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Harmony

Penn Estates Property Owners Association

April/May 2024

Notice and Call to the Annual Membership Meeting

by PEPOA Board of Directors

Pursuant to the Bylaws, the Annual Membership Meeting of the Penn Estates Property Owners Association will be held on Saturday, May 4, 2024, at the Penn Estates Community Center.

All property owners in good standing (defined in the Bylaws as: “A Member who is in compliance with the Declaration of Covenants, Bylaws and Rules, and who has paid all financial obligations owed to the Association”) as of March 20, 2024, are eligible to vote and are strongly encouraged to attend and participate.

Members NOT in good standing as of March 20, 2024, may attend the meeting but not participate in the proceedings nor vote.

Eligible Members may vote for the Election of Directors by properly completing and returning the Directed Proxy Ballots included in the Annual Meeting package mailed to each Deeded Member in good standing.

To be valid, the Association’s Certified Public Accountant must receive directed Proxy Ballots at the address designated no later than 48 hours prior to the Annual Meeting (10:00 am on Thursday, May 2, 2024). There will be no in-person voting.

The meeting shall be conducted according to the set Agenda.

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

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

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

We look forward to seeing everyone at the Penn Estates Community Center on May 4. Please arrive early; will begin promptly at 10:00 a.m.

Saturday, May 4, 2024

10:00 AM

**Penn Estates
Community Center**

Meeting Agenda

Annual Meeting of the Membership

May 4, 2024 | 10:00AM

- (1) Call to Order
- (2) Determination of a Quorum
- (3) Acceptance of minutes of prior membership meeting
- (4) Financial Report
- (5) Special Issue Voting
- (6) Report on Balloting
- (7) Questions and Answers/Public Comment

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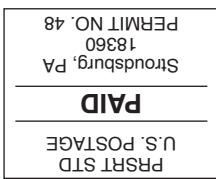
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Penn Estates Property Owners Association
304 Cricket Drive
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Meet the Candidates

Tuesday, April 2, 6:30 pm Community Center Oak Room

This year, we have six candidates seeking to fill four positions: three 3-year terms and one 2-year term. This forum is not for complaints or board action. This is an opportunity for the members to meet the candidates seeking election. We welcome our members to participate by submitting up to two written questions per lot. Please include your lot and section and the candidate you wish to ask. The Election Committee will read the questions.

The candidate will have two minutes to respond, and then the other five candidates can answer the question. Please note, repetitive questions or questions directly related to the seated board's actions will not be addressed to ensure fairness to all candidates – including those not currently seated.

Deeded members in good standing as of March 20, 2024, may attend.

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Mother's Day Around the World

by Sandy Black, Contributor

Mother's Day is celebrated in various ways across the globe. Let's explore some unique traditions from different countries:

United States - Mother's Day falls on the second Sunday in May. Traditionally it is a day of pampering moms with cards, flowers, and gifts. This holiday was started after Anna Jarvis campaigned for a special day to honor all mothers in 1908. President Woodrow Wilson declared it a national holiday in 1914.

Serbia - Mother's Day is part of a three-day celebration of family in December, which also includes the celebrations of Father's Day and Children's Day. On Mother's Day, children sneak into their mom's bedroom in the morning and tie her feet together with either a ribbon or cloth. To be set free, moms have to give treats or gifts to her children which is definitely different than the celebration held in the United States. They also do this for their dads on Father's Day.

Ethiopia - "Antrosht" is a three-day celebration honoring motherhood in Ethiopia. This day family members from all over the country travel to their family homes. Children bring ingredients to prepare a huge feast, and together they perform traditional songs and dances for all the mothers present.

Bolivia - Mother's Day dates back to May 27, 1812, when Bolivian women fought for their country's freedom. May 27th was declared an official holiday in 1927 to celebrate both women and motherhood. Children traditionally give gifts and cake to their mothers and present them with special performances in their honor.

France - "Fête des Mères" is held on the last Sunday of May or the first Sunday of June if Pentecost falls on the last Sunday of May. Children not only give gifts but also traditionally do chores for their moms. The day generally ends with a feast to honor their mothers.

These diverse traditions highlight the universal love and appreciation for mothers worldwide.

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By Bruce

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From Phyllis's Desk

by Phyllis's Haase, Community Manager

How "Undo" a Violation – Why No Warning

This is a question that comes up from time to time. Why doesn't the association issue warnings instead of fines? The long and short of it is we do it depending on the infraction. Those who have installed a hot tub or deck, neglected to clean their culverts, or remove an unregistered vehicle or trash are just a few examples of a warning that would be issued. The warning would allow the member to correct the violation without being issued a citation.

On the other hand, the association has a no-tolerance policy on others, for example, safety violations. How do you "undo" or give a warning for traveling at a rate of 60 mph on Penn Estates Drive, running a stop sign, passing a School Bus, or illegally entering our community?

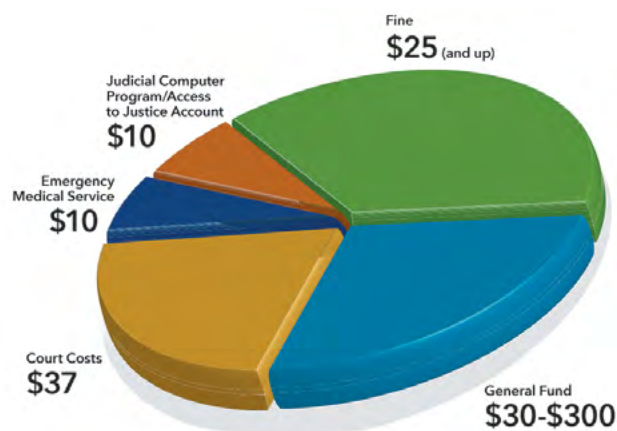
The fine structure in Penn Estates is tiered as the goal is for the violator to learn a lesson and not duplicate the same infraction. If everyone were to follow the rules, no one would be fined; unfortunately, that is unrealistic.

Under Generally Accepted Accounting Principal (GAAP), the association must budget for anticipated revenue, which includes citations. This can be tricky as the amount is solely based on those members and their guests, including short-term rentals that violate our regulations.

Unlike traffic violations outside our gates, the state, counties, and municipalities share proceeds from traffic fines based on the law enforcement agency issuing the fine. The fine is dispersed or shared with additional entities, i.e., State EMS Fund, Catastrophic Medical and Rehabilitation Fund for Victims of Trauma, Judicial Computer Program/ Access to Justice Account, Court Fees, etc.

In contrast, as a private community, Penn Estates is not required to do the same. Therefore, comparing a municipality, for example, Stroud or Pocono Township's revenue, to Penn Estates isn't comparing apples to apples.

Cost and distribution of traffic tickets



President's Message

by Mary-Ann Rodriguez, PEPOA Board President

We want to welcome Ms. Mary Alexander to the Board. Ms. Alexander has been appointed to fill a board vacancy until the May 4 annual meeting.

How the Board determines who they will select to fill the seat has been asked. The Board reviews their letter of interest and their resume and looks at whether they are or have served as a volunteer and how they respond to questions. All candidates are asked the same questions so the Board may compare their responses.

Here is an example of a few of the questions asked of each candidate and their responses:

Why do you want to be on the Board?

- Ms. Bruno - "For better transparency."
- Ms. Alexander - "To make a difference from within."
- Ms. Elliott - "Transparency."

A fiduciary is a person or organization that acts on behalf of another person or persons, putting the association's interests ahead of their own, with a duty to preserve good faith and trust. Being a fiduciary thus requires being legally and ethically bound to act in the other's best interests. Do you feel you can successfully fulfill the corporation's fiduciary role?

- Ms. Bruno - "Yes."
- Ms. Alexander - "Yes, I believe in the Rules and Regulations as I have been a government employee for many years."
- Ms. Elliott - "Yes."

Do you have any specific outcomes you would like to achieve during your term?

- Ms. Bruno - "Yes, I would like better transparency."
- Ms. Alexander - "I will complete whatever mission is taken on."
- Ms. Elliott - "Fire the community manager."

You have read the Board Code of Conduct and the Social Media Policy. Do you understand that you must adhere to them as a board member?

- Ms. Bruno - "Yes, it does not change anything. I aim to do what is right."
- Ms. Alexander - "Yes, I understand and will follow the policies."
- Ms. Elliott - "As long as I am bogey, I'm good."

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



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Assessments

by Phyllis Haase, Community Manager

When you purchase a home that's part of a covenanted community, such as you did in Penn Estates, you are required to pay annual assessments through the chain of title. The Association is a legal entity. Annual assessments are part operational funds and part reserve funds. The day-to-day operations are covered by operating funds, with major or long-term projects covered by reserve funds. There is also another charge for a special assessment. You may wonder how this came about and need some clarification.

When you first purchased your property/home, you were informed in the Resale Certificate that there would be annual assessments, and you were provided the governing documents.

You may ask yourself what the purpose of annual assessments is. Annual assessments represent the funds required for the essential services, operation, maintenance, and preservation of the Associations common facilities solely for the benefit of all owners in the Association.

Operating funds, as an example, cover recycling/garbage, facility water and sewer, facility electricity, landscaping/ lawn-mowing, snow removal, maintenance and repairs to our buildings, pools, lakes, playgrounds, dog park, insurance, and salaries of Association employees.

Reserve funds are collected to pay for expenditures that don't occur regularly, such as roof replacement on the common area facilities, pool repairs, playground equipment, association vehicles, fencing, and other tangible association belongings.

It is important to save for major projects to ensure that when an item needs replacing, there are funds to accommodate the replacement. If there are no funds available at any time, then a special assessment would be assessed. The Association works to plan to avoid special assessments.

Special assessments are a one-time levy for an expense. Suppose the association has an emergency or special project that is necessary for the community, such as an emergency dam repair, repairing flood damage that wasn't covered by insurance, or another type of catastrophic event. In that case, the special assessment is

billed to cover the costs.

The Board of Directors annually approves the operating and capital expenses required to operate the Association. Then, it divides the total expenses by the number of properties to set the annual assessments, also called dues.

Also, from time to time, the fees may increase over the years. An increase in fees is to ensure that the association is acting according to our bylaws and that the association adequately maintains and operates the common areas.

The association is faced with members requesting that their fees be reduced based on services they do not use. This is not possible. Through the governing documents, each owner is obligated to pay their equal portion of the annual assessments.

You may wonder what happens if assessments are not paid. First and foremost, you are no longer considered a member in good standing. Your amenity privileges are revoked, and your automated gate access card is deactivated.

Then late fees are assessed to your account, and interest accrues monthly on the principal balance. An automatic lien is attached to your property from when the assessments are due. The Association then files a civil complaint with the local magistrate.

The next step is to file a complaint through the Court of Common Pleas. Through all legal enforcement, the member is responsible for the unpaid assessments, late charges, reasonable costs of collecting (for example, attorneys' fees), fines (in some cases), filing fees, sheriff serving costs, and interest.

Not only will an assessment lien cloud the title to your property, but it will also hinder your ability to sell or refinance. The lien can be foreclosed, and your property sold to satisfy the debt.

We offer many options to make payments to your account to prevent all negative impact. If you are delinquent, we encourage you to contact us.

I hope that this provides our members with clarification. If you have any questions, please call us at the Administration Office; or you may email Phyllishaase@pepoa.org and we will gladly assist you!



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Monthly Board of Directors Meetings Summary of Motions

We will be providing this information in each Harmony going forward for those unable to attend monthly meetings.

January 5, 2024, Board Meeting

- Motion to approve the Financial Report, Hampp/Bonet 8/0 Motion passed.
- Motion to Appointment Robert Hampp to the Appeals Committee, Bonet/Kone 8/0 Motion Passed.
- Motion to Appoint Robert Hampp as Chairperson of Appeals, Hoffman/Bonet 8/0 Motion Passed
- Motion to amend the Committee Manual, Subsection Appeals Committee, Authored by Ken Nevil, Fariello/Kone 8/0 Motion Passed
- Motion to Appoint Maria Montalvo as Chairperson of Recreation Committee, Kone/Hampp 8/0 Motion Approved.

February 2, 2024, Board Meeting

- Motion to approve Financial Report, Hampp/Bonet 8/0 Motion Passed.
- Motion to appoint William Owens and Company as the 2024 Judge of Election, Hampp/Montavo 7/0 Motion Passed
- Motion to set the date for Meet the Candidate as April 2, 2024, Hampp/Kone 7/0 Motion Passed.
- Approve the 2024 Election Record Date March 20, 2024, Hampp/Fariello 7/0 Motion Passed

February 8, 2024, Board Meeting

- Motion to appoint Mary Alexander to fill the vacant board seat, Hampp/Morton, 7/0 Motion Passed
- Motion to appoint the following members to the election committee: Beverly Barnhill, Barbara Sweeney, Johnny Barnhill, and Dave Coykendall, Hoffman/Hampp 7/0 Motion Passed.
- Motion to amend "ARTICLE VII MOTOR AND OTHER VEHICLE RULES" to include Reckless Driving, Hampp/Fariello, 7/0 Motion Passed
- Motion to approve the manner of voting for the 2024 election by Directed Proxies only, Rodriguez/Kone, 7/0 Motion Passed

Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee

Spring is on the way! YAY!!! I am writing this on an unusually warm early March day and the temperature is already in the low 60s. The sun is finally out. I don't know about you but I find February to be the most depressing month of the year. Anyway, spring activities abound. There are so many offerings within the community. Please remember the annual meeting to vote for your choice of board members.

Shawnee Inn and Golf Resort has varied activities for every season. On Tuesdays, Thursdays and Fridays at 8pm and Saturdays at 8pm and 10pm, they offer Stargazing Tram Tours. You would take a tram to Shawnee Island and, while there, you would relax in zero gravity chairs, gaze at the constellations, drink hot chocolate and enjoy a fire pit all for \$10. Their Community Concert Series features local performers on Tuesdays. There is no charge but donations are accepted for the musicians. Their Historic Tram Tours and Candle Making events are on Thursdays at 3, Saturdays at 1 and 3, and Sundays at 1pm. You can learn about the heritage of this area, and tour local sites. The cost is \$25.

Quiet Valley Living Historical Farm also has special events throughout the year. On Sundays and Saturdays from May 18 to May 26 is their Annual Farm Animal Frolic. The cost is \$18 for adults and \$10 for children ages 3 to 12.

Another group that offers events throughout the year is Pocono Environmental Education Center (PEEC). For example, on April 6 they offer painting with natural dyes and a program on frogs and salamanders. On April 13 they offer *Mediterranean* cooking and on April 27 they offer an edible and medicinal plant walk. Some of their programs are free, some have a charge and some require registration. Check their calendar for lots of events and what costs might be involved.

This seems to be a time of historical events. Lehigh Gorge Scenic Train Excursions offer a 70-minute train ride on vintage rail coaches along the Lehigh Gorge, originating in Jim Thorpe. The cost is \$22 for adults and \$9 for children. As noted above, Shawnee has the historic tram rides.

It is the beginning of festival season. Mountain View Winery hosts a Spring Fling Food Truck Festival on April 28 and a Red Wine and Brew Food Truck Festival on May 26. Jim Thorpe annually hosts an Independent Film Festival. It runs from April 18 to April 21 this year. The Pocono Pride Festival is at Courthouse Square in Stroudsburg on June 2.

The Children's Roundtable Community Night in conjunction with Children and Youth of Monroe County, will be held at Northampton Community College in Tannersville on April 30. There will be information on community resources for families, as well as information on volunteer opportunities. There will be activities for children, a scavenger hunt, a blood drive, etc.

This is the beginning of outdoor activities whether white water rafting or hiking. It is also a time for runners. Jim Thorpe hosts a running festival including a 1/2 marathon on April 27 and a full marathon on April 28. The Jack and Jill Downhill Marathon on the D&L trail, along the Lehigh River from White Haven through Jim Thorpe to Lehighon is on June 1. The cost is \$159. This qualifies for the Boston Marathon.

It is time for Earth Day. Pocono Organics has an Earth Day event on April 20 that runs in conjunction with Pocono Pick Up Day also on April 20. PEEC has their Earth Day Festival on April 27.

Whether within or outside of Penn Estates, enjoy the season!



Harmony

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Dispelling Rumors

A message from the Board of Directors

The Board has become aware of numerous inaccurate rumors being spread throughout the community on social media. Please allow us to set the record straight.

At the outset, it is important to understand that the Association's bylaws are extremely important. They explain, among other things, how our organization is governed. Pursuant to state law, all members, irrespective of whether they are in good standing, are entitled to a copy of the bylaws. The bylaws are easily accessible; they are posted on the Association's website and hard copies are available at the administration office.

The bylaws detail the election process, including its numerous safeguards. They allow us to easily dispel the recent claims on social media which falsely attack the integrity of this year's annual election.

Article IV, Section A(4), clearly explains when the candidate nominating forms are available and when the completed forms must be returned to the administration office. For the members' convenience, these deadlines are also included on the Association calendar which is posted on our website.

In accordance with the bylaws, on February 2 of each year, management verifies that each candidate who has submitted a candidate nominating form is a deeded owner, over 21 years of age, a member in good standing, and completes the required forms to send to the Monroe County Office of Elections and Registration for verification the candidate is eligible to vote in the local municipal election.

Article III, Section F, assigns to the Board the power to determine the "manner of voting" in the election, which "may include one or more of the following methods: mail ballots, electronic voting, use of directed proxies and/or in-person voting at a member meeting."

Please see that the manner of voting for the 2024 election will be by directed proxies only. This decision was made so as to remove the Association's Directors, staff, management, and volunteers from the process and, consequently, prevent any claims of tampering. It should also be noted that only 26 members voted in person during last year's election, so there should be minimal inconvenience to the members.

Article IV, Section A(4)(f) sets the "record date" for determining when members must be in good standing so as to receive a directed proxy and voting information. The "record date" is plainly stated as "forty-five (45) prior to the annual meeting." This means only members who are in good standing on the 45th day prior to the annual meeting will be provided with directed proxies so as to cast their votes in the election.

The list of eligible voting members is then sent to a third-party vendor who is tasked with (1) printing the information and directed proxies, (2) addressing and stuffing the envelopes and (3) mailing the stuffed envelopes to the members. None of this work is performed by the Association's staff.

To further protect the integrity of the election, the bylaws call for the appointment of a Judge of Elections who decides any candidacy challenge, as well as any other election challenge. The Judge of Election's decision in these matters shall be final. This year the Association has contracted with William Owens & Company, Certified Public Accountants, to act as the Judge of Elections.

The list of eligible voting members is provided to the Judge of Elections to ensure that only eligible members cast votes in the election. The Judge of Elections, alone, is responsible for receiving and tallying the directed proxies and announcing the results at the annual meeting. Again, the Association's Directors, staff, management and volunteers are completely removed from these tasks. Anything that you hear or read to contrary is simply false.

Bylaw provisions that speak to the election:

Article III, Section F

Voting. A member in Good Standing shall have one (1) vote for each owned lot. A lot with multiple owners shall only vote one (1) vote. The manner of voting on any topic, including but not limited to elections, shall be determined by the Board and may include one or more of the following methods: mail ballots, electronic voting, use of directed proxies and/or in person voting at a member meeting. If directed proxies or mail ballots are used, they must be received no later than forty-eight (48) hours prior to the Annual or Special meeting, at the address designated by the Board of Directors. Cumulative voting shall not be permitted.

Article IV, Section A(4)

Election of Directors. Each year, an annual election to fill vacancies on the Board shall be conducted as follows:

- a) By January 2, the Association shall make available candidate packets containing information pertinent to members who decide to run for the Board, including but not limited to Board approved candidate (i) nominating forms and (ii) disclosure forms containing a common set of questions.
- b) Each candidate must submit a fully completed nominating form to the administrative office no later than close of business on February 1. If this deadline falls on a weekend or holiday, the deadline for submission will be the close of business on the first business day following February 1. Each nominating form shall be verified for accuracy of information by community management with the assistance of the Judge of Elections, as needed.
- c) Each candidate must also submit a fully completed disclosure form to the administrative office no later than close of business on February 1. If this deadline falls on a weekend or holiday, the deadline for submission will be close of business on the first business day following February 1. Completed disclosure forms, shall be published prior to the election in all available Association media outlets.
- d) All candidates shall be, and remain, members in Good Standing of the Association and Qualified Residents.
- e) Order of placement on the election ballots shall be by lottery at the regular March Board Meeting.
- f) Ballots and/or voting information shall be sent to each member in Good Standing as determined on the record date forty-five (45) prior to the annual meeting.
- g) Any member in Good Standing may challenge a candidacy and such challenges shall be sent directly to the Judge of Elections. Notwithstanding any other provision in these Bylaws, the Judge of Election's decision on any candidacy challenge, as well as any other election challenge, shall be final.
- h) The counted ballots will stay in the possession of the Judge of Election for a period of one (1) year.
- i) Members in Good Standing shall elect the Directors. The results of the election shall be announced at the Annual Meeting.
- j) In the event that the number of qualified candidates is less than or equal to the number of Director seats up for election, ballots and/or directed proxies for the election shall not be mailed to the membership and the presiding officer shall declare the candidates elected by acclamation at the Annual Meeting. The Annual Meeting will be conducted regardless of whether an election is required or not.

We are also aware of a recent internet post claiming that the Board is prevented from speaking to the Association's legal counsel. This claim is simply false. It is important to understand that the Board makes decisions as a body. If the Board, as a body, decides that it would like a legal opinion on a matter, it will resolve to have the President contact legal counsel about the issue.

This process allows the Board to seek advice on vital issues while also safeguarding the Association from incurring unnecessary billable hours. If each of the nine Directors was allowed to contact legal counsel on any issue, no matter how minor or well settled, the resulting legal fees could be overwhelming. To be sure, many questions arise at Board meetings which are easily answered based upon experience and institutional knowledge, eliminating the need to contact the lawyer.

This policy is contained in the Board Member Code of Conduct, adopted in 2019 upon a motion by Bettyanne Nevil and Maryann Rodriguez. The policy also allows for the Association's staff members, including the Community Manager, to contact the lawyer "as needed to fulfill their work responsibilities." This is necessary since the staff is responsible for handling the Association's day-to-day operations and, as such, encounter situations which require immediate assistance.

We hope that this information clarifies matters. We caution that posts on social media can be made in mere seconds, but then may exist on the internet permanently. As a result, an inconsistent, incomplete, or simply incorrect post can have a long-lasting effect. We have encountered people trying to use false and misleading social media posts/responses as evidence in litigation and collection matters. This creates more work for the Association and can be harmful to unwitting members.

(continued on next page)

Memorial Day – Both Fun and Memorable

by Stephanie Joy Lewis, Contributor

Many of us spend Memorial Day with family and friends, enjoying picnics and barbeques at lakes and beaches. It is sometimes referred to as the official beginning of summer. But it's more. And some of us, while enjoying the day, spend a few moments remembering those for whom the day is dedicated.

Memorial Day is a federal holiday in the United States that is intended to mourn, honor and remember U.S. military members who died while serving in our Armed Forces. It is celebrated on the last Monday of May. This year that will be May 27, 2024.

Background - Just who gets credit for originating this holiday is in dispute. But let's not quibble. It is what we do this year and in the future that will keep the memorial alive in our hearts and for future generations. It was reportedly originally called Decorations Day, when during and after the American Civil War, various people decorated the graves of the many loved ones who died during the War.

As time passed, the name "Memorial Day" became more prevalent, and honored all fallen American troops, not just those of the Civil War. In 1971, the federal government codified the name "Memorial Day" in addition to changing its original date of May 30 each year, to the last Monday in May. The date change was to provide federal workers with a 3-day weekend. By then, there were no living Civil War veterans, but millions of vets from later wars.

Local Events - Penn Estates has long enjoyed the opening of its community pool by Memorial Day weekend, so residents (and visitors) can enjoy pool festivities close to home. Penn Estates' outdoor amenities are also generally de-winterized and ripe for enjoyment in advance of Memorial Day weekend. Many enjoy time at the swim lake or the other lakes, or the recreation field for volleyball, horseshoes, basketball, softball, soccer or kite-flying.

Some of our residents with family service members to honor, visit one of our local cemeteries or memorials to place an American Flag or flowers at their loved one's grave site or, just as often, for the grave site of another fallen hero.

Some who are members of The American Legion, Post 346 (George N. Kemp Memorial Hall) in East Stroudsburg, hand out poppies, a long tradition of remembrance.

If you are an active service member or veteran, this local American Legion Post is friendly, nearby, and always inviting of new members! It offers socializing with other service members, veterans and their families, attending the many events, or helping with fundraising events if that is your thing. Penn Estates resident (and my husband), Jason Lewis, is the decades-long volunteer Santa at the annual Christmas party for children of veterans and active service members. The Legion also offers Auxiliary membership to spouses, of which I am one, a membership for Sons of the American Legion, and a social club membership for non-military people who may embrace its cause.

Not to be outdone, rumor also has it that the local VFW, Post 2540 will hold a Memorial Day service at the flagpole on Memorial Day, as well as hold a community barbeque.

In any event, Memorial Day and the weekend overall, is a day of relaxing enjoyment, as well as memory and appreciation for those that made the ultimate sacrifice for the freedoms the USA, its people, and people around the globe enjoy today.

I wish a wonderfully memorable Memorial Day 2024 to all!

<https://www.military.com/holidays/memorial-day/how-decoration-day-became-memorial-day.html>

<https://www.britannica.com/topic/Memorial-Day>

<https://www.poconorecord.com/story/lifestyle/things-to-do/2023/05/25/parades-ceremonies-scheduled-across-the-poconos-for-memorial-day/70251850007/>



Twittering with the Treasurer

by Christine Morton, PE Treasurer

Where does the money go?

Many years ago, I became involved with the Finance Committee to answer just that question. I discovered how much of the budget goes to the maintenance and preservation of the roadways. Where I came from in Long Island, county taxes took care of the roads, from snow removal to repaving.

I was surprised to find out that in Penn Estates, all road maintenance to snow removal fell on the homeowners because the roads are "private." The subdivision plan states the roads shall never be dedicated to the township. *We generally spend more than half our annual capital budget on road-related repairs and maintenance each year.*

Breakdown of funds spent on paving the roads

2016	\$1,300,000.00
2017	\$509,344.00
2018	\$535,150.00
2019	\$664,502.00
2020	\$341,972.00
2021	\$701,241.00
2022	\$428,860.00
2023	\$469,850.54
TOTAL	\$4,950,919.00

We had a weak reserve fund when I was appointed as treasurer. This fund is necessary in case any major catastrophe happens. As a private community, we are responsible for repairing any damage from storms and such for our infrastructure and are ineligible for state or federal grants.

One of the accomplishments that the board and myself are most proud of is the healthy state of our capital reserves. Our accountant advised us that we should have a reserve fund of over one million dollars for a development of our size.

I am pleased to announce that our reserve fund is at a healthy level. This has been enabled by the vision of our board of directors and by the exceptional management and frugality of our property manager.

There are many reports of communities like ours on the verge of bankruptcy and not being fiscally insolvent. I am proud of the hard work and vision of the board to make our community safe and secure financially.

Dispelling Rumors

(continued from previous page)

Some people say things like "we are a closed group" or "no one can see what we have on our private page." Those comments are naive and shortsighted. Screenshots of private group posts can be easily texted, emailed and re-posted elsewhere.

Further, consider your property value. Prospective buyers who are considering buying a home in the Poconos will almost certainly scour the internet for information about the various communities. If they encounter vicious exchanges, insults, and criticism between Penn Estates members or directed at our Board and management, they are likely to pass on the drama and look for a more serene and tranquil place to call home. This can result in a decreased property value for your most important investment.

This is not to say that you shouldn't be able to voice genuine concerns to the Board and/or management. To the contrary, your dues fund the Association; the Directors, staff and management must remain accountable.

If members have a real concern related to Board matters, we encourage you to contact the Board at board@pepoa.org. This also applies to questions related to day-to-day operations, including but not limited to roads, account information, and enforcement of regulations. You may also contact the Community Manager at phyllishaase@pepoa.org.

In conclusion, seeking information from people on Facebook who may have hidden agendas and/or axes to grind against the Association will likely lead to misinformation. Instead, please email us to obtain the correct answer.

2024 PEPOA BOARD OF DIRECTORS CANDIDATES

Keesha Bruno

My name is Keesha Bruno. I am a Nurse Practitioner. I arrived in America as a child immigrant. I waited 10 years to be with my mom who helped us gain access to the land of opportunity and freedom. My family started all over again when they arrived in America. It was not easy, but we endured. I had a vision. I am an alumni of Brooklyn Technical High School, and Long Island University. I worked for NY Presbyterian-Weill Cornell Medical College after obtaining my Nursing degree. As a Nurse, I took on senior leadership roles which included orienting students, as well as educating new staff to standard of care, protocols and procedures. I worked full time while obtaining my Nurse Practitioner degree. As a Hospitalist NP, we bridge the gap between inpatient and outpatient, as coordinators of care for patients and their families.

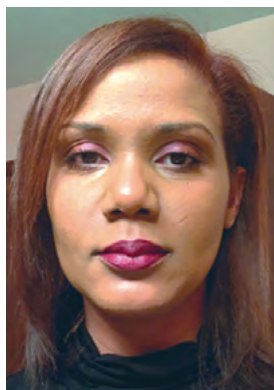
I can still remember when my family made the decision to buy our home in Penn Estates over 20 years ago. We wanted a sense of security, tranquility, and to be a part of a private community that shared common goals and beliefs. At that time, the theme was "Living in Harmony with Nature." I was a part of the team of volunteers who facilitated, "Come Home to Penn Estates." I would like to rebuild that feeling of harmony and being at home within the PEPOA community.

Back in 2015, I was a dedicated volunteer for PEPOA for over 5 years, serving as Chairman of Appeals, member of Finance, ARB, and Long Range Planning Committees. These are some of the proposed ideas from my past volunteer experiences, some of which are currently in existence:

- Recreational activities for the children in our community, including better use of the tennis, basketball, baseball field, and volley ball courts for games.
- Addition of a walking, jogging, bicycle path to the Penn Estates Drive Project.
- A fitness area in the Community center.
- Use of the old Public Safety building in some way that will benefit the community.
- Solar lights at the school bus stops as an added safety measure.
- Keeping both pools open during the short time period that the community has to enjoy it, since it is a popular amenity.
- Enhancing the "curb" appeal around the community, especially as we enter the front and rear gates, and along Penn Estates Drive.

My intentions in running for the Board is to ensure measures are being taken to enhance the feeling of transparency, better communication/ acknowledgement, fairness, compassion and kindness between all families, Committee and Board members, Administration, and Public Safety. There should be timely follow up, feedback, and problem solving. Residents of the community should not feel like their concerns are not being heard, and that they are not able to get in touch with the Board, or Chairman of Committees directly when there is a concern. All residents should not lose their privileges to PEPOA, based on the poor decisions made by a few residents. There has been a lot of drastic amendments to covenants, bylaws, rules and regulations, increase annual budget expenses, as well as a lot of changes with how PEPOA Committees and Board operates over the past few years. I envision our community growing and adapting to the ever changing demands of the economy, while maintaining financial fiduciary responsibility. There has to be a willingness by all to acknowledge the need for improvement, in order to move PEPOA community forward in a positive light. I can be counted on to do what is right for PEPOA community.

Thank you.



Rosemary Elliot

Hello. My name is Rosemary Elliott, but everyone calls me Roe.

I have been fortunate enough to serve as a volunteer for the past 23 years, dedicating my time and efforts to various executive boards and committees. As a homemaker, I find myself with an abundance of time, allowing me to fully commit to these roles.

I was blessed with the opportunity to raise four beautiful children. Being a mother has been the most fulfilling role in my life, teaching me invaluable lessons of love, patience, and resilience. I have not only nurtured my family but also taken on the role of an educator, imparting invaluable life skills to my children. Being a family of color, I have strived to equip my children with the necessary tools to navigate the complexities of life, while instilling in them a strong sense of resilience and self-confidence.

Through my experiences, I have developed a profound understanding of the challenges faced by marginalized communities, and I am committed to advocating for transparency, equality and inclusivity in all aspects of society. With a formal demeanor and unwavering dedication, I am determined to continue my efforts in creating a more just and equitable world for all.

Furthermore, I am grateful to have shared this incredible journey with my loving husband, who has been my rock for the past 19 years. Together, we have built a strong foundation of love, trust, and companionship, celebrating 25 years of togetherness. I am truly grateful for the experiences and relationships that have shaped me into the person I am today.

Throughout my journey, I have been honored to receive a number of certificates and awards, which have fueled my passion for making a positive impact. However, I believe that true success lies not in the recognition received, but in the genuine desire to contribute and support others. I approach each opportunity with humility, always striving to learn and grow from the experiences. It is my sincere hope to continue serving and making a difference in my community.



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2024 PEPOA BOARD OF DIRECTORS CANDIDATES

Chris Morton

Hi! My name is Christine Morton, but I usually go by Chris. I have lived in Penn Estates for over 21 years with my husband, Dave. I have four adult children, their spouses, and four grandchildren. We also have two bonus grandchildren and their parents who live with us and whom we consider family.

I have served on the PEPOA Board of Directors since 2018 and am currently the Treasurer. I served as Treasurer from 2018 to 2020, Secretary from 2020 to 2021, and again as Treasurer since 2022. I am also on the Finance Committee and was a member of the Community Safety Committee, Recreation Committee, and TNR Program. I currently serve as the Board Liaison of Recreation and Finance Committees.

I have a Bachelor's in History and Archaeology, a Master's in Teaching Social Studies, and an Associate of Applied Science in Radiography. I hold a ARRT certification in Computed Tomography. My most recent and rewarding career has been becoming a CT technologist. Working in the healthcare industry is both rewarding and challenging.

I was an owner/operator of a Bread Route and have previously worked for the IRS and H & R Block. I have also worked with a few archaeological companies as a substitute teacher and with real estate sales and appraisals in Long Island. I recently became an independent travel agent, which aligns with my love of travel and learning about new places and things. I have various skills and a diverse background, which helps with my being a Board Member.

I was a Girl Scout Leader for over twenty years and am now happy to see my grandchildren continue doing the activities, outings, and camps my children enjoyed. I also volunteer at Quiet Valley on occasion. I enjoy crafts and have been trying to learn how to crochet again recently. I am currently taking a course in frameworking and stained glass. I would love to see more craft classes and activities sustained.

I hope to continue on the Board of Directors and serve our community. I feel Penn Estates is a great place to live, but there is room for improvement, as in all businesses. I admire the current Board of Directors and all members of the committees. As I became more involved, I was amazed at the hard work and dedication of community volunteers and Board Members towards our development.

The Board worked hard to update the Covenants to reflect most residents' desires, simplify the language, and allow for sheds and outbuildings. We were finally able to make this happen. We have added a dog park. We have also addressed the need for a healthy capital reserve fund to keep our development financially stable and fiscally responsible. We recently saw an increase in our property values and won the Community Association of the Year award a few years ago.

I do feel there needs to be better communication with our residents, and we have been answering that need with Zoom meetings and Webinars. I am open to exploring the possibility of hybrid meetings. I would love to see a splash pad water park, my pet project for years, go beyond the wishful thinking phase. I love the improvements that have been made to our community over the years and would love to continue to be a part of the changes and growth that are being made. I want the experience of living here to be positive for everyone. I think everyone wants what is best for the community.

I want to work in a proactive way to hear the desires of our residents and a practical way to address these issues in a timely manner. I would love to have your vote for a new term so I can continue to help make Penn Estates such a great place to live!



Chris Hoffman

Hello neighbors! I am Chris Hoffman and would like your consideration to continue serving on the Penn Estates Board of Directors. My wife and I have happily raised our three kids (21, 19, 15) here in Penn Estates for the past 20 years. We have seen our family grow and neighbors come and go as well as the neighborhood undergo many changes, the majority of which have been positive.

About me: I grew up in Maryland; after high school, I was selected to attend the United States Military Academy at West Point. Upon graduating with a Bachelor of Science in Systems Engineering, I entered the US Army and led soldiers for five years at different levels of Army. In 2002, I honorably left military service at the rank of Captain.

Professionally, I am a Project Manager for a company that performs electric utility construction in the Philadelphia region. Much of our projects entail upgrading existing infrastructure, managing budgets, material and keeping the public and the workforce safe. Prior to that I worked for PPL operating the electric transmission system that feeds the substations we live by and prior to that, I commuted to NYC for work with ConED where I was a supervisor to field mechanics and later engineering designers.

As a resident of Penn Estates, I have volunteered on the Appeals Committee and the Board of directors, I was an Assistant Scoutmaster with Troop 86 in Stroudsburg and I currently volunteer with Our Lady of Victory Parrish in Tannersville. The rest of my time is spent driving my daughter around and trying not to get too out of shape!

I believe the future of Penn Estates is bright, there are a lot of positive things going on in the community. Our Amenities continue to improve, activity participation is growing, and our Security Force now responds to medical emergencies. Some improvements I think we can work toward would be Gate improvements, and information dissemination improvements. There are many facets to these issues, but we continue to try and improve.

I wish you and your families well and thank you for your consideration!



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2024 PEPOA BOARD OF DIRECTORS CANDIDATES

David Montalvo

My name is David J Montalvo. My Wife, Maria, and I left the hustle and bustle of New York City almost 24 years ago. Like many here, we came looking for a home and a quality of life suitable for raising a family. We found all that and more in Penn Estates; we found a vibrant community and a calling to be part of it.

Professionally, I work in Information Technology with 30+ years of experience. This career has exposed me to numerous disciplines, including but not limited to system administration, programming, project management, and managing vendor relations.

Outside of my career, I'm a father of four, a husband of 29 years, a professional photographer and astronomy enthusiast. When time allows, I also try to be a mediator, a peacemaker, and an arbiter working towards the goal of preserving our community. This is why I have volunteered my time by serving on the Board of Directors, several committees, and numerous recreation events since 2018.

As a board member the principles of how I govern reflect fairness and impartiality in balancing the needs of our robust community. Of my contributions, the work I've undertaken towards modernizing the covenants was a high point, years in the making. Restoring sheds as a permitted structure while also making allowances towards additional accessories of interest.

Should I be re-elected, I will continue this tradition of advocacy and always work towards the betterment of our community. Our home is not just the roof over our heads, it is our community, and any impact or benefit affects or enriches us all.



Mildred Rivera

My name is Mildred Rivera. I want to share a little about myself with those I haven't had the pleasure of meeting. I was born in Caguas, Puerto Rico, and I studied there until I attended the University. I moved to New York City at the age of 28. I raise my two children far from home and alone and I am so proud of the professionals they have become.

I worked as an optician for 23 years, and I also had the opportunity to be chairman of the Optical Union for six years. There, I always made sure that things were done correctly and ensured the well-being of the employees. Then, I moved on to other opportunities in the same field.

We moved to Penn Estates almost five years ago. Shortly after settling into our new home, I began to attend events and joined committees to be a part of this beautiful community. I have always liked serving and working for others for the betterment of the organization I served. I'm on the recreation and served on the election committee in 2023.

We love this community and want to be a part of the positive operations of the association. That is why I dared to become a candidate for the board election.

I know that with God and you, we will achieve something good for our neighbors and, of course, us, too, because we are part of this community. Thank you for this opportunity.



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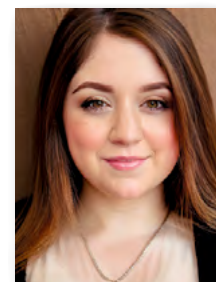
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Penn Estates - Listings & Sales as of 3/19/2024

Active Listings: 13 Pending Listings: 5

Sales Closed Year to Date: 10

Paint & Sip

by Mary-Ann Rodriguez,
President PEPOA Board of Directors

As a last-minute decision, I jumped into this event. Boy I'm glad I did. Not only was it an afternoon of trying something I never had done before, but it was a great opportunity to see some lovely people, some I've known for a while, others I just met.

This was so much more than a little meet and greet with paint. I enjoyed each person's company and had so many laughs, I had a pinch in my stomach and an ache in my cheeks. Everything was done so well that there was nothing left to do but enjoy and try to test my painting skills (which Picasso I will never be).

Because of the wonderful time everyone had, will sign up in a second to try my hand again. By the way, there are some really talented painters among us here in our little community. Looking forward to trying my hand at the next creative event our Recreation Committee can come up with.



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



Michael's Kitchen

by Michael J. Tyrrell, Communications Committee Member

I love vegetables and rarely a day passes without preparing some in my kitchen. Spring vegetables are a great transition from winter to summer. Think asparagus, peas, leafy greens such as chard. Here are some recipes that cover all the bases. A quiche for a festive brunch, an easy pasta for a quick dinner and a fave lasagna for entertaining. I guarantee they are all crowd pleasers.

Oh, and whatever you do, don't toss those chard stems. Rinse and dry completely. Toss with a bit of olive oil, salt, pepper and Parmesan cheese. Bake for about 20 minutes until tender.

Spring Quiche

(serves 8)

- 1 lb. asparagus, bottoms trimmed and cut into ½-inch pieces
- 1 refrigerated prepared pie crust (½ of a 15-oz pkg)
- 4 eggs
- ¾ cup half-and-half
- 3 oz Canadian bacon, diced
- ½ tsp salt
- 1/8 tsp nutmeg
- 1/8 tsp cayenne
- ½ cup flat leaf parsley, chopped
- 4 oz Gruyere cheese, shredded

1. Place a baking sheet on rack in lower third of oven. Pre-heat oven to 425°.
2. Bring a medium-size saucepan of salted water to a rolling boil. Add asparagus and cook for 4 minutes. Drain and run under cold water. Blot dry with paper towels.
3. Unfold pie crust and fit into 10-inch tart pan with removable bottom.
4. In a large bowl, mix together eggs, half-and-half, Canadian bacon, salt, nutmeg, cayenne, parsley and ½ of the cheese. Scatter asparagus and remaining cheese over bottom of tart pan. Carefully pour in egg mixture. Place on heated baking sheet in oven.
5. Bake for 40 minutes. Cool briefly on wire rack. Remove sides to serve.

Minted Pea Pesto and Cavatappi

(serves 6)

- 1 bag (14½ oz) frozen peas or fresh peas
- 2 cups fresh mint
- 1/3 cup olive oil
- ½ cup sliced almonds
- 1 tbsp lemon juice
- 2 tsp lemon zest
- 2 tbsp grated Pecorino-Romano cheese
- ½ tsp salt
- 1/8 tsp pepper
- 1 lb. cavatappi pasta

1. Bring a large pot of lightly salted water to a boil. Add peas; blanch 30 seconds. Remove peas with a slotted spoon and run under cold water until cool; set aside. Reserve water.
2. In a food processor or blender, combine 1 ½ cups of the peas, mint, oil, ¼ cup of the almonds, lemon juice and zest. Process until well combined. Transfer to a bowl and stir in cheese, salt and pepper.
3. Bring reserved pot of water to a boil and cook cavatappi following pkg directions. Drain and reserve 1 cup of the cooking water.
4. Add pesto to a large skillet and heat gently over medium-high heat. Add pasta, reserved water, and remaining peas and ¼ cup almonds. Toss to coat pasta and serve immediately.

Red Chard and Cremini Mushroom Lasagna

(serves 8)

- 2 tbsp olive oil
- 3 cloves garlic, chopped
- 1 lb red chard, stems removed, cut crosswise into 1-inch slices (don't toss those stems- see intro)
- 1 lb cremini mushrooms, sliced
- ½ tsp salt
- ¼ tsp black pepper
- 2 tbsp unsalted butter
- ¼ cup all-purpose flour
- 2½ cups milk
- ¼ tsp ground nutmeg
- 1/8 tsp cayenne pepper
- 12 uncooked lasagna noodles
- 1 container (15 oz) ricotta cheese
- 1 cup shredded Fontina cheese
- 1 egg, lightly beaten
- 2 cups shredded part-skim mozzarella
- ½ cup grated Grana Padano or Parmesan cheese

1. Pre-heat oven to 400°. Coat a 13 x 9 x 2-inch baking dish with nonstick cooking spray.
2. In a large skillet, heat oil over medium-high heat. Add garlic, chard, mushrooms, ¼ tsp of the salt and black pepper. Cook 7 minutes, stirring occasionally. Spoon off excess liquid.
3. Meanwhile, melt butter in a medium saucepan over medium heat; stir in flour and cook 1 minute. Gradually whisk in milk. Bring to simmer and cook, stirring frequently, for 3 minutes until thickened. Add remaining ¼ tsp salt, nutmeg and cayenne.
4. Cook lasagna noodles following package directions, about 10 minutes. Drain. Combine ricotta, Fontina and egg.
5. Spread ¼ cup of white sauce in baking dish. Layer as follows: 3 noodles, ricotta mixture, 3 noodles, 1 cup sauce, chard mixture, ½ cup mozzarella, 3 noodles, remaining 1½ cups mozzarella and 3 noodles. Spread remaining ¾ cup sauce over noodles and sprinkle Grana Padano over top.
6. Cover and bake for 30 minutes. Uncover and bake an additional 20 minutes. Cool 15 minutes before serving.



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Poetry Corner

by James Ruffini, Communications Committee

Some poetry in celebration of spring and Earth Day. Enjoy.

The Green Lady

by Charlotte Druitt Cole

A lovely Green Lady
Embroiders and stitches
Sweet flowers in the meadows,
On banks and in ditches.

All day she is sewing,
Embroidering all night;
For she works in the darkness
As well as the light.

She makes no mistake in
The silks which she uses,
And all her gay colours
She carefully chooses.

She fills nooks and corners
With blossoms so small,
Where none but the fairies
Will see them at all.

She sews them so quickly,
She trims them so neatly,
Though much of her broidery
Is hidden completely.

She scatters her tapestry
Scented and sweet,
In the loneliest places,
Or 'neath careless feet;
For bee, and for bird folk,
For children like me,
But the lovely Green Lady,
No mortal may see.

Spring Goeth All in White

by Robert Bridges

Spring goeth all in white,
Crowned with milk-white may:
In fleecy flocks of light
O'er heaven the white clouds stray:

White butterflies in the air;
White daisies prank the ground:
The cherry and hoary pear
Scatter their snow around.

HEALTH & FITNESS

by Yolanda Sarrabo, CPT, BCS NASM, Contributor



Losing weight can be a constant - and in some cases permanent - goal. Perhaps you need to shed a few pounds because of health-related problems, or you bear witness to some unwanted body fat. It's always a good idea to do better in being the best you can be, for as long as you can be!

Options - There are many options on the market that help combat health in one area with the flip side of also shedding weight. This can be a great opportunity for many that have struggled with weight management. However, with options come the pros and cons and how to move forward with a full sweep of a life change.

Keeping Fit - Exercise is still part of the conversation, even when newer methods are successful. The physical, mobility, and diet is a thing whether choosing newer methods or not. Weight loss unfortunately is a thing and, in most cases, a constant thing. Many people have small choices when making the adjustments needed to keep all of the work put in up to par.

Reflective Exercises - Weight loss exercise usually boils down to what you're trying to accomplish and how you want to accomplish it. The long game is real; however, making slight adjustments makes the mission less stressful. The typical go to though not the only is cardiovascular related exercises. You always want to thrive towards exercise that burns calories, as well as keeping a healthy heart rate. Strength training is a good source of reflective based exercises with weight loss. What does that mean? The goal of weight loss = change in lifestyle = change including various facets in diet as well as type of physical means.

2 Source Impact - Again, there's a bunch of components to consider, but based on timing and not being too technical, here are two possibilities when weight loss has been achieved:

- **Interval Training** - Try 25 minutes of high intensified interval training. Treadmill medium intensity for 10 minutes; run/jog for 5 minutes; proceed with a slow walk for 2 minutes. Try this method for 2 sets.
- **HIIT with Strength Training** - Try 10 minutes of high intensity interval training using weights. Single Arm Squat Thrust, zero in at your core with up/down arm thrust ups. 10 minutes for each side for an effective heart rate and an impressive sweat. Try this method for 2-3 sets.

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



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- Aerosol cans, bi-metal cans, tin cans, and aluminum cans
- Detergent bottles
- Corrugated cardboard
- Juice cartons
- Glass - all colors

Not Accepted Items

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- Furniture
- Styrofoam
- Car batteries
- Restaurant oil
- Scrap metal

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Saturday7:30am to 3:30pm

Senior Lunch

by Michael Tyrrell, Communications Committee Member

After a few cancellations due to weather and illness, the monthly senior lunch group finally met on February 14, 2024, at the Oak Room. As usual, Phyllis Haase cooked and Sue from admin assisted. The lunch was comprised of salad, baked potatoes, corn and Salisbury Steak with Mushroom Gravy. There were four impressive layer cakes for dessert: carrot, strawberry, raspberry and coconut.

The food was great, but seeing everyone is the best part! Many of the attendees are regulars, but new comers are always welcomed. We are a very friendly mob of seniors.

The lunches take place on the second Wednesday of the month and the cost is \$5. You need to go to admin for your ticket

two days prior. This was the largest group yet. Phyllis mentioned that she is increasing the max number of attendees to 50. Don't delay in securing your spot since this has become a popular event. Hope to see you in the March!



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Bad Reasons for Not Filing for Social Security Disability

(A multi-part series)

Part 4: "I get long-term disability insurance"

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/AyOKPyIhIcI> - 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 last went into detail on the third reason, "It is only temporary, I think I'll be back in the game within a year or two, so what is the point?" 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 #3: <https://youtu.be/9O319EUoRpM>.)

Bad Reason #4: Let's go over a fourth financially damaging reason some people have, when uninformed, to leave their paid for insurance coverage untaken. "4. I get Long Term Disability insurance payments from employment related policy – why should I file then?"

Here is the point. Actually, there are three points:

First: Your LTD policy requires it. If you are receiving an employer provided LTD policy benefit, it is extremely likely that your LTD policy, and continuing receipt of those proceeds, requires you fulfil this requirement of filing for SSDI. Long gone are the days when employers bucked up and paid for policies that did not have such a term – this cheaper form of coverage is the norm now. However, always check your policy, regardless.

The reason insurance carriers offer this cheaper version of coverage where beneficiaries must apply for SSD, is because of the great savings to the LTD carrier and as such, to the premiums paid by the employer. In these policies, there is generally another other term added into the policies in current times – that IF the worker wins his SSD claim, the LTD carrier gets to OFFSET the amount it has to pay, by the amount now being paid by SSD. It saves, and charges less in premiums to the employer for this kind of policy.

Note that the SSA does not reduce your SSD simply because you have LTD benefits. The SSA does not involve itself in your private insurance policy benefits. But the LTD carrier will demand its money back on prior months where both SSD and LTD were received, as well as future months if you receive both. It is a contractual demand, as it was a term of your contract with that carrier (whether you knew the terms or not).

So, like other contracts where you may owe someone money (credit card, car payment, etc.), you must decide which bills/debts to pay first. It may be that LTD carrier is a priority, or it may not be a priority. You may have other more important bills. That is your personal business decision, like all your bills and debts.

So, in sum, LTD carriers do generally require you to file for Social Security Disability, or it will stop paying you on your policy.

NOTE: Many LTD carriers will funnel you to an "advocacy group" who will file your application for you. Often, they do not require a contingent fee term to "represent" you because the carrier is paying them to file for you, regardless of whether you win or lose the claim. As such, many believe that disincentivizing arrangement leads to representation without advocacy, without legal guidance as the claim process demands ensue, and virtually no communication with your "advocate". You are on your own, essentially, is the common theory. You do NOT have to allow the LTD carrier to funnel you to its outsourced filers – you will serve yourself better by doing your due diligence and finding an attorney representative dedicated to SSD representation. You are not bound by local attorneys, this being federal, but can use an attorney from anywhere in the country.

Second: Your Social Security Retirement Amount Depends On It. If you do not file and prevail on an SSD claim, if you are not found disabled under Social Security rules, and you also do not go back to work, you will be potentially decimating your Social Security Retirement amount for later. This is especially true for those not closely approaching retirement age. This is because the amount you get for retirement is a portion of your average monthly lifetime earnings over the top 35 years. If you don't return to work and are not 'excused' in the math due to disability, you will have many of those 35 years as zero income years. When they average those years in with the ones you did work in your life, it pulls down your average, often in half of what your Social Security estimated benefits calculation stated. That is because in the print on our available Social Security annual Earnings Statement, it confirms that the estimate it gives assume you continue working at the same rate as the last year worked, through to age 62. If you stop working, you destroy that estimate.

Moreover, if you become disabled before you have worked long enough to become vested in Social Security Retirement, and don't return to work or prove disabled, you will not have to worry about your amount shrinking. This is because you will have zero Social Security Retirement to look forward to at 62 or after. You can download your Social Security Earnings Statement from <http://ssa.gov/myaccount> and it will tell you if you have at least earned enough Social Security credits to be vested. If you are vested, stopping your work career early will not 'unvest' you. It will, however, as noted above, decimate your amount of vested Social Security Retirement.

Third and lastly: Medicare. If you forego applying for SSD (or otherwise fail to prevail in your case in proving you are SS disabled), you will not be eligible for Medicare coverage after 24 months' worth of SSD payments. If you refrain from pursuing SSD due to LTD current payments, you will be unable to secure Medicare until age 65. Moreover, if you did not work enough in your lifetime in the Social Security taxpaying job, for Medicare coverage, you will not have Medicare coverage based on your work record when you are 65 years old or ever.

1. I am not bedridden, or wheelchair 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.

Stephanie O. Joy is a Social Security Disability Lawyer and founder of Monroe County based SSD Practice, Joy Disability Law, 2005-2024. 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; Phone: 201-317-0610

Cinco de Mayo Fun Facts

by Sandy Black, Contributor

On the fifth day of May you have most likely raised a salted glass in honor of the holiday known as “Cinco de Mayo.” So, do you really know what you are raising that glass to? Here are some fun facts about it.

Cinco de Mayo is NOT Mexico’s Independence Day. Mexico did achieve a major victory against the French at the Battle of Puebla on May 5, 1862. In reality, the Battle of Puebla, Mexico had already enjoyed more than 50 years of independence from Spain. This freedom won after an 11-year war which ended on September 16, 1810. The “Cinco de Mayo” celebrate their unlikely defeat against the French troops who felt that Mexico’s unpaid debt was the perfect opportunity to invade and expand Napoleon’s colonial empire.

Cinco de Mayo is also not a federal holiday in Mexico. The city of Puebla, where the battle was won, celebrates the holiday with military parades and different festivities throughout the participating streets. Again, it is not considered a major holiday by the rest of Mexico so it is not recognized at the federal level.

Cinco de Mayo celebrations come stateside. So, now we arrive at the United States and why Cinco de Mayo is celebrated here. President Franklin D. Roosevelt passed a bill in 1913 called “Good Neighbor Policy.” This bill was meant to improve relationships between Latin American countries. In passing this bill, Cinco de Mayo became a mainstream American holiday. California was the first state to embrace the holiday due to their large Mexican immigrant population.

Cinco de Mayo is celebrated with street festivals. Cinco de Mayo is celebrated throughout the U.S. with street festivals and parties. Depending where you are on the big day, parades, live music, dancing, food and drink factor into the festivities.

Mole Poblano is the official dish of the holiday. Not a burrito or a taco or even a margarita. Mole Poblano is made with Mexican chocolate and spices which gives it a bold flavor. Mole Poblano hails from the Mexican city of Puebla where the historic battle victory occurred.

Los Angeles, Chicago and Houston hold mega celebrations. Los Angeles hold their festivities on both Olvera Street and Broadway. Chicago and Houston also have similar raucous celebrations. Houston has a parade in the Pilsen area with all the trappings of a traditional Cinco de Mayo celebration.

Cinco de Mayo is a celebration of Mexican culture in the United States.

So, even though Cinco de Mayo is the victory of the Battle of Puebla, in the United States it has taken on the celebration of the Mexican culture, so no military-themed parades or battle re-enactments.

The holiday has significance for the Chicano Rights movement. Cinco de Mayo has close ties to the Chicano Rights Movement of the 1960s and 70s in conjunction to the Good Neighbor Policy. The activist movement used the holiday as a call to action regarding overlooked communities.

Cinco de Mayo is recognized as a national holiday in the U.S. The truth is that Cinco de Mayo is more of a holiday here in the United States than it is in Mexico. With the help of George W. Bush and Congress, Cinco de Mayo became an official national holiday in 2005.

Festivities feature traditional Mexican music and dance. Cinco de Mayo in America is all about celebrating the Mexican culture. The best Cinco de Mayo celebrations will feature traditional Mexican mariachi music. This type of music which dates back to the 19th century and is deeply rooted in the country’s revolutionary past.

Cinco de Mayo is celebrated around the globe. The United States is not the only country that turned Cinco de Mayo into a holiday. Countries around the world love a good fiesta. Cinco de Mayo celebrations can be enjoyed in Canada, Australia and Japan, to name a few.

Americans eat and drink a lot. In the United States, Cinco de Mayo is marked by lots of dancing, lots of drinking and lots of food. According to Produce News, Americans eat a staggering 81 million pounds of avocados on Cinco de Mayo. That is a lot of yummy guacamole! And of course, you want to wash that down with a margarita, which is why the International Wines and Spirits Record also reports that Americans drink more tequila than any other nation on the holiday.

WHAT WE'RE STREAMING

Guilty Pleasures or Hidden Treasures?

Slow Horses (streaming on Apple+)

by Sharon Kennedy, Communications Committee

I have seen clips of Slow Horses many times over the past couple of years, but I wasn’t particularly interested based on the short ads. When perusing various online reviews of available series, Slow Horses kept coming up as highly reviewed. I finally bit the bullet (so to speak) and gave it a try. So good!

Slow Horses is a three-season miniseries; however, season four should be out sometime this year. Slow Horses is the first title in the Slough House book series written by Mick Herron. This television series carries the name of the first book but the later seasons are based on the next books in the Slough House series while staying under the name of “Slow Horses.”

Think of a British spy series without James Bond. There are all the twists and turns and convoluted alliances behind the scenes, but the spies are a bunch of misfits. The fallible main characters were put out to pasture for poor performance, irritating superiors, or for political reasons. Their jobs officially involve unnecessary and boring paperwork tasks that would make anyone want to end it all.

They are so very human. They complain. They become out of breath and twist their ankles when chasing bad guys. They run out of gas. They pass gas. They are pulled into real spy work unintentionally. They persist in dangerous and deadly pursuits. While they are out risking their lives to save others, they are not only dealing with deadly bad guys. They are also dealing with bureaucrats who want them to fail and die to cover up past dastardly deeds.

The tension builds and is held throughout each episode. Yet there are very human and humorous moments throughout. The head of their department is a disheveled, tired, worn out and burned-out Jackson Lamb. Gary Oldman plays Jackson Lamb superbly. He knows what’s going on and exactly how to nonchalantly get the upper hand in tense situations, while seemingly not caring and insulting his crew of misfits. Give it a try. I think you will enjoy this series.

The Greatest Night in Pop (Netflix and Apple)

by Paul Quillin, Contributor

In 1984, British and Irish pop stars united for the cause of Ethiopian famine relief, calling the group “Band Aid” where they created the single “Do They Know It’s Christmas?” The following year, the Americans did the same calling it “The Greatest Night in Pop” which is the making of “We Are The World,” the charity single co-written by Lionel Richie and Michael Jackson at the height of their fame.

This became a huge success raising tens of millions of dollars. Quincy Jones had agreed to come onboard to lead this concentration of influential artists and produce it. Featured are solos by Bob Dylan, Diana Ross, Cyndi Lauper, Stevie Wonder, and Kenny Rogers, among many more musical superstars.

Jane Fonda, acting as the host, follows the rehearsals for the song, the interaction between the artists, and how their collaboration was able to pull off this massive production, which took place in an all-night recording session immediately after the American Music Awards.

Why then? Lionel Ritchie, who was instrumental in setting this all up realized that the music award ceremony would have all the biggest pop stars of the era together under one roof, so he got his team together to convince all these others to jump onboard. That alone was a triumph.

Once they all started working together the camaraderie gave the effort a huge boost. One of the best parts for me was seeing many of them meeting face to face for the first time, ooh-ing and ah-ing each other and even exchanging autographs.

Not everything went smoothly. Bruce Springsteen’s voice was strained having just come from a grueling tour. Bob Dylan felt uncomfortable with the packed room and he struggled with his lines; Stevie Wonder helped by sitting at the piano and singing it the way he thought Dylan should, mimicking the indie artist’s folksy voice. That Dylan went on to nail it was one of my favorite parts, and there were many more like this.

Well, if you’re old enough to recall, the song was an instant hit. Most of the “We Are The World” proceeds went to USA for Africa which was raising money to end poverty on the continent, while 10% was set aside for efforts to combat homelessness here in the US. You can still catch it, as I write this, on Netflix and Apple TV and let me say I cannot recommend anything higher to watch. Enjoy!

Murder Mystery

by Mildred Rivera, Recreation Committee Member

We celebrated Valentine's Day a few days early accompanied by our partners, and family and friends at a Murder Mystery evening in the Oak Room. When we arrived, we found a room beautifully decorated for the occasion. This is thanks to our Recreation Committee volunteers Maria Montalvo, Angela Manning, Leonardo Chamorro and Mildred Rivera. For the event, Mary-Ann Rodriguez and Bob Hampp arrived to help.

We enjoyed a buffet dinner. Then the real fun began between laughter and performances because we all had a character to play in the story. It was a great time with gifts and above all lots of laughs.

Thanks to everyone who joined us that night.



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