

Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee

I began the last column with the following; "It is 70 degrees as I write this in late September, but autumn is knocking at the door." I never would have guessed that the temperature would be in the low 70's two months later.

I must admit that it has been delightful to be in short sleeves after Halloween. However, the fires on Blue Mountain and the inability for ski resorts to even think of opening is far from delightful. Whatever the temperature and whatever you celebrate, I hope you and your family have a lovely and loving holiday season.



Santa is going to be very busy in this area over the next two months! He will be on the Santa Claus Special train on the Lehigh Gorge Scenic Railway out of the Jim Thorpe train station. The hours will be 10:30, 1, and 3:30 from 11/29 thru 12/24. He will also be available for pictures at Country Junction in Lehighton from 10-4 on Saturdays and Sundays from 11/30 to 12/22.

Country Junction is also the site of their Great Christmas Adventure from 4-8 on Thursdays through Sundays. Various characters (such as Frosty, Mrs. Claus, and Elf) will be there to greet your little ones. There will be treats and live performances. The cost for this experience is \$20.

Santa will also be present at Skytop's Magic Wonderland on Saturdays from 11/30 to 12/21. Admission is free and you can enjoy tea and cookies and carolers as well as Santa. Santa will be at Camelback in Tannersville for their tree lighting on 12/6. Skytop will host breakfast with Santa on Sundays through 12/22. The cost is \$45 for adults and \$35 for ages 5-12.

There are other family friendly adventures this season. You can visit a real reindeer farm at **Spruce Ridge Reindeer** in Albrightsville. The tours are at 10am and 11am and the cost is \$20 per person for anyone age 3 and up, and \$5 for 2 and under.

Quiet Valley Living Historical Farm hosts their Old Time Christmas on Saturdays and Sundays through 12/15. The cost is \$18 per person and \$10 for ages 2-12.



(continued on next page)



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Out & About

Things to Do and See in the Poconos

(continued from page 1)

Pocono Environmental Education Center hosts various events throughout the year. For example, the Winter Ecology Hike is on December 15 and/or January 5 and costs \$5. January 25 is their Wild Medicinal Teas and costs \$20. Winter survival is from 1-3 on January 26th and costs \$5.

Shawnee Playhouse presents seasonal plays. For example, It's a Wonderful Life plays on various dates from 11/23 to 12/22. A Christmas carol sing-along will be at Shawnee Inn and Golf Resort on 12/17 from 7-8. Breakfast with the Princesses will be at Skytop from 9:30 to 11 on 1/26.

Would you like more adult activities? How about Cornhole Wednesdays at Slopeside Bar and Grill in Palmerton? Winners get Blue Mountain gift cards. Pocono Falson Experience with the Pocono Day-Tripper in on Thursdays through 12/26.

Mountain View Vineyard hosts Sip and Shop on December 1st. Over 2 dozen vendors will be present for your Christmas Shopping.

If you REALLY want the Christmas shopping experience, you must check out *Christkindmarkt* in Bethlehem. It runs from 10-6 on Thursdays and Sundays and 10-8 on Fridays and Saturdays. In addition to shopping the many vendors, you can watch ice sculpting, glass blowing, enjoy crafts and Crayola creativity activities.



There are light shows, both drive-through and walk-through. Pocono Lights is a drive through experience at Pocono Park in Bushkill and runs on Thursdays through Sundays through 12/29. Lights in the Parkway in Allentown is a drive through experience that runs from 11/29 to 1/6. Winter Light Spectacular is at the Lehigh Valley Zoo and is a walk-through experience that includes fire pits and cocoa and s'mores. Santa, Elsa, Belle and Cinderella will be there.

Last but not least is the Peeps Fest! On December 30 and 31st at the Steel Stacks in Bethlehem there will be music, entertainment, a family fun run, fireworks, ice skating and, at 5:30, the Chicks Drop. Reportedly people come from all over the country for the Peeps event.

Have fun!

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My Unintentional Emergency

by Evelyn Infante, Contributor

When I needed a new watchband for my Apple watch, I found many styles to choose from on the internet. After perusing a few websites, I found a reasonably priced but stylish black and silver watchband with a clasp. When it arrived, it did indeed look fashionable on my wrist.

But after wearing it a few times, I got annoyed trying to unlatch the tight clasp, often breaking my fingernails. I again searched for another band. This time I chose a flexible one that loosely slips through your hand and once pulled through the buckle, you can adjust the fit, much as you would a belt. Sometimes my husband helps with the adjustment since with one hand, it isn't easy pulling the excess material through the buckle.

Recently my husband and I were watching television when I decided to take off my Apple watch without his help. As I tried to loosen the band by tugging at it, I accidentally swiped the emergency icon on the Apple watch sending a message that I was in an emergency.

I frantically tried to answer the 'Are You OK' message that instantly appeared on my watch, but in my moment of panic, I sent the call. Immediately, my phone rang. When you make a call with Emergency SOS, your Apple Watch automatically calls local emergency services and shares your location with them. When the call ends, your Apple Watch sends your emergency contacts a text message with your current location. Thankfully, that's my husband and not one of my children.

The 911 operator asked if I was alright. I assured her I had accidentally set off the emergency alert but that everything was ok. After verifying my personal information, she said she would let the police know the call was made in error. I blew a sigh of relief and went back to watching TV.

A few minutes later, I saw the lights of a police car through the glass of my front door. For a split second, I wondered what happened in my neighborhood. And just as fast, I realized the police were in my driveway. Weren't they informed of the canceled call?

I jumped off the sofa and waited to open the door as soon as he knocked. Trying to look at ease, I said hello.

When my husband joined me, my writer's mind went to the dark side. *Did he walk over so I wouldn't tell the police he hurts me?*

I recently had shoulder surgery, and I was in a sling. *Will the police assume I made the call after suffering a spousal assault?* I mean, that's a reasonable assumption from a woman wearing a sling and claiming she didn't mean to place an emergency call while her husband stands beside her. Right?

The police officer informed me he received a call to check if I was alright. As calmly as I could, wishing my husband had remained on the sofa, I assured the officer everything was fine and explained what happened with my Apple Watch, but thinking, *of course, an abusive husband would be by his wife when facing law enforcement to make sure she behaved.*

The officer smiled and said, "You won't believe how many times a day that happens."

And just like that, all dark thoughts evaporated but filed in a corner of my mind for a possible story. The nice policeman believed me. He didn't assume I was a victim of abuse. Of course he didn't.

My husband asked, "Really? This happens a lot?"

"Oh yes, we get about forty calls a day because someone inadvertently sets off the emergency call on their Apple devices.

"Sorry you had to come to check on me," I said.

"No bother. You guys have a good night."

I closed the door feeling less stupid for setting off the emergency call.

My iPhone sometimes annoys me because when I am reading an article and go to hand it over to my husband so he can read it, the phone advances to another page, or if I put the phone down for a second without finishing what I am reading, the article disappears, sometimes never to be found again.

But since my incident, I realized perhaps the iPhone is so sensitive because of the SOS emergency icon. In a life and death situation, I suppose it has to be sensitive to the touch because in an emergency every second counts. But it is still annoying when the phone switches pages on me or hides what I am reading when I put the phone down intending to come back to it.

Perhaps they'll figure it out in one of their many upgrades. Needless to say, I am more mindful of my watch. I don't ever want the emergency dispatcher or the police to waste their time because I bought the wrong watch band.

I think it's time to shop for a new one.



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Contact the Pennsylvania Game Commission Regional Office that serves the county in which you reside for additional assistance creating, preserving or enhancing wildlife habitat.

Reminder: It's illegal to feed bear and elk in Pennsylvania and in Disease Management Areas. However, no free meals need to be given to wildlife anywhere. Learn more about the dangers of feeding wildlife online at www.pgc.pa.gov.

Thank you for being a Pennsylvania hunter, conservationist and voice for the future of hunting in PA!

Did You Know?

by Phyllis's Haase, Community Manager

Protecting Association Funds

One of the Board's most significant responsibilities is managing the Association's funds. They take this duty seriously and have implemented the following safeguards:

- **Annual Audit:** Association financial records are audited each year by a certified public accountant to ensure accuracy and compliance.
- **Bank Reconciliations:** Bank statements are reconciled regularly to confirm all financial transactions are accurate and accounted for.
- **Monthly Reviews:** The balance sheet, profit and loss statement, and monthly expenses are reviewed in comparison to the budget to maintain financial alignment.
- **Reserve Analysis:** Association reserve accounts are analyzed annually to confirm that funds are adequate for future needs and capital expenditures.
- **Investment Policy:** An investment policy is in place to protect the principal of invested funds, complemented by a signature policy for operating funds and a collections policy to support cash flow.
- **Conflict of Interest Disclosure:** Any potential conflicts of interest must be disclosed to uphold transparency and ethical standards.
- **Checks and Balances:** Measures, such as requiring two signatures on all checks, are in place to protect Association funds through a robust system of checks and balances.

These procedures reflect the Board's and Management's commitment to financial responsibility and the secure management of Association resources.

Board Motions

by Phyllis Haase, Community Manager

September 6

- Motion to hire an independent forensic accountant to check our finances. Bruno/Kone; 5/4 Motion Passed. *Opposed: Mr. Montalvo, Mr. Fariello, Mr. Hoffman, and Ms. Morton.*
- Motion to divert the common area camera feeds from the community manager's office to the Public Safety Department. Bruno/Elliott; 2/7 Motion Failed. *Opposed: Mr. Montalvo, Mr. Fariello. Mr. Kone, Mr. Hoffman, Ms. Rivera, and Ms. Morton.*
- Motion to form a Short-Term Rental Committee. Rivera/Neri; 9/0 Motion Passed.

October 4

- Motion to conditionally award the 2024-2025 Equipment Rental Bid to Papillion and Moyer contingent on Community Manager's review. Hoffman/Kone. 8/0 Motion Passed.
- Adoption of Director Electronic Communications Usage Policy - tabled.

Stay in Touch with Penn Estates

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From Phyllis's Desk

by Phyllis Haase, Community Manager

Winter Road Maintenance

As winter approaches, removing snow from our roads becomes a priority and requires everyone's cooperation. Snow removal is typically carried out in two phases:

- **During the Storm:** Quick passes are made with the plows to keep roads open, with priority given to the most heavily traveled routes.
- **After the Storm:** Once the storm ends, plows widen cleared roads and ensure all roads are fully accessible.

Due to limited resources, our association cannot clear private driveways, so each resident is responsible for maintaining access to their property. While we make efforts to minimize snow buildup, snowplows inevitably create snow berms across driveways.

To aid in efficient snow removal, please ensure that there are no obstructions like parked vehicles on roadways or in the 10-foot easement area. Vehicles parked on association roads during snow removal are subject to towing at the owner's expense. Structures like trees or hedges close to the road should be set back to avoid potential damage from snow plows.

Guidelines to help facilitate the snow removal process:

- **Obstruction-Free Easements:** To allow for safe and efficient plowing, refrain from placing trees, hedges, pavement, or any other improvements within the 10-foot easement. The association and snow removal teams are not responsible for any damage to such items.
- **No Parking on Association Roads:** To ensure effective snow clearing and maintain access for emergency vehicles, parking is prohibited on association roads. Vehicles found parked during snow removal are subject to towing at the owner's expense.
- **Avoid Parking at the End of Driveways:** Do not park vehicles within 10 feet of the road or easement. Any damage to vehicles due to non-compliance will be the owner's responsibility.
- **No Snow Dumping on Common Areas:** Please refrain from placing driveway snow on association property to keep roads and common areas safe and accessible.
- **Handling Snow Berms:** Snowplows create snow banks along roadsides and driveways. While we cannot avoid snow buildup across driveways, you can help by waiting to clear your driveway until after the roads are fully plowed. When shoveling, place snow on the right side of your driveway as you face the road to minimize the amount pushed back onto your driveway.
- **Stay Clear of Plows:** Allow at least 200 feet of clearance behind maintenance vehicles, and do not attempt to pass snowplows on the right.

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Eats Around Town

by Paul R. Quillin, contributor

Lunch at The LongHorn

Last July we decided to have lunch at the LongHorn. We hadn't been there for quite some time and were very pleasantly surprised at how good the food was. So, the day before election day we went again. All three of us chose winners. Two of us had Bloody Marys!

I chose a Cheddar Burger. This comes with lettuce, tomato, onion and sliced pickles. I also opted for some bacon as an extra and instead of fries I chose what they call onion petals. These are similar to onion rings but as the name suggests, they look like inch wide curved leaf petals which are deep-fried batter coated



delights. Yup, loved them!

Mike's choice was the Crispy Fried Chicken Sandwich. This comes on a crisp fresh roll with lettuce, tomato, onion and pickles. It was a huge meal. Ranch dressing is served on the side. Lunches come with the



choice of a side, so he chose the Caesar Salad.

Our friend went a little wild and ordered a salad that featured a bed of mixed lettuce topped with cherry tomatoes, strawberries, feta cheese crumbles, orange slices & a sprinkling of walnuts. For the side the choice was a bowl of potato cream soup.

These lunches were priced at \$8.99 to \$9.99 which included your choice of a side. At these prices you can't do as well at a fast-food restaurant, so is it worth a try? You bet! And we all took plenty of leftover home!

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HEALTH & FITNESS

by Yolanda Sarrabo, CPT, BCS NASM, Contributor

The countdown for the last two fall holidays begins now! I say this every fall holiday and I suppose I'll continue the sentiment...some people are not in the mood as they have too much to do.



Thanksgiving involves getting the family together, hosting, cooking, and being stressed. Christmas begins with family, hosting, cooking, gifts, and being stressed.

As the year wraps up the resolutions many know so well is met with losing weight and changing diet at the top of the year; we know how that usually works out for some.

Quick Fix, Please

Well, there's really no quick fix to making a change whether it's your diet or your physical fitness in movement. It all comes down to doing the work. So, with that said let's talk about starter hacks to get the conversation in gear during this time:

Hack 1 - Plan Your Goals

Start a planner by charting a short-term goal. The planner should include what area of the body you want to improve or food diary with better alternatives rather substandard.

Hack 2 - Prepare A Short-Term Plan

Be a realist on what you can and will do when it comes to meeting a fitness experience, especially during the holidays. Again, if it makes sense at the top of the year then try and stick to that goal for a month or so afterwards.

Holiday Fitness Hacks

Here are 3 more hacks to consider that will make you feel like you're heading in a good start, while trying to continue the efforts after the holidays for reaching the fitness mark of 150 minutes a week.

Hack 3 - 15-minute workouts twice a day

Trick the mind as you see this leads to a full 30 minutes but just split it up within the time you're running around for the holiday. Try 15 cardio (Jumping Jacks, Speed Walking, High Knees) you can stick to one routine or mix it up as long as they last for a full 15 min.

Hack 4 - Accountability Partner

Maybe you can't afford a trainer that can help push you during the holiday-perhaps the top of the year makes more sense. So, now what?

Why not have someone in your house (that is not a bad influence) who can be your temporary accountability partner. Your temp partner can ensure you stir from the snacks that are not the best at this time, as well as check in if you accomplished the latter hack of 15 - 30 min routine for the day.

Hack 5 - Resisting Urge

Rather become a couch bunny awaiting your favorite resist the urge of staying stationary during commercials. Why not try using breaks to do some resistance training until the program returns. It could be a good idea to have tools such as a resistance band close to the chair as a reminder to try 3-5 minutes of floor leg press, or bicep curls using the band.

Happy holidays!

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



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photos by David Montalvo

Penn Estates Kids Halloween Party



Christmas Traditions Around the World

by Sandy Black, Contributor

Hanging Advent calendars in Germany - the traditional German Advent calendar was originally designed to involve children in the festivities leading up to Christmas. These calendars are usually made of cardboard and have 24 small windows or flaps, one of which is opened on each of the 24 days leading up to Christmas. The Advent calendar was originated in the 19th century and is an integral part of the Christian tradition.

Decorating fir trees in Europe - Germany is credited with the starting of the Christmas tree tradition. By the 16th century devout Christians were bringing trees into their homes to be decorated with fruits, candles, ribbons, etc.

“Noche de las Velitas” in Colombia - Also known as “Little Candles Day” or “Immaculate Conception Eve” is widely observed as a religious holiday in Colombia. It is celebrated on December 7th on the eve of the “Immaculate Conception” which is a public holiday in Colombia. This day is the unofficial start of the Christmas season in the country even though the official day is the First Advent Sunday (between November 27th and December 3rd). On this night people place candles and paper lanterns on windowsills, balconies, porches etc., everywhere they can be seen in honor of the Virgin Mary and her Immaculate Conception.

Celebrating Christmas on January 7th in Ethiopia - Ethiopian Christmas is celebrated on January 7th on the Ethiopian calendar as the day of Jesus’ birth alongside the Russian, Greek, Eritrean and Serbian Orthodox churches. Ethiopian Orthodox Christians are to fast for 43 days, a period known as “Tsome Nebiyat” or the “fast of the Prophets”. Fasting also includes abstaining from all meat and alcohol. The fast is to cleanse the body of sin as they await the birth of Jesus.

Giving poinsettias in Mexico - There are lots of wonderful flowers in Mexico, each holding their own special cultural importance. Marigolds are particularly important during the Day of the Dead ceremonies. They serve as the sun’s repre-

sentation, guiding the departed back to Earth. Poinsettias, sometimes known as “Noche Buena,” bloom throughout the Christmas season and represent happiness and purity.

“La Quema del Diablo” in Guatemala - A young man steadies a piñata shaped like the devil on the ground before him. The smug-faced demon is about three feet tall, with spiky red horns, a black tissue-paper goatee, and a small pitchfork in his hand. He scatters branches and newspaper around the devil’s black boots and snakes a long chain of firecrackers around his chubby waist as the count-down begins. *Diez, nueve, ocho...* He dashes inside, returning seconds later with his wife and children, then bends to light a match as the neighborhood chorus reaches *uno*. The firecrackers pop wildly, making the hollow piñata convulse. The family cheers as the devil keels over and continues to burn. Every **December 7 at 6:00 p.m. sharp**, Guatemalans “burn the devil,” building bonfires outside their homes to mark the occasion. The tradition has special significance in Guatemala City because of its association with the Feast of the Immaculate Conception which honors the city’s patron saint. But where did the tradition come from, and how is it changing? According to Celso Lara, an expert on Guatemalan popular culture, the origins of *la quema del diablo* can be traced to colonial times when it was commonplace for people to light lanterns or, for those with lesser means, bonfires outside their homes to celebrate special occasions.

Midnight mass in Rome - Each year thousands of worshipers gather at **St. Peter’s Basilica** at the Vatican in Rome to experience Christmas Midnight mass. Presided over by **Pope Francis**, the mass offers the hopeful message of Christmas. It also features music from the Sistine Chapel Choir, the world’s oldest choir still in operation. One of the most-watched Christmas masses around the world, if you cannot get to the Vatican, the famous service can be watched at home in 72 countries across five continents.

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CAMP OUT

by Mildred Rivera, BOD Member

Our camp out was a complete success for people of all ages. The laughter, camaraderie, games, music, hot dogs, snacks, bonfire with marshmallow made for a spectacular night. Our neighbors are the best. The truth is that we had a lot of fun. We all want it to be repeated next year. Keep a lookout for the announcement next year and be sure to register.



Adoption of the 2025 Budget

by Phyllis Haase, Community Manager

On Friday, November 8, the Board adopted the 2025 budget. As a result, the annual assessment is set at \$1,466 for developed properties and \$1,261 for undeveloped properties. The Association's budget acts as a financial roadmap for community operations, offering a structured forecast of revenue, operating expenses, and capital expenditures.

The budget is an essential component of the Association's financial health. The majority of revenue comes from annual assessments (dues), while other income sources [interest, late fees, rental fees, various administrative services] help offset expenses. Operating expenses support daily services and general upkeep of the Association and cover recurring monthly costs, including utilities, staffing, professional and legal services, as well as cleaning and maintenance of common areas.

Capital expenses, guided by the Reserve Study, address asset repair/replacement and funds saved for future projects. These reserves function as the Association's savings account. Typical asset repairs and replacements may involve improvements to roofs, pools, tennis courts, clubhouses, vehicles, and roadways or parking lots.

In preparing the budget, the staff aims to keep income and expense projections realistic, working to predict expenditures accurately and prevent shortfalls, thus ensuring the Association's financial stability while planning for future needs.

Annual invoices are sent the last week of November. If you do not receive yours by the first week of December, please contact the Administration Office by phone, visit in person, or email our controller at lisagehringer@pepoa.org. Please note, the Association is not responsible for lost or undelivered mail. For any questions regarding your invoice, reach out to the Administration Office at 570.421.4265.

We would like to extend our gratitude to the Finance Committee and staff for their commitment to finalizing the 2025 budget.

The Board and staff wish you all a happy and healthy New Year.

2025 Capital Budget

Capital Improvement Budget

Account	Budget	Amount
INCOME		
	2025 Dues Income designated to Capital Improvement Fund	
	Capital Improvement Fees	95,290
	Total Capital Improvement Contribution	95,290
		(95,290)
EXPENSE		
	Total Capital Improvement Expenses	0

Capital Reserve Budget

Account	Description	Amount
INCOME		
	2025 Dues Income designated to Capital Reserve Fund	500,000
	CIF Funds designated to Capital Reserve Fund	95,290
	Prior Years Contribution	2,000
	Interest	40,000
	Total Capital Reserve Contribution	637,290
	Funds from Capital Reserve Balance	194,689
	TOTAL	831,979
EXPENSE		
	Road Improvements	550,000
	Road Cross Pipes	40,000
	Road Improvements - Base repair	25,000
	Storm Water Improvement	75,000
	Vegetation Maintenance	73,200
	Radar Gun Replacement (2)	1,600
	Signage - Sections and Gate	8,000
	Restock Lake	3,000
	Server	12,179
	Walking Path - Sports Complex	10,000
	Oak Room Flooring	25,000
	2024 Carrier Over	
	Reserve Study	9,000
	Total Capital Reserve Expenses	831,979

2025 Operating Budget

INCOME

DUES REVENUE

04000	Dues Income	\$2,200,330.00
04001	Prior Dues	\$80,000.00
04004	Deferred Dues	\$100,000.00
04020	Interest on late payments	\$60,000.00
04021	Collection Fees	\$5,500.00
04050	Late Fees	\$65,000.00
04051	Payment Plan Fee	\$14,250.00
	SUBTOTAL DUES REVENUE	\$2,525,080.00

OPERATING REVENUE

04030	Public Safety Citations	\$120,182.00
04070	Interest Income	\$45,000.00
04071	Rental Registration	\$371,946.00
04075	Gate Cards	\$23,000.00
04085	Private Event Rental	\$5,000.00
04080	Resale Certificate Fee	\$16,250.00
04090	Codes Enforcement Permit -Violations	\$23,200.00
04099	Miscellaneous Income	\$600.00
04081	Store Lease	\$7,400.00
04079	Beach and Pool Income	\$3,250.00
04073	Amenity Badges	\$125,500.00
04006	Bingo	\$1,800.00
04070	Procurement Card Rebate	\$1,700.00
	SUBTOTAL OPERATING REVENUE	\$744,828.00
	TOTAL REVENUE	\$3,269,908.00

OPERATING EXPENSES

SCHEDULE A - Maintenance

06000	Maintenance Payroll	\$359,898.00
06001	P/R Taxes	\$35,989.00
06002	Benefits	\$101,638.00
06020	Janitorial Supplies	\$9,075.00
06030	Buildings & Grounds	\$20,000.00
06040	Landscape Maintenance	\$15,000.00
06050	Amenity Repairs	\$15,000.00
06060	Refuse Collection	\$9,000.00
06061	Tools/Equip Purchase/Repair	\$7,000.00
06062	Road Repair Materials (in-house)	\$5,000.00
06070	Snow Removal	\$40,000.00
06080	Vehicle Fuel	\$31,000.00
06090	Vehicle Maintenance & Repair	\$8,000.00
06092	Personal Protective Equipment	\$3,500.00
06093	Crack Sealing	\$0.00
06094	Line Painting	\$3,000.00
06095	Dash Cams	\$4,800.00
	TOTAL MAINTENANCE	\$667,900.00

SCHEDULE B - Public Safety

07055	Salary and Wages	\$538,827.00
07002	P/R Taxes	\$53,082.00
07056	Overtime Charges	\$0.00
07057	Vehicle Maintenance	\$8,000.00
07059	Operational Supplies	\$8,000.00
07060	Benefits	\$104,424.00
07060	Radar Gun Calibration	\$700.00
07062	Uniforms	\$6,000.00
07021	Training	\$2,500.00
07020	Software - Omingo	\$8,000.00
07010	Community Relations/Outreach	\$750.00
	TOTAL PUBLIC SAFETY	\$730,283.00

SCHEDULE C - Recreation [including Pool and Lake Staffing]

08000	Recreation Payroll	\$165,340.00
08001	Recreation Payroll Taxes	\$16,534.00
08002	Recreation Benefits	\$0.00
08020	Lifeguard Expenses	\$4,500.00
08090-000	Events	\$10,000.00

08090-001	Activities	\$10,000.00
08090-002	Community Day	\$8,500.00
08090-003	Youth Group	\$0.00
08030	Lake/Pool Maintenance	\$22,000.00
08031	Lake/Pool Testing	\$3,250.00
08032	Equipment Purchase	\$10,000.00
08040	Amenity Badges	\$1,500.00
08023	Bingo	\$1,800.00
	TOTAL RECREATION DEPT	\$253,424.00

SCHEDULE D - Committees

07042	Community Safety	
05084	TNR	\$500.00
08064	Communications Committee	
08065	Election Committee	\$325.00
05081	Board Expense	\$2,500.00
	TOTAL COMMITTEES	\$3,325.00

SCHEDULE E - Administration Wages and Salaries

05002	Management Employees Payroll	\$189,888.00
05003	Management Employees P/R Taxes	\$18,988.00
05006	Management Employees Benefits	\$56,418.00
05000	Admin Employees Payroll	\$230,236.00
05001	Admin Employees P/R Taxes	\$23,023.00
05007	Admin Benefits	\$21,250.00
	TOTAL	\$539,803.00

SCHEDULE F - Administration Expenses

05020	Accounting Services	\$16,000.00
05030	General Legal Services	\$40,000.00
05040	Computer - Camera Expense	\$27,500.00
05050	Operating Supplies	\$18,000.00
05060	Leased Equipment	\$12,500.00
05070	Collection Filing Charges	\$8,700.00
05080	Annual/Special/Committee Meetings	\$2,000.00
05090	Bank Fees	\$2,000.00
05091	Payroll Processing Fee	\$9,000.00
05100	Credit Card/Bank Fees	\$31,000.00
05110	Refunds	\$1,000.00
07041	Alarm System Fees	\$4,200.00
07043	Gatehouse Support Fees	\$26,000.00
05051	Membership Mailings Postage	\$15,000.00
05052	Webhosting Fees	\$5,000.00
05057	Dues/Subscript/Licenses Training	\$9,000.00
05053	Advertising	\$4,000.00
05054	Volunteer Dinner and gifts	\$3,500.00
05066	Community Relations	\$2,500.00
	TOTAL ADMIN	\$236,900.00

SCHEDULE G - Community Insurance

08201	Insurance Directors & Officer	\$7,500.00
08202	Insurance - Umbrella	\$21,379.00
08203	Insurance - Package (QBE)	\$161,494.00
08204	Insurance - Worker's Comp	\$32,000.00
08205	Insurance Volunteer - Group	\$380.00
	TOTAL INSURANCE	\$222,753.00

SCHEDULE H - Utilities

08263-000	Fiber Optic Cable Expense	\$23,520.00
08250-001	Water and Waste Removal	\$16,000.00
08250-002	Electric Utilities	\$30,000.00
08250-003	Propane Gas	\$17,000.00
08250-004	Internet-Office 365-Website	\$6,000.00
08250-005	Cable	\$3,000.00
08250-006	Phone Landline	\$14,000.00
08280-007	Phone Mobile	\$6,000.00
	TOTAL TELE/UTIL & COMM	\$115,520.00

SCHEDULE J - Interfund Transfers

08264	Capital Reserve Contribution	\$500,000.00
	TOTAL INTERFUND TRANSFERS	\$500,000.00

GRAND TOTAL OPERATING EXPENSES

\$3,269,908.00

Michael's Kitchen

by Michael J. Tyrrell, Communications Committee Member

Grand Finales - Bake up a memorable ending to your holiday meals. My sensational pies and tarts are grand finales which will earn everyone's applause.

Chocolate Crunch Cheesecake

(makes 16 servings)

- 1 box (10 ounces) shortbread cookies (such as Lorne Doone), finely crushed
- 4 tablespoons butter, melted
- 3 packages (8 ounces each) cream cheese, softened
- 1 cup plus 1 tablespoon sugar
- 2 tablespoons cornstarch
- 4 eggs
- 1 cup sour cream
- 2 tablespoons coffee liqueur (such as Kahlua)
- 1 teaspoon vanilla extract
- 1 large Nestle Crunch candy bar (5 ounces), chopped
- 1 cup heavy cream
- Nestle Crunch bar (1.55 ounces), chopped, for garnish

INSTRUCTIONS

1. Heat oven to 350°.
2. Mix together the crumbs and butter. Press over the bottom and partially up side of a 9-inch springform pan. Refrigerate while making filling.
3. Beat cream cheese 1 minute. Add 1 cup of the sugar and cornstarch; beat for 3 minutes. Beat in eggs, one at a time. Add sour cream, liqueur and vanilla; beat until smooth. Fold in chopped candy bar. Pour into crust.
4. Bake at 350° for 90 minutes, until just set. Run a knife around the edge of cake to separate from pan. Cool in pan on rack. Cover; refrigerate overnight.
5. Remove side of pan. Whip cream and 1 tablespoon sugar to stiff peaks. Spread onto cake; garnish with candy bar pieces.

Peanut Butter & Jelly Linzer Torte

(makes 30 servings)

- ¾ cups all-purpose flour
- ½ teaspoon salt
- 1 cup (2 sticks) cold butter, cut into pieces
- ½ cup peanut butter
- 1 ½ cups sugar
- 1 egg
- 1 egg yolk
- 1 jar (12 ounces) salted peanuts, finely ground
- 2 jars (12 ounces each) seedless raspberry jam
- 1 egg yolk beaten with 1 tablespoon water
- 1/3 cup coarsely chopped peanuts

INSTRUCTIONS

1. Heat oven to 400°. Coat a 15½ x10½ x1-inch jellyroll pan with nonstick cooking spray.
2. Blend flour and salt. Cut in butter with pastry blender until mixture resembles coarse crumbs. Add peanut butter; quickly work into mixture. Stir in sugar, egg and egg yolk. Add peanuts; mix well. Divide dough in half; form into 2 discs.
3. Press half the dough evenly into bottom and up sides of prepared pan. Bake at 400° for 15 minutes.
4. Roll remaining dough between 2 sheets of waxed paper to a ¼-inch thickness. Put on baking sheet and freeze for 15 minutes.
5. Reduce oven temperature to 350°. Spread jam over baked dough. Remove top piece of waxed paper from chilled dough. Cut into 1-inch strips. Arrange in lattice pattern atop of jam. Press end of strips to edge.
6. Brush egg wash over pastry. Sprinkle nuts around edge. Bake at 350° for 35 minutes. Cool on rack.

Pumpkin-Spice Bundt

(makes 16 servings)

- 2¼ cups cake flour (not self-rising)
- 2 teaspoons pumpkin pie spice
- 1½ teaspoons baking powder
- ½ teaspoon baking soda
- ½ teaspoon salt
- 1 cup (2 sticks) unsalted butter, softened
- 1½ cups sugar
- 3 eggs
- 1 cup solid-pack pumpkin puree
- 1 teaspoon vanilla extract
- 1 cup milk
- 1 cup sweetened dries cranberries, coarsely chopped

Glaze:

- 1½ cups confectioner's sugar
- 1 tablespoon light corn syrup
- 6 to 7 teaspoons lemon juice
- Lemon peel and pumpkin pie spice, for garnish

INSTRUCTIONS

1. Heat oven to 350°. Butter and flour a 12-inch bundt pan. Set aside.
2. In a large bowl, whisk together flour, pumpkin pie spice, baking powder, baking soda and salt. Set aside.
3. Beat butter until smooth. Add sugar; beat until fluffy. Beat in eggs, one at a time, beating well after each addition. Add pumpkin and vanilla. Beat until combined.
4. On low speed, beat flour mixture into butter mixture in three additions, alternating with milk. Beat 2 minutes on medium-high speed. Fold in cranberries. Spoon into prepared pan.
5. Bake at 350° for 55 minutes or until a toothpick inserted in the center of the cake comes out clean. Cool in pan on wire rack for 20 minutes. Run a knife around edge of the pan. Turn out; cool completely.
6. Prepare Glaze: In a small bowl mix together confectioner's sugar, corn syrup and lemon juice until smooth. Drizzle over top of cake and allow to drip down the sides. Garnish with lemon peel and pumpkin pie spice.

Banana Cream Fruit Tart

(makes 12 servings)

- 1 package (17.3 ounces) of frozen puff pastry, thawed
- 1 egg beaten with 1 tablespoon water
- 1 package (3.4 ounces) instant banana cream pudding
- 1¾ cups half and half
- 4 cups assorted sliced fruit, such as bananas, raspberries, kiwi, figs
- 2 tablespoons red currant jelly

INSTRUCTIONS

1. Heat oven to 425°. Coat a large baking sheet with nonstick spray.
2. Place one thawed pastry sheet on a lightly floured work surface. Cut a 1-inch strip from each long side. Brush pastry with egg wash and place strips over each long edge to form a border. Brush tops of strips with egg wash. Prick bottom of pastry with a fork. Transfer to baking sheet. Repeat with remaining pastry sheet to form a second tart.
3. Bake at 425° for 16 to 17 minutes. Transfer to wire rack to cool. Gently press down centers if puffed.
4. Prepare pudding following package directions, using half and half instead of milk.
5. Spread half of the pudding over each cooled pastry. Arrange a row of each type of fruit on the two pudding-topped sheets of pastry.
6. Heat jelly until melted. Brush over fruit on both tarts. Refrigerate for at least 1 hour before serving.

(continued on next page)

Michael's Kitchen cont.

Coconut Croissant Bread Pudding

(makes 12 servings)

- 8 egg yolks
- 4 whole eggs
- 2½ cups milk
- 1 can (13½ ounces) coconut milk
- 1 cup sugar
- 1 teaspoon coconut extract
- 1 teaspoon vanilla extract
- ½ teaspoon salt
- 5 large croissants
- 1 cup semisweet chocolate chips
- 1 cup sweetened flake coconut
- 1 tablespoon confectioners, for dusting

INSTRUCTIONS

1. Whisk together egg yolks, eggs, milk, coconut milk, sugar, coconut extract, vanilla extract and salt.
2. Coat a 2½-quart baking dish with nonstick cooking spray. Cut croissants in half horizontally. Place bottom halves, cut-side up, in prepared pan. Sprinkle with chocolate chips and coconut. Cover with top halves of croissants, cut side down. Pour egg mixture over top. Top with baking sheet weighted down with cans so croissants get pressed down and submerged in liquid. Let stand 30 minutes.
3. Heat oven to 350°. Remove baking sheet used as weight.
4. Cover pudding loosely with foil. Place pudding pan in a larger pan on oven rack. Pour hot water into larger pan to reach depth of 1 inch.
5. Bake for 1 hour. Remove foil; bake another 30 minutes or until temperature registers 160° on instant read thermometer. Carefully remove dish to wire rack; cool slightly. Dust with confectioners sugar before serving.

Mini Chocolate Cakes

(makes 12 servings)

- 2 cups all-purpose flour
- 2/3 cup cocoa powder
- 1½ teaspoons allspice
- 1 teaspoon baking powder
- ¾ teaspoon baking soda
- ¼ teaspoon salt
- ¾ cup (1½ sticks) unsalted butter, softened
- 1½ cups light-brown sugar
- 3 eggs
- 2 teaspoon vanilla extract
- 1 cup sour cream
- 4 ounces bittersweet chocolate, chopped

Ganache: 1 cup heavy cream
8 ounces bittersweet chocolate, chopped
Assorted holiday decorations

INSTRUCTIONS

1. Heat oven to 350°. Coat two 6-cup jumbo muffin pans with nonstick cooking spray. In a large bowl, whisk together flour, cocoa, allspice, baking powder, baking soda and salt; set aside.
2. Beat butter 2 minutes. Add sugar and beat until fluffy. Add eggs, one at a time, beating well after each. Beat in vanilla. Beat in flour mixture in three additions, alternating with sour cream. Beat 2 more minutes. Fold in chopped chocolate. Fill prepared muffin cups half full.
3. Bake at 350° for 25 minutes or until tops spring back when touched. Cool cakes for 10 minutes in pan on wire rack; cool completely.
4. Make Ganache: Bring cream to a boil in a small saucepan. Place chocolate in a medium-size bowl; pour hot cream over top. Stir until smooth.
5. Place a rack over a jelly-roll pan. Place cakes, flat side down on rack. Pour 2 to 3 tablespoons ganache over each cake., smoothing with spatula. Refrigerate 1 hour or until set, and decorate.



WINTER HEALTH & SAFETY TIPS



Dress Warmly Wear dry, loose-fitting layers that will hold your body heat and cover exposed skin, like your face and hands.

Prevent Falls Watch out for slips on ice and snow by wearing sturdy shoes and walking at a slow pace.



Winterize Your Home Install insulation, weather stripping, storm windows, and check your heating systems.



Watch Your Shoveling If you have snow to shovel, take breaks often.



Be a Winter Buddy Check on family, friends and neighbors, especially older adults, to make sure they have heat and are safe inside.



WHAT WE'RE STREAMING

Guilty Pleasures or Hidden Treasures?

Dark Winds

(streaming on Netflix)

by Sharon Kennedy, Communications Committee Member

There are a few authors that I have read for decades, such as Michael Connelly, Dean Koontz, Lee Child, Catherine Coulter, Louise Penny and Barbara Kingsolver, among others. Another author that I turn to frequently is Tony Hillerman. He wrote novels set in the Southwest in Navajo country, featuring a detective named Joe Leaphorn. Although Hillerman was of European descent, not Navajo, he is said to have represented the Navajo culture and traditions with respect and general accuracy. In fact, he was the only non-Native to receive the Special Friends of the Dineh (i.e., Navajo) from the Navajo Native Council. Dark Winds is based upon his novels.

Lieutenant Joe Leaphorn and Deputy Jim Chee are central characters in the Hillerman novels. In Dark Winds, Sargent Bernadette Manuelito is Lt. Leaphorn's second in command and at least as formidable as Leaphorn and Chee. There are several story lines that eventually weave together. The setting is the Southwest desert, which has the barren desert beauty. The time is the 1970's, though the story dips back into earlier times to the Trail of Tears and to the white man's attempts to "civilize" native American children in boarding schools. The poverty and culture and community are well represented, as well as the violations perpetrated on Native American people (such as forced sterilization). The spiritual beliefs and mysticism of the Navajo Nation are integral to the story (though toned down compared to Hillerman's novels).

The movie is classified as a psychological thriller and crime drama. It begins with a bank robbery in Gallup, New Mexico and an investigation into two murders on the reservation (two seemingly unrelated events). Zahn McClarnon as Lt. Leaphorn plays a quiet, wise, insightful and dogged detective who conveys emotions with his intense eyes and small facial expressions. He and Sgt. Bernadette

Manuelito still honor the traditions and spiritual practices of their ancestors. Deputy Chee represents a Navajo person who left the reservation at a young age and has been indoctrinated into the white man's culture. This series has a little bit of everything: kidnapping, betrayal, romance, murder, witchcraft and curses, gun fights, greed, politics and a sense of community.

Two seasons are available right now on Netflix. Season three is expected in 2025, having been delayed by the writers' strike. Be aware that there was a movie that came out in 1991 named Dark Wind (without the "s"). Though different, it was also based on a Tony Hillerman novel.

Bagdad Café

(streaming on many platforms including Amazon Prime)

by Paul R. Quillin, Contributor

Do you, like me, have any movies that you've seen that you sometimes like to watch again? "Bagdad Cafe" is on my list of watch-again flicks. It has so much going for it. One of its many charms is that every character and every moment is unanticipated, obscurely motivated and of uncertain meaning.

It opens with a pair of German tourists driving somewhere in a flat, dusty desert setting, probably in the American southwest. You learn from the dialogue and actions that they are no longer compatible to put it mildly and at one point it culminates with the wife (you can guess that they're married) Jasmin, played by the terrific German actress Marianne Sagebrecht, giving her husband a slap across the face, grabbing her suitcase and hoofing it along the highway. She obviously has no idea where she is nor where she's headed, but it's clear she has given up on hubby who looks like he's not worth staying with for one more second.

She finally gets to the nearest outpost of civilization - the Bagdad Café, where she butts heads with the tough-as-nails and short-tempered owner, Brenda, played by CCH Pounder. Although initially suspicious of the foreigner, Brenda forges an unlikely friendship with Jasmin, eventually allowing her to work at the cafe where she finds her niche within this eccentric truck-stop community.

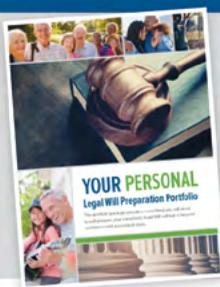
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WHAT WE'RE STREAMING CONT.

The cafe is visited by an assortment of colorful characters, including an ex-Hollywood set-painter, Rudi, played by Jack Palance. Another local is a kooky tattoo artist, Debby played by Christine Kaufmann. So, we watch as Jasmin's ability to quietly empathize with everyone she meets at the cafe, along with her passion for cleaning and performing magic tricks (more on that in a bit), gradually transforms the cafe and all the people in it.

We learn early on that when Jasmin decided to dump her guy, she grabbed the wrong suitcase and when she finally opens it in the motel room it contained all of her husband's stuff, including a box full of magic tricks. Luckily there was also an instruction book, which she bones up on, the happy results to be displayed once she has the cafe's "audience". Actually, the real magic that Jasmin performed was not the tricks she found in her husband's suitcase, but what she herself brought to Bagdad Cafe.

There is so much more I could go on about, lots of bumps on this dusty road, some outrageous, some poignantly sweet but I don't want to spoil any surprises. I guess you can see I really love this gem and hope you'll give it a try. Enjoy!

Shogun

(streaming on FX)

by **Sandy Bonet, Contributor**

There's a reason the 2024 TV series *Shogun* won a record -breaking 18 Emmys including Best Drama Series, Best Directing of a Drama Series, Best Actor and best Actress in a Drama Series.

It's because the show's writing, acting, directing, photography and art direction all come together to create outstanding TV.

Shogun is based on the 1975 historical novel by James Clavell. In 1980, it was made into a mini-series that focused more on the shipwrecked English captain, played by Richard Chamberlain, than on the Japanese characters.

The latest version, produced by Walt Disney's FX studio, relies on Japanese actors and producers to create a realistic portrayal of the nation's Warring States period in the 1600s. It focuses on Japan's culture and history and doesn't tell the story only from a Western point of view. Instead, it gives plenty of attention to the Japanese characters and their lives. For example, Mariko, a noblewoman who helps Blackthorne understand Japan, is a standout character, and her story is just as important as his.

Adding to the realism is the fact that when the Japanese characters speak, they speak in Japanese. In some scenes Mariko translates what is being said into English and in others the dialogue is in subtitles. For those of you who have a low tolerance for reading subtitles (I include myself in this group), it is worth the investment of your time.

British actor Cosmo Jarvis plays Blackthorne. He does a great job of showing the character's transformation from an arrogant xenophobe outsider to someone who learns to understand and respect Japanese culture. Hiroyuki Sanada, who plays the powerful Lord Toranaga, is fantastic. He brings both strength and wisdom to his role, making him one of the most interesting characters to watch. Active both in front of and behind the camera, he won The Emmy for Best Actor and well as Best Producer of a Drama Series.

The show looks amazing, too. The beautiful landscapes, traditional Japanese buildings, and detailed costumes make it feel like you're there in feudal Japan. Every scene is carefully designed, and the action, especially the samurai battles, is intense and realistic.

The FX production excels at focusing on both Japanese and European characters and their personal journeys, while still capturing the big political battles and cultural conflicts of the period. Overall, *Shogun* is a beautifully made series that blends action, drama, and history into an engaging story. And there is more to come. Disney has given the go-ahead to two more seasons. Truly something to look toward to.

Season's Greetings

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