE

BAYS / BOWS
COMPOSITE WOOD SLIDERS
CASEMENTS / DOUBLE HUNG
ENTRY DOORS
STORM DOORS

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



FREE STORM DOOR with complete siding job

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



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

HEALTH & FITNESS

by Yolanda Sarrabo, CPT, BCS NASM, Contributor

Exercise Hacks While Cooking - Well, we're here again another fall with awesome colored leaves spread throughout our yard's. It's time to get those winter wardrobes ready for yet another premiere...but wait! Thanksgiving is a few weeks away and there's so much to do! Most people get into a bind with putting too much on their holiday plate-literally! Whether hosting dinner at your home or helping other members by contributing; it can be a lot happening all at once. One thing is for sure prolonged standing can lead to dire issues, and who wants to be in this predicament when it's time to enjoying the festivities?

Extended Standing Woes

While you may give the turkey and ham love in preparing a phenomenal Thanksgiving or holiday feast, there are some very important things to consider with long and continued straight structured standing. Here are some side effects of extended standing while cooking or tending to chores: swollen legs, numbness, stiff lower back and stiff neck.

In some cases, even becoming dizzy! No one wants to cope with any of these things while trying to enjoy time with family and friends.

Exercise Hacks - The back (especially the lower lumbar spine) takes a licking with extended standing. Here are a few things you can do:

Shoulders - Exercise Hack: Take a seat and with a straight back sitting in chair, move shoulders up and down for a total of 10 Reps for 2 Sets. Make sure the routine is intentional and have full control with slow repetition.

Neck - Exercise Hack: While cutting those potatoes and snapping those peas- Move your neck slowly from side to side to help alleviate any evident stress on your neck while on your feet. Move neck side to side for a total of 5 Reps for 2 Sets. Make sure to hold position from one side to the other for a count of 5.

Back - Exercise Hack: Take a seat and with a straight back sitting fully in chair, lean your body forward with chest to folded knee- hold position for a slow count of 10 Reps for 2 Sets. Slow and low!

Legs - Exercise Hack: Take a seat and start hip flexors by lifting one hip slightly off the chair and down. Slow and low for a count of 10 Reps and 2 Sets!

Though the above may provide some relief, don't let it get to the level of high alert for these hacks to really do any justice. If it means taking a breather for 10-15 minutes then by all means do so. Happy Festive Holidays!

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

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

LOW AUTO & HOMEOWNERS RATES

Seasonal & Short-Term Rental Home Coverage



Robert A. Laubscher
 INSURANCE AGENCY

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



KW
 THE CRISTINA PRIMROSE TEAM
 KELLERWILLIAMS®

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

SOLD

There is no place like **Home** for the holidays

Happy Holidays!

Cristina Primrose
 Associate Broker

Cheryl Linares

Linda Miller

Carol Serrano

Morgan McMahon

When you're ready to sell, you want to work with a real estate company that you can trust. Keller Williams is the number one real estate company in the U.S. We have more agents helping more clients than anyone else in our industry.

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

(A multi-part series)

by Stephanie Joy Lewis, Contributor

Part 2: "I Can Survive Without That Income & I Don't Want a Hand-Out"

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/X4IN1bLvsIE> found at the YouTube channel, "All Things Social Security."

Recently, I shared in Harmony's last publication, nine reasons¹ why many Penn Estates residents who, literally, cannot work full-time due to medical impairments, fail to file for the Social Security Disability Insurance benefits (SSDI). They don't file despite paying for it their entire working lives.

I went into detail on the first reason, "I am not bedridden or wheel-chair bound, I can walk some, get around, live alone, etc. I am not eligible for SSDI". I explained why this is a terrible reason, generally. I also provided a concise explanation of what Social Security Disability Insurance (SSDI) is, to ward off the many myths. (See here for Bad Reason #1: <https://www.youtube.com/watch?v=oqOfFGx-suEU>).

Bad Reason #2

Let's go over a second financially damaging reason some people have, when uninformed, to leave their paid for insurance coverage untaken. "2. 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."

As described in the last article, SSDI is not a hand-out at all. Is using your purchased health insurance (bought through work perhaps, or privately) a hand-out? Is using your auto insurance after an accident, a hand-out? SSDI is not welfare. It is not SSI, (which stands for Supplemental Security Income, and is not Social Security at all).

SSI, not SSDI, is a federal welfare program for the poor who are disabled or over 65 years of age. SSI is also administered by the Social Security Administration in the same process in which it administers the Social Security Disability Insurance program. I suspect the "S"-heavy acronyms lend themselves to causing confusion between SSDI and SSI.

So, again, SSDI is insurance one paid for, not welfare. Given that fact, one's ability to "make ends meet", even comfortably or luxuriously, when becoming disabled from work, should not result in avoiding a claim for coverage when one becomes disabled from working and is otherwise eligible.

No Need to Use Up Savings, 401k or Pension

The availability of savings or a 401k one can take from, is not a reason to not make a claim for coverage from any applicable insurance policy one has obtained. Depleting savings is not the answer. Remember, that savings was for a reason, be it retirement in better quality, a rainy day, or to leave a legacy to our children or grandchildren, or even a charity if that is to be our druthers. Don't use it to replace what should be your SSDI benefits.

No Need to Strain Family/Friends Resources & Generosity

Similarly, simply because immediate or extended family will often support us, when we can't support ourselves with working income, is not a valid reason either. When we don't file for our benefits when we become disabled, we may be relying on someone else to provide, either our own future selves (savings) or that

of our loved ones. For their sake, including your dependents, children or grandchildren, consider filing that claim. The more you can take care of your own needs, the less strain on those you love and who love you.

Avoid Diminishing Your Retirement Benefit Amount

Lastly, remember this. SSDI is your Primary Insurance Amount (PIA) you worked for over your lifetime, for an expected Retirement at 62, 67 or 70. If you have earned and paid for the right to claim, prove and collect the Retirement benefit early because you cannot work til 62+, discarding that paid-for right seems silly now, doesn't it?

Moreover, this disregarding of SSDI now, will often cause that Retirement, that Primary Insurance Amount you were expecting, to *reduce permanently*, possibly to 1/2 or less of what your estimate from the SSA had been. That estimate was contingent upon you continuing to work and not becoming disabled. Disregarding your SSDI coverage usually amounts to a future decimation of your Retirement income per month when you later collect it. Going the length to secure your SSDI now, prevents that reduction in Retirement.

So, with regard to Bad Reason #2, it's not a reason for refraining from applying!

See the next edition of the Harmony for Bad Reason #3 and why you should not let it prevent you from applying for SSDI if the circumstances say otherwise.

1. I am not bedridden or wheel-chair bound, I can walk some, get around, live alone, etc. I am not eligible for SSDI.
2. 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.
3. I can't work right now, but I think I will improve within a year or two at most, so there is no point.
4. I get Long Term Disability insurance payments from employment related policy – why should I file then?
5. I am on Workers Comp (or fighting for Workers Comp) and therefore I cannot file for SSDI until that is over.
6. I am working part time still, so I can't.
7. I can always do it later, down the road.
8. I have no idea how to do it and don't know how to start.
9. I can't afford an SSDI lawyer.

Other news: The SSA announced the Cost of Living Adjustment to Social Security and SSI benefits, at 3.2%. What do you think? Does it really cover the increase in your expenses caused by this year's inflation?

Stephanie O. Joy is a Social Security Disability Lawyer and founder of Monroe County based SSD Practice, Joy Disability Law, 2005-2023. 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>; Other contact: stephaniejoy@joydisability.com; Ph: 201-317-0610







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

2023 Kids Halloween Party

Another successful Kids Halloween Party is in the books. A sold-out crowd showed up at the Community Center on Saturday November 4, 2023 for this annual event. Pizza was served and each participant received a Halloween goodie bucket. There was music and lots of great costumes were shown off. This is always one of our most popular events. Thanks to David Montalvo and Bettyanne Nevil for sharing their images. Until next year!

Look for the announcement of our Breakfast with Santa coming in December!



photos by David Montalvo and Bettyanne Nevil





2024 Operating Budget

Dues Revenue

Dues Income	\$2,198,345.57
Prior Dues	\$80,000.00
Deferred Dues	\$100,000.00
Interest on late payments	\$55,000.00
Collection Fees	\$5,500.00
Late Fees	\$65,000.00
Payment Plan Fees	\$14,250.00
Subtotal Dues Revenue	\$2,518,095.57

Operating Revenue

Public Safety Citations	\$100,000.00
Interest Income	\$2,250.00
Rental Registration	\$295,000.00
Gate Cards	\$22,000.00
Private Event Rental	\$3,000.00
Resale Certificate Fee	\$16,250.00
Codes Enforcement Permit -Violations	\$23,200.00
Miscellaneous Income	\$600.00
Store Lease	\$7,299.00
Beach and Pool Income	\$3,000.00
Amenity Badges	\$45,000.00
Bingo	\$1,800.00
Procurement Card Rebate	\$1,600.00
Subtotal Operating Revenue	\$520,999.00

TOTAL REVENUE \$3,039,094.57

OPERATING EXPENSES

Maintenance

Maintenance Payroll	\$313,539.03
P/R Taxes	\$31,353.00
Benefits	\$69,093.26
Janitorial Supplies	\$8,000.00
Buildings & Grounds	\$20,000.00
Landscape Maintenance	\$15,000.00
Amenity Repairs	\$15,000.00
Refuse Collection	\$8,500.00
Tools/Equip Purchase/Repair	\$7,000.00
Road Repair Materials (in-house)	\$5,000.00
Snow Removal	\$32,000.00
Vehicle Fuel	\$32,000.00
Vehicle Maintenance & Repair	\$8,000.00
Personal Protective Equipment	\$3,500.00
Crack Sealing	\$6,913.57
Line Painting	\$1,300.00
Dash Cams	\$4,500.00
TOTAL MAINTENANCE	\$580,698.86

Public Safety

Salary and Wages	\$520,772.09
P/R Taxes	\$52,872.00
Overtime Charges	\$8,000.00
Vehicle Maintenance	\$8,000.00
Operational Supplies	\$8,000.00
Benefits	\$96,907.12
Radar Gun Calibration	\$700.00
Uniforms	\$6,000.00
Training	\$2,500.00
Software - Omingo	\$8,000.00
Community Relations/Outreach	\$750.00
TOTAL PUBLIC SAFETY	\$712,501.21

Recreation [including Pool and Lakes]

Recreation Payroll	\$100,000.00
Recreation Payroll Taxes	\$10,000.00
Recreation Benefits	\$0.00
Lifeguard Expenses	\$3,500.00
Events	\$10,000.00
Activities	\$10,000.00
Community Day	\$8,000.00
Youth Group	\$0.00
Lake/Pool Maintenance	\$20,000.00
Lake/Pool Testing	\$2,500.00
Equipment Purchase	\$10,000.00
Amenity Badges	\$1,500.00
Bingo	\$1,800.00
TOTAL RECREATION	\$177,300.00

Committees

Community Safety	\$0.00
TNR	\$500.00
Communications Committee	\$0.00
Election Committee	\$250.00
Board Expense	\$1,500.00
TOTAL COMMITTEES	\$2,250.00

Administration Wages & Salaries

Management Employees Payroll	\$169,623.29
Management Employees P/R Taxes	\$16,963.00
Management Employees Benefits	\$69,146.87
Admin Employees Payroll	\$224,516.93
Admin Employees P/R Taxes	\$22,451.00
Admin Benefits	\$30,652.41
TOTAL ADMIN WAGES	\$533,353.50

Administration Expenses

Accounting Services	\$16,000.00
General Legal Services	\$40,000.00
Computer - Camera Expense	\$27,500.00
Operating Supplies	\$16,000.00
Leased Equipment	\$10,000.00
Collection Filing Charges	\$8,700.00
Annual/Special Meetings	\$1,500.00
Bank Fees	\$3,000.00
Payroll Processing Fee	\$4,800.00
Credit Card/Bank Fees	\$30,000.00
Refunds	\$1,000.00
Alarm System Fees	\$3,800.00
Gatehouse Support Fees	\$24,000.00
Membership Mailings Postage	\$15,000.00
Webhosting Fees	\$5,000.00
Dues/Subscript/Licenses Training	\$9,000.00
Advertising	\$2,500.00
Volunteer Dinner	\$3,500.00
Community Relations	\$2,500.00
TOTAL ADMINISTRATION	\$223,800.00

Community Insurance

Insurance Directors & Officer	\$6,689.00
Insurance - Umbrella	\$16,661.00
Insurance - Package (QBE)	\$143,941.00
Insurance - Worker's Comp	\$30,000.00
Insurance Volunteer	\$380.00
TOTAL INSURANCE	\$197,671.00

Utilities

Fiber Optic Cable Expense	\$23,520.00
Water and Waste Removal	\$15,000.00
Electric Utilities	\$27,500.00
Propane Gas	\$17,000.00
Internet-Office 365-Website	\$5,500.00
Cable	\$3,000.00
Phone Landline	\$14,000.00
Phone Mobile	\$6,000.00
TOTAL TELE/UTIL & COMM	\$111,520.00

Interfund Transfers

Capital Reserve Contribution	\$500,000.00
------------------------------	--------------

TOTAL INTERFUND TRANSFERS \$500,000.00

GRAND TOTAL

OPERATING EXPENSES \$3,039,094.57

2024 Capital Budget

Capital Improvement Budget

INCOME

2024 Dues Income designated to Capital Improvement Fund	\$ ____
Capital Improvement Fees	\$88,790
Total Capital Improvement Contribution	\$88,790 (\$88,790)

EXPENSES

Total Capital Improvement Expenses	\$ ____
------------------------------------	---------

Capital Reserve Budget

INCOME

2024 Dues Income designated to Capital Reserve Fund	\$500,000
CIF Funds designated to Capital Reserve Fund	\$88,790
Prior Years Contribution	\$2,000
Interest	\$4,000
Total Capital Reserve Contribution	\$594,790
Funds from Capital Reserve Balance	\$128,813
Total Capital Reserve Income	\$723,603

EXPENSES

Road Improvements	\$525,000
Utility Trailer	\$2,968
Road Improvements - Base repair	\$25,000
Rotary Road Broom	\$11,307
Outdoor Stage	\$3,000
Flail Mower Ditch Bank	\$7,948
Public Safety Storage Building	\$16,000
Pallet Fork	\$1,000
Boat	\$1,500
Zero Turn Mower	\$16,380
Signage	\$12,000
Storm Water Improvement	\$75,000
2021 Carrier Over	\$ ____
Reserve Study, Pool Painting	\$26,500
Total Capital Reserve Expenses	\$723,603

Poetry Corner

by James Ruffini, Communications Committee

Stopping by Woods on a Snowy Evening

by Robert Frost

Whose woods these are I think I know.
His house is in the village though;
He will not see me stopping here
To watch his woods fill up with snow.

My little horse must think it queer
To stop without a farmhouse near
Between the woods and frozen lake
The darkest evening of the year.

He gives his harness bells a shake
To ask if there is some mistake.
The only other sound's the sweep
Of easy wind and downy flake.

The woods are lovely, dark and deep,
But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep.

A New Year Carol

anonymous

Here we bring new water
From the well so clear,
For to worship God with,
This happy New Year.

Sing, levy dew, sing levy dew,
The water and the wine;
The seven bright gold wires
And the bugles that do shine.

Sing reign of Fair Maid,
With gold upon her toe—
Open you the West Door,
And turn the Old Year go.

Sing reign of Fair Maid
With gold upon her chin—
Open you the East Door,
And let the New Year in.

Sing levy dew, sing levy dew,
The water and the wine;
The seven bright gold wires
And the bugles that do shine.

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

WATER DAMAGE?
24 Hour Emergency Response/We bill your insurance direct!

\$500 OFF
Any service of \$5000 or more.
With this ad. Offer expires 3/31/24

INTEGRA-CLEAN & DRY
1-877-DRY-U-NOW
EMERGENCY WATER & MOLD EXPERTS
7 DAYS

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)

License# PA179070

Happy Holidays



Call Direct: 570.730.8694

Office: 570.421.2890

Email: Lisa.Sanderson@KW.com

Jhantteil Lopez, Janet Sanderson, Lisa Sanderson, Ali Cabrera, Michael Klein



3245 Greenbriar Drive

We look forward to helping you achieve your real estate goals in 2024!

Michael's Kitchen

by Michael J. Tyrrell, Communications Committee Member

Holiday Roasts

No meal says holiday more to me than a big fat juicy roast with gravy. With the frantic pace that many people keep, roasts have become less popular due to the perception that they are difficult to prepare and time consuming. Here are some favorites of mine that are reasonably easy to prep and do not require that much active cooking time. The chimichurri is a versatile sauce that is a great match for many meat and seafood dishes. Happy Holidays and New Year to all!

Mahogany Roast Turkey (makes 12 to 14 servings)

- 1 turkey, about 16 lbs
- ½ tsp salt
- ½ tsp black pepper
- 1 onion, chopped
- 2 carrots, peeled and halved crosswise
- 2 celery ribs, halved crosswise
- ¼ cup low-sodium soy sauce
- ¼ cup maple syrup
- ¼ cup (½ stick) unsalted butter, melted
- 4 cups chicken broth
- ½ cup white wine
- 6 tbsp all-purpose flour

1. Heat oven to 450°.
2. Season turkey cavity with salt and pepper. Stuff with onion, carrots and celery. Tie up legs or tuck them into flap of skin. Place turkey in a large, deep roasting pan; roast at 450° for 30 minutes.
3. Whisk soy, maple syrup and butter in a bowl.
4. Reduce oven temperature to 350°, basting every 15 minutes with soy mixture, for 1½ hours or until internal temperature in the thickest part of the thigh reaches 180°. Remove from oven; tent with foil.
5. Make Gravy. Scrape pan drippings into a fat separator. Pour defatted liquid into a medium-size saucepan. Add chicken broth and wine. Whisk in flour and cook for 5 minutes or until thickened.
6. Slice turkey and serve with gravy.

Standing Rib Roast with Chimichurri Sauce (makes 8 servings)

- 1 standing rib roast (3 ribs, about 6 lbs total)
- 1 tbsp olive oil
- 4 cloves garlic, chopped
- 1 tsp plus 1/8 tsp salt
- ½ tsp plus 1/8 tsp black pepper
- 1 ½ cups parsley leaves
- ¼ cup oregano leaves
- 3 tbsp red wine vinegar
- 2 cloves garlic, chopped
- 1/8 tsp red pepper flakes
- 1/3 cup olive oil

1. Heat oven to 450°. Place a rack in a large roasting pan.
2. Rub roast with oil, then rub with garlic. Season with 1 tsp of the salt and ½ tsp of the pepper. Place roast on rack in pan, rib side down.
3. Roast at 450° for 20 minutes. Reduce oven temperature to 375° and continue to roast for 70 minutes or until temperature reaches 120°. Tent foil and let rest 15 minutes.
4. Meanwhile, make chimichurri. Place parsley, oregano, vinegar, garlic, red pepper flakes and remaining 1/8 tsp each salt and pepper in a blender. Pulse until chopped. Gradually add oil and process until combined. Cover until serving.
5. Thinly slice meat and serve with chimichurri.

Pork Roast with Rosemary and Pan Gravy (makes 8 servings)

- 4 cloves garlic, finely chopped
- 1 tbsp chopped fresh rosemary or 1 tsp dried
- 1 tsp grated lemon rind
- ½ tsp salt
- ¼ tsp black pepper
- ¼ tsp dried thyme
- 1 tbsp lemon juice
- 2 tbsp olive oil
- 1 boneless pork loin roast (3 lbs)
- 2 tbsp all-purpose flour
- 1 cup chicken broth mixed with 1 cup water

1. Heat oven to 450°.
2. Mix together garlic, rosemary, lemon rind, salt, pepper, thyme, lemon juice and half the oil in a small bowl. Rub the seasoning mixture over the top and sides of pork.
3. Spoon remaining oil into flame-proof roasting pan; spread evenly over bottom of pan. Place pork in pan.
4. Roast pork at 450° for 30 minutes. Lower oven temperature to 350°. Roast 20 to 25 minutes or until internal temperature registers 145°. Remove roast to cutting board and tent with foil. Let rest 15 minutes.
5. Make gravy. Sprinkle flour over drippings in pan. Place pan over medium-high heat; cook for 1 minute, scrapping up browned bits from bottom of pan. Stir in broth mixture; cook for 5 minutes or until thickened. Strain gravy through fine-mesh sieve. Pour into gravy boat and serve with sliced pork.

Roast Chicken with Greek-Style Potatoes (makes 8 servings)

- 6 tbsp olive oil
- 3 tbsp lemon juice
- 1 large shallot
- 2 cloves garlic
- ¼ cup parsley leaves
- 2 tbsp fresh oregano leaves
- ¾ tsp salt
- ½ tsp black pepper
- 1 whole chicken (about 4 lbs)
- 2½ lbs russet potatoes, cut into thin wedges

1. Heat oven to 425°.
2. Add olive oil, lemon juice, shallot, garlic, parsley, oregano, ½ tsp salt and ¼ tsp of black pepper to blender; blend until combined. Liberally season chicken with half the mixture and place on a rack in a large roasting pan. Season with 1/8 tsp each of the salt and pepper. Roast at 425° for 60 to 70 minutes or until internal temperature reaches 165°.
3. Meanwhile, toss potatoes with remaining olive oil and lemon mixture. Place on a baking sheet and roast with chicken for 40 to 45 minutes, until browned and fork tender. Season with remaining 1/8 tsp each salt and pepper.
4. Slice chicken and serve with potatoes.

Tips and Tricks for the Best Roasts and Gravy

- Preheat oven to 450°. Use a shallow roasting pan so meat does not steam. Allow meat to stand at room temperature for at least one hour before cooking.
- Rub meat with a small amount of olive oil. Generously season all sides. For poultry don't forget to season the cavity.
- Roast at 450° for 15 to 20 minutes. Lower temperature to 350° and continue to roast uncovered until desired temperature is reached. Invest in a good meat thermometer.
- Add a little broth or water to the pan if drippings start to burn. Don't add too much so meat doesn't steam.
- Remove to a cutting board, tent with foil and allow to rest 15 to 20 minutes before carving.
- After you strain gravy into a small saucepan, dot with a pat or two of butter to avoid a skin forming on the top of gravy.

Great Sites to Visit in New York During the Holidays

by Sandy Black, Contributor

New York during the holidays is awesome and magical. I am a former New York resident and my favorite time to spend there is during the holidays. What is the first site I would visit? Rockefeller Center and the Christmas tree. Where else do you get to see the largest live decorated Christmas tree? And you can ice skate under it! Another great thing to do in New York in the NBC Studios Tour.

While you are at Rockefeller Center, check out Radio City and the famous Rockettes. Did you know you can take a tour through the theater that takes you through a dressing room, orchestra pit and other sites in the theater? Of course, don't forget to take in the Christmas program featuring the Rockettes too.

Then there is the 9/11 Zero Tour which also encompasses the 9/11 Museum. To do this tour, take a pack of tissues with you. I unfortunately was present during the attack and watched everything from my office on the 31st floor of the Seaport Building. This summer I took the tour with my youngest daughter and grandchildren and of course it was quite emotional for me.

If you love looking at the Christmas decorations of the stores, well the most famous would be Saks Fifth Avenue windows. Every year they just get better and better. Second to those windows are the windows of Macy's.

Then there's "SantaCon" - an annual pub crawl in which you dress up as Santa Claus or a character that is associated with Christmas and parade around in it.

More places to visit and see in New York City during the holidays:

- Sleigh Bells at Madison Square Park
- Santo Market
- Holiday Celebrations at Bryant Park
- Ice Skating
- Do a Christmas Market Crawl
- Broadway

Eats Around Town

by Sharon Kennedy, Communications Committee

There are two chain restaurants in the area that I used to think of as a step up from fast food for a dinner out. I have learned that they serve some yummy lunches at reasonable prices. The first is Longhorn Steakhouse. On Monday through Saturday from 11 to 3, you can choose between a buttermilk chicken sandwich combo or a half pound steakhouse cheeseburger for just under \$10. They include a side or soup or salad.

If you do not feel like a sandwich, you can order the grilled chicken and strawberry lunch salad combo or the sirloin salad combo or a soup and salad combo. They have a more traditional menu as well but I think these choices are yummy and quite reasonable, especially considering what a burger at a fast-food chain costs these days.

Another place that I have begun to enjoy when meeting friends for lunch is Olive Garden. For around \$10, you can enjoy a lunch size platter of their traditional main dishes, such as spaghetti, eggplant parmigiana, fettuccine alfredo or shrimp scampi. Personally, I love their soups and I think that I have never ordered anything else there. They offer a choice of four soups, along with salad. I am addicted to their zuppa toscana soup!

So, if you are thinking about an inexpensive lunch out, by yourself while Christmas shopping or with a group of friends, consider either of these two restaurants.

Dogs must be kept on a leash at all times.

Also, please clean up after your pet.

Thank you!



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**



WHAT WE'RE STREAMING

Guilty Pleasures or Hidden Treasures?

Lessons in Chemistry

(Apple TV+)

reviewed by Sharon Kennedy

Lessons in Chemistry is an eight-episode, one season miniseries on Apple TV+, based on the book (of the same name) by Bonnie Garmus. Ok, so every review agrees on that sentence. But, after that sentence, the summaries emphasize very different aspects and the reviews are varied, though generally quite positive.

I often survey what others have written as the summary and the review before deciding what to say in this article. I wonder what were the ages and genders of the writers of the reviews and whether those characteristics were determinants of the varied points of view.



Lessons in Chemistry takes place in the 1950's when "men were men and women were women," meaning that gender pretty much determined most everything in life. Well, not everything. Race was an extreme determiner of status and opportunity as well.

Elizabeth Zott is a young woman with a master's degree in chemistry who is trying to pursue her research in a "man's" world on a university campus, where, in her job as a lab tech, she is expected to serve the coffee.

Elizabeth is an audacious, direct woman who is pretty much unconcerned with, or unaware of, the social norms and social expectations around her. She is not interested in social movements. She is not trying to advocate for women's rights. She just wants to do what she does so well: research.

She experiences the sexual harassment (and sexual assault) in a time when harassment and discrimination were just accepted parts of life. She meets another chemist who is greatly respected for his work but not respected by his colleagues. They collaborate in work and in life.

Due to a tragedy, Elizabeth loses her position at the university and her research is stolen by male chemists. The show follows Elizabeth through her life as she falls in love, faces tragedy and finds a way to pursue her research, including building her own laboratory in her kitchen. Life's necessities lead to her becoming a celebrity, doing a television series on cooking, while encouraging women to value themselves and while teaching them the chemistry of cooking.

I love this show. I love that the culture of that time is fully depicted. I do love that the lead is a strong woman. Beyond all that, I love that there is depth. Not all men are narrow minded. There are chauvinists, and more modern men and everything in between. There are traditional women in roles of the times, and strong educated women activists of various races, and everything in between. There are social issues explored but it isn't preachy.

The series is not finished as I write this, but all the episodes should be available by the time you read this. Be prepared to binge.

Unforgotten, Season Five

(Netflix)

reviewed by Paul R. Quillin, contributor

Sinead Keenan, DCI Jessica James
Sanjeev Bhaskar, DI Sunil (Sunny) Khan
Carolina Main, DC Fran Lingley
Mark Bonnar, Colin Osborne
Liz White, Fiona Grayson
Peter Egan, Martin Hughes
Susan Lynch, DCC Liz Baildon

Here I am again reviewing the series "Unforgotten." You may have read my first article about it in a recent issue of Harmony. What pleased me most then and is still, for me, one of its best qualities is how it brings cold case files to life. They don't come out of some forensic file cabinet. Instead, they are uncovered, literally, from a site that's under renovation or construction.

The first episode starts out with the discovery of human remains in a newly renovated antique home in West London, in the form of a severed leg discovered inside a chimney. We move along and next revisit the forensics lab, which, you may remember my calling it a character in its own right (in my previous Harmony review).

Well, here it's established that a gunshot caused the death, so Jess and Sunny visit the victim's mother to deliver the heartbreaking news and discover the tumultuous nature of their relationship.

Before we go into this, let me explain who Jess is. In the last four seasons the incomparable Nicola Walker played Detective Chief Inspector (DCI) Cassie Walker. Please do not read further if you have not yet seen the first four seasons. Seriously, I am sure I am not alone in thinking that it is worth the time to savor them before going onto the fifth season. No? If you're OK with moving on then here we go.

The ghost of Cassie is part of the cast now and Jessica James played by Sinead Keenan has become her replacement. Jess knows these are big shoes to fill and that she needs to be at the top of her game. As luck would have it, her first day on the job is marred by an unforeseen and devastating event in her family life.

Note that in this series we get glimpses of each of the main characters' personal lives and actually watch them deteriorate as they battle to stay focused on the investigation. Concerning that, as new information comes to light, one by one, characters are added to the cast and how each is related to and possibly involved in the deceased's history form the backbone of the plot.

As evidence is uncovered, it is connected to those innocent and still feeling the pain of the tragedy and to those guilty and still walking free. How the innocent are soothed and the guilty addressed are admirably delivered in Unforgotten. Try it!

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."**



**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

A home is where you...



Hear the laugh
of a baby.
Listen to the song
of a mother.
Feel the strength
of a father.

We understand
all the things
that make a
house a HOME.

RENOVATIONS
\$600 OFF
Kitchen, Bathroom, Basement or other major renovation



FREE ESTIMATES
Showroom Open Daily
1250 N. 9th Street
Stroudsburg PA

Buy Now and SAVE!

**BETTER ROOF.
BETTER HOME.
BETTER LIFE.**

Roofing | Siding | Windows | Bathrooms
Decks | Garages | Basements | Kitchens
Doors | Additions | Plumbing | Painting
Flooring | Custom Built Homes

A-Z CONTRACTING SERVICES
ONE CALL DOES IT ALL

(570) 213-5005

info@a-zcontracting.com

www.a-zcontracting.com