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# Harmony

Penn Estates Property Owners Association

April/May 2025

## 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 3, 2025, 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 19, 2025, are eligible to vote and are strongly encouraged to attend and participate.

*Members NOT in good standing as of March 19, 2025, 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 1, 2025). 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 3. Please arrive early; will begin promptly at 10:00 a.m.

**Saturday, May 3, 2025**

**10:00 AM**

**Penn Estates  
Community Center**

### Meeting Agenda

Annual Meeting of the Membership

May 3, 2025 | 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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with Penn Estates



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

# President's Message

by David Montalvo, President PEPOA Board of Directors

## Fiduciary Duty of all Directors

With elections on the horizon and a diverse array of candidates to consider, one crucial factor to weigh is how effectively each candidate can represent the community as a whole. In an era where trust is paramount, understanding the concept of fiduciary duty becomes essential.

Fiduciary duty is a fundamental principle that ensures directors act in the best interest of the membership, balancing the broader interests of the entire community rather than succumbing to narrow, self-serving agendas. As you evaluate candidates, it's important to consider their ability and commitment to uphold this duty, ensuring they are advocates for the collective well-being of the community.

Fiduciary duty is a legal responsibility that one person has to act in the best interest of another. This responsibility is typically held by people in positions of trust.

### Here are the key elements:

- **Duty of Care:** This means making well-informed and careful decisions. For example, if a board member of a company is deciding on a new business strategy, they need to thoroughly research and consider the potential outcomes before deciding. It's about being diligent and responsible.
- **Duty of Loyalty:** This involves putting the interests of the community they represent above their own personal interests. For example, a director should make balanced decisions that benefit their community, such as maintaining common areas and ensuring community rules are fair and applied consistently. Prioritizing personal preferences or the interests of a small group does not show selflessness nor dedication to the well-being of the entire community they serve.
- **Duty of Good Faith:** This means acting with honesty and integrity. For example, a director should be transparent and truthful about community

finances, such as clearly communicating how homeowners' dues are being used for maintenance and improvements. Directors should protect the confidentiality of homeowners and employees, not disclose information without permission. It's about being trustworthy and sincere in all dealings to foster trust and respect within the community.

When someone has a fiduciary duty, they must act with the highest level of honesty and integrity, always putting the other party's interests first. Any breach of this duty can have serious legal consequences and result in reputation harm to this association.

### What are some warning signs to consider when evaluating a person who may not uphold their fiduciary duty?

- **Personal Agendas:** Prioritizing their own interests over the interests of those to whom the fiduciary duty is owed.
- **Negligence:** Failing to act with any level of care and diligence. Acting with indifference, fostering hostility and suspicion, rather than a solution or compromise.
- **Bias in Decision Making:** An arbitrary willingness to disregard risks and advice given because it does not align with their own interests.
- **Misuse of Information:** Anyone willing to disclose confidential information to others without permission, perhaps to gain leverage in community decisions or to sway opinions in their favor, they are violating the trust placed in them. By doing so, they compromise their fiduciary duty to protect residents' privacy and prioritize personal gain over the community's welfare.

### Conclusion

In simple terms, fiduciary duty is about trust and responsibility. It's making sure that those in positions of trust act in the best interest of those they serve, with honesty, integrity, and diligence. Understanding this concept helps us recognize the importance of accountability and trustworthiness in various aspects of our lives.



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By Bruce  
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# From Phyllis's Desk

by Phyllis's Haase, Community Manager

## Being a Caring Neighbor: Fostering Understanding, Patience, and Open Communication

In today's busy world, it's easy to feel disconnected from the people living just a few doors away. But imagine how much better our neighborhoods could be if we all made a little extra effort to be kind, patient, and understanding. Being a caring neighbor isn't about grand gestures, it's about small, everyday actions that help create a welcoming and supportive community.

### The Power of Understanding

Good relationships, including those with our neighbors, start with understanding. Taking the time to see things from someone else's perspective can make a world of difference in fostering a positive and peaceful community.

- Embrace Differences – Everyone comes from different backgrounds and has their own way of doing things. Appreciating these differences makes for a more diverse and vibrant neighborhood.
- Show a Little Empathy – Disagreements happen, whether it's about noise levels, parking, or property lines. A little understanding and compassion can go a long way in keeping the peace.
- Lend a Helping Hand – Everyone faces challenges from time to time. Whether it's offering to water a neighbor's plants while they're away or simply checking in to see how they're doing, small gestures show you care.

### The Art of Patience

Patience is one of the most valuable qualities you can bring to your neighborhood. Life gets messy, and people make mistakes, but a little patience can prevent small frustrations from turning into big problems.

- Keep Your Cool During Disputes – If a neighbor's dog is barking too much or a car is blocking your driveway, approaching the situation calmly and kindly will lead to a better outcome.
- Cut People Some Slack – We all forget things, run late, or make noise now and then. A little patience and understanding can go a long way.
- Give Relationships Time to Grow – Friendships don't happen overnight. Being consistently friendly and patient lays the foundation for long-lasting neighborly bonds.

### The Key to Open Communication

Good communication is the secret to a happy neighborhood. Clear, respectful conversations help avoid misunderstandings and make everyone feel heard and valued.

- Be Approachable – A simple smile or wave can make a big difference in how comfortable your neighbors feel around you.
- Talk Things Out – If a problem arises, address it directly and calmly instead of letting frustration build up or turning to social media to vent. Posting your grievances on social media isn't how to resolve the problem.
- Keep it Positive – When discussing an issue, focus on solutions rather than blame. A friendly, constructive approach makes all the difference.

### Little Things Make a Big Impact

You don't have to make huge efforts to be a great neighbor. The little things often matter the most:

- Introduce Yourself – A quick "hello" when you move in (or

when someone new arrives) sets the stage for a good relationship.

- Join or Organize Neighborhood Events—Attending recreation events, community clean-ups, Seniors lunches, and holiday gatherings are great ways to bring people together.
- Look Out for One Another – If you notice a neighbor might need a hand, offer to help—whether it's carrying groceries, bringing in their trash bins, or shoveling their driveway.

### Creating a Culture of Kindness

When we take time to be kind, patient, and open with our neighbors, we build a community where everyone feels welcome and supported. It's all about treating others the way we'd like to be treated—with warmth, respect, and care.

At the end of the day, a great neighborhood isn't just about the houses—it's about the people. By being a caring neighbor, you're helping to turn your street into a true community where everyone feels at home. Kindness is the key, but bitterness and hate disseminated among neighbors or on social media are harmful to all who reside in our community.

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# Eats Around Town

by Bob Ford, Contributor

## Interview: Dave and Laura Mertz, Owners of Duck Donuts

Hi Dave and Laura, welcome to the Poconos! I've seen Duck Donuts over by Giant on 611 and I was excited to finally try it! Let me start by asking: what's so special about Duck Donuts?

Our cake donuts are custom made so they are served warm and created just the way you want using a variety of icings, coatings, toppings & drizzles. Customers can come into the store and watch the process from start to finish, which makes for an entertaining experience for everyone!



### What's your favorite kind of Duck Donut?

Our best seller is the Boardwalk donut which features glaze icing, Oreo cookie topping, powdered sugar and vanilla drizzle. Our personal favorites are Sunrise donut (lemon icing with raspberry drizzle); coffee cake donut (glaze icing, streusel, powdered sugar); and bare donut which is our plain vanilla cake donut - all are absolutely delicious served warm!

### Where did Duck Donuts come from? I hadn't heard of them but I guess there's one in Lehigh Valley?

That's right. Duck Donuts was originally founded by Russ DiGilio and his family in Duck, North Carolina, in the Outer Banks. The first Duck Donuts opened in Duck back in 2007 and now you can enjoy the taste of the Outer Banks by visiting one of the 100+ locations across the country and now globally in nine+ countries!

### Are you all from the area? How did you learn about Duck Donuts?

We are from the Easton area. We learned about Duck Donuts by visiting a nearby shop and loved the fresh custom-made concept, not to mention the quality of taste! We also found the other items such as milkshakes, breakfast sandwiches (served all day), coffee & espresso drinks to be exceptional.



### Why did you decide to open a Duck Donuts?

We love the donuts at Duck Donuts ourselves and felt that the Pocono region with its vast residential and tourist mix would be the perfect spot for a Duck Donuts shop.

**Well, welcome and I wish you both the best of luck! I'm glad we finally have a donut shop that blows Dunkin out of the water!**

Thank you!

*Writer's Note: I too love the Sunrise Donut, but the real secret treat are their Maple Bacon donuts. Mmmm...*



## Harmony

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304 Cricket Drive, East Stroudsburg PA 18301

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## REMINDER:

**The speed limit on ALL Penn Estates roads is 25 MPH, except where otherwise posted. Thank you!**

# The Role of a Board of Directors in a Property Owners Association: Why Election Decisions Matter

by Phyllis Haase, Community Manager

The success and harmony of Penn Estates Property Owners Association largely depend on the effectiveness of its Board of Directors. This governing body shoulders the responsibility of maintaining the community's infrastructure, financial health, and overall quality of life. However, while the role of the board is pivotal, the process of electing its members often doesn't receive the scrutiny it deserves. Property owners must recognize the critical importance of choosing candidates who are qualified and motivated by a genuine commitment to the community rather than personal agendas.

## Understanding the Board's Role

The Board of Directors is the backbone of any POA, charged with responsibilities that include:

- **Financial Oversight:** The board approves budgets, sets annual dues, and oversees financial reports to ensure the association remains fiscally sound.
- **Policy Development and Enforcement:** They establish rules and regulations that uphold the community's standards and ensure compliance. The enforcement is then transferred to staff.
- **Long-Term Planning:** Strategic planning for future projects and reserve funds ensures the association's stability.

Given the weight of these responsibilities, a poorly functioning board can lead to financial mismanagement, deteriorating community standards, and even legal complications. A keyboard warrior who speaks negatively of the association they reside in with the hope of being a governing body member could be troublesome.

## The Dangers of Unqualified or Agenda-Driven Candidates

Electing the wrong individuals to the board can have far-reaching consequences. Candidates who lack training or experience may struggle to understand the complexities of managing a POA. Even worse, those with personal agendas can prioritize their interests over the community's well-being, leading to divisive and self-serving decision-making.

## Common Warning Signs of Agenda-Driven Candidates

- **Lack of Experience or Knowledge:** Candidates who do not demonstrate an understanding of financial management, legal compliance, or governance.
- **Conflict-Oriented Behavior:** Individuals with a history of creating discord or using inflammatory language.
- **Single-Issue Focus:** Candidates running solely to push a specific agenda rather than addressing the broader needs of the community.

## Recent Board Motions

submitted by Phyllis Haase, Community Manager

December 6, 2025

**2024-088** Motion to Approve the Resolution Authorizing Bingo and Small Games of Chance - Kone/Hoffman 8/0 - Motion Passed

**2024-089** Motion to hire Andrea Caladie from the firm of Bakertilly for consulting services to help the Board determine whether a forensic audit is advisable and, if so, its objectives and scope. If it has been determined by the consulting CPA that a forensic audit is warranted, neither she nor her firm shall perform the forensic audit. The items in question are as follows:

- June 2024 and July 2024 Dashboard
- Capital Expenditures from May 2024 to August 2024
- Operating Expenditure from May 2024 to August 2024

Morton/Neri 6/1 - Motion Passed.

Ms. Bruno opposed. Mr. Kone abstained as he was not in attendance for the interview that Ms. Bruno scheduled with the Board and Ms. Caladie

- **Unwillingness to Collaborate:** Board members must work as a team. Candidates who show resistance to cooperative decision-making can disrupt progress.

## The Importance of an Informed Electorate

The responsibility of electing board members lies with the property owners. To ensure the community thrives, voters must:

- **Research Candidates Thoroughly:** Review candidate resumes, attend meet-the-candidate session, and ask questions about their qualifications and motivations.
- **Seek Transparency:** Look for candidates who are open about their goals and have a clear vision for the community.
- **Prioritize Qualifications Over Popularity:** A good board member doesn't need to be the most well-known person in the community but should possess the skills and temperament to govern effectively.

## Building a Strong Future for the POA

A well-functioning board is essential for preserving property values, fostering a sense of community, and ensuring the POA operates smoothly. Electing unqualified or self-serving candidates can jeopardize these goals, leading to unnecessary conflicts and poor decision-making. Property owners can help secure a stable and prosperous future for their community by approaching board elections with caution and diligence. A keyboard warrior who speaks negatively of the association they reside in with the hope of being a governing body member could be troublesome.

As a member, you have the right to seek clarity on governance matters. If you have questions about board actions, governing documents, or the election process, contact the community manager for reliable information. I will gladly meet and discuss your concerns.

In conclusion, the success of a Property Owners Association hinges on the quality of its leadership. Property owners must remain vigilant and discerning during board elections, prioritizing candidates with the skills, experience, and dedication needed to serve the best interests of the community. When everyone takes the responsibility of seriously electing the right board members, the entire community benefits.



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# 2025 PEPOA BOARD OF DIRECTORS CANDIDATES

## Eileen Arroyo

Hello Neighbors, my name is Eileen Arroyo. I am married to my high school sweetheart for 29 years and have 5 daughters, yes FIVE! My home is very interesting but fun. I moved to Penn Estates in 2014 from Queens, NY. I am so glad I made this decision. My Daughters adapted very quickly.

Before coming to Penn Estates, I leaned more towards the shy side. Through the years I have met so many wonderful people and now have many friends. For the past year I have been a proud member of the Recreation Committee. Now I want to get more involved, this is why I have decided to run for the Board. I'd love to be part of the positive changes in our community.

At the moment I am going to school to become a Certified Medical Assistant.

Prior to this I worked in security for a private security company and moved on to a supervisory position in TSA after 9-11. When I lived in New York I was on my children's school board working together with the schools, teachers and Principal to get parents involved.

If given the opportunity I would love to work with other Board members and neighbors to continue make our community a better place.



## Rosemary Elliott

Children: Alexander, Andrew, Aaron and Alyssa

Spouse: Shaun

Lived in Penn Estates: Seven years this year

I have been fortunate enough to serve as a volunteer for the past 24 years, dedicating my time and efforts to various executive boards and committees. Most recently as a board of director for Penn Estates serving only 6 months of my 2-year term. Although my time was cut short due to being harassed, bullied and targeted for wanting change and transparency, I'm running again to fight for what I think is the right thing to do. And that's to tell the truth, be completely transparent and to get actual work done for my community.

Being a homemaker, I find myself with an abundance of time, allowing me to fully commit to my role as a board of director. 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 and above all honesty. 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 and to always be honest.

Through my experiences, I have developed a profound understanding of the challenges faced by marginalized communities, and I am committed to advocating for 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 27 years. Together, we have built a strong foundation of love, trust, and companionship, celebrating 20 years of marriage this year. I am truly grateful for the experiences and relationships that have shaped me into the person and volunteer I am today.

Throughout my journey, I have been honored to receive a number of certificates and awards, which have further 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 and honesty, always striving to learn and grow from the experiences. It is my sincere hope to continue serving and making a difference in our beautiful community.

**Disclaimer:** Elected on May 4, 2024. Resigned November 1, 2024.

To the extent Rosemary Elliott claims she was harassed by her fellow directors, the Board vehemently denies her accusations.



## Charles Fariello

Hello, my name is Charles Fariello and I am running for a seat on the Board of Directors. I moved to Penn Estates with my husband James and our fur baby Bailee in February 2019. I had been a lifelong resident of the Village of Ridgefield Park a small community in Bergen County, NJ. I am a graduate of Ridgefield Park High School and attended Bergen Community College. Professionally, I spent 25 years as a Computer Systems Developer/Analyst for Liberty Travel Headquarters in Mahwah, NJ. I am currently employed at Safelite Auto Glass in Stroudsburg, PA as a Customer Advocate and recently celebrated 10 years with the company.

In May of 2020, I was elected to serve as director and have found the experience to be very rewarding. I have learned a lot since those early years as to how involved maintaining and improving our community can be. As a director of the PEPOA Board, I have done my best to represent our entire community of 1,761 property owners. I have consistently attended and participated in all board meetings and workshops. I served as Election Committee and Appeals Committee liaison to the board as well as being a prior volunteer to the Election Committee. I am also a member of the Keystone Chapter Community Associations Institute. I am seeking reelection to the board to continue serving our community by representing the interests of all the property owners of Penn Estates.

I look forward to continue serving our Penn Estates community.



## Richard Infante

My wife and I have lived in Penn Estates for almost twenty years. We love this wonderful community and all that it offers. Like any community, it can benefit from enhancements, and I see my role on the Board as a way to contribute towards that.

I'm a product of the New York City school system, graduating from Haaren High School and completing a year and a half at Long Island University before I realized I found fulfillment in working. Since the age of twelve, working in my father's radio shop, I became a doer. I worked at Mt. Sinai Hospital and at the Social Security Administration, first as a translator, then as an SS card administrator.

At JPMorgan I took an entry-level position as a clerk, eventually through promotions working at the trading desk. From there, I worked at Allied Irish Bank as Assistant Treasurer where I was promoted to Assistant Vice President. My last banking job was with Intesa Sanpaolo Bank as Assistant Treasurer. Eventually, with my accumulated experience and long hours, I was promoted to Corporate Trader.

With every job advancement, I took every opportunity with dedication, hard work, and improving areas along the way by streamlining and incorporating new techniques to reduce waste.

After banking, my wife and I opened Hungry? We Deliver, a restaurant delivery service (like DoorDash). It was the first of its kind in the Poconos. Using skills acquired working with the public, managing personnel, and engaging with superiors, we successfully ran the business for almost ten years when I decided to retire.

If I am given a seat on the Board, I will bring to the table not only my business experience, but an understanding of what it takes to solve problems. For the safety and betterment of the community, while keeping in mind costs, I can promise to listen to your wants, complaints, and ideas and bring them up to my fellow Board members for consideration and resolution.

I would appreciate your vote and hope I am given the chance to be of service to the community.



# 2025 PEPOA BOARD OF DIRECTORS CANDIDATES

## Christine Morton

*Please Consider Voting for Chris Morton for the PEPOA Board of Directors*

Hello Penn Estates Residents. My name is Christine Morton, but most people call me Chris. My husband Dave and I have proudly called Penn Estates home for over 22 years. Together, we have four wonderful adult children, their spouses, and four grandchildren. We also have two bonus grandchildren and their parents who live with us and are an integral part of our family.

**Experience and Dedication** - I have had the privilege of serving on the PEPOA Board of Directors since 2018 and currently hold the position of Treasurer. My previous roles on the board include Treasurer from 2018-2020, Secretary from 2020-2021, and Treasurer once again since 2021. I also serve as the liaison for the Finance Committee and have been actively involved in the Community Safety Committee, TNR, and previously, the Recreation Committee.

**Professional Background** - I bring a diverse background and a strong skill set to the board. I hold a Bachelor's degree in History and Archaeology, a Master's in Teaching Social Studies, and an Associate of Applied Science in Radiography. I am also certified by the ARRT in Computed Tomography. My career as a CT technologist in the healthcare industry has been both rewarding and challenging, reinforcing my ability to handle high-pressure situations with precision and care.

Beyond healthcare, I have a wide range of professional experience, including owning and operating a Bread Route, working for the IRS and H&R Block, and engaging in real estate sales and appraisals. Additionally, I have worked with archaeological companies, as a substitute teacher, and most recently, as an independent travel agent—a role that aligns with my passion for exploring new places and cultures.

**Commitment to Community** - For over twenty years, I was a Girl Scout Leader, and I love seeing my grandchildren enjoy the same activities that enriched my children's lives. I also volunteer at Quiet Valley, enjoy crafting, and have recently been learning crochet, frameworking, and stained glass. It's exciting to see more craft classes and activities available in our community.

**A Vision for Penn Estates** - I truly believe Penn Estates is a wonderful place to live, and I am committed to making it even better. Over the years, I have witnessed the hard work and dedication of our board members and volunteers, and I am honored to be a part of that effort. Some of our recent achievements include:

- Enhancing communication with residents through Zoom meetings and webinars.
- Organizing a financial Q&A seminar with our accounting firm to address resident concerns.
- Successfully updating the Covenants to reflect the desires of the majority of residents, simplifying language, and allowing for sheds and outbuildings.
- Establishing a dog park for our community's furry friends.
- Strengthening our capital reserve fund to ensure long-term financial stability.
- Seeing an increase in property values and winning the Community Association of the Year award.

**Looking Forward** - While we have accomplished a great deal, there is always room for improvement. I am committed to finding proactive ways to hear and address residents' concerns efficiently and effectively. I want everyone's experience living here to be a positive one.

I ask for your support and your vote so that I may continue working toward making Penn Estates an even better place to live. Together, we can ensure a thriving, connected, and financially stable community.

Thank you for your time and consideration. I look forward to continuing to serve you!

**Vote Chris Morton for the PEPOA Board of Directors!**



## Rusty Nash

Hello to all my friends and neighbors!

For those of you who do not know me we became members of this community in 1986. My family included my wonderful wife Kathleen and daughters Andrea, Allison and Bridget. All three daughters have gone K-12 here in Stroudsburg schools, then earned master's degrees and are professionally employed. They have gifted us with 5 wonderful grandchildren. That would make my most important job a certified success!

My professional degree is in Information Technology circa 1980. In the late 70's, as a young lad still in high school, I saw that the tech explosion was coming. I did not know what it would look like, but I rode it for my entire career. I retired in March of 2024. We really love it here.

As a board member, we set the policy that the property manager then executes. Most of those decisions are basic common sense. What you really need to think about is how the board will handle a really tough decision. Will it receive the deep thought it deserves from the entire board and how will the decisions be implemented? Is our community manager handling the implementation the way we anticipated? We often do not know what those issues may be in advance. What is needed in a director is an understanding of not only what could happen today and tomorrow, but what the impact will be years down the line. As a former President of the United States once said, "it's that vision thing!"

I served on four boards during the infamous transition from the developer. I was the only director who attended every single transition meeting up to the approval of the cross claims (law suit) filed against the developer (which was meant to force a transition). During this tour, as your vice-president, I chaired the annual meeting where the community was allowed to question and debate the proposed transition transaction.

From 2002 through 2005 I rejoined the board at the request of other community and board members. We started the long road to implement sound management policies and try to heal the community after all the emotion generated during transition.

Occasionally I will post to Facebook to explain what the community may have done and why in prior years. It is quite likely that I have the longest remaining institutional knowledge of the PEPOA. I have freely offered insight where I thought I might help others to understand issues better.

There is only one promise I can make to you as I ask your permission to re-join the PEPOA board. I will use every skill and tool at my disposal to thoroughly investigate and understand any issue brought to the board. I will always try to be a consensus maker among my peers looking to generate the best solution to any issue brought to our attention.

While the above promise is easy for anyone to write, here is a list of some key issues over the years that I had to deal with. These demonstrate my thoughts and results. A few of my preferred solutions lost along the way but I then worked to make what was approved as good as possible.

1. I was in favor of transition and worked hard to make it a reality. However, the agreement that was drafted by legal counsel (both sides) was not acceptable as presented. I was the lone vote against the original transition agreement (7-1-1) as I believed it stood little chance of working and would cost the community a lot of money.
  - The judge essentially agreed with me in his final ruling where he effectively said, you do not need me, just go make a fair deal. That opinion cost the membership roughly a quarter million dollars in legal fees. This was a major frustration to me!
  - The second lesson here is that every director needs to question thoroughly the advice of legal counsel. Remember they provide legal advice, not business advice!
2. Negotiated into the transition agreement was a clause allowing PEPOA "a right of first refusal" when the developer sold the water and sewer company. I was strongly in favor of executing that clause. It would have made the facilities a cost center for PEPOA instead of a profit center for someone else.



*(continued on next page)*

# 2025 PEPOA BOARD OF DIRECTORS CANDIDATES

## Rusty Nash cont.

- Ask yourself now with these outrageous costs whether or not the community and board declining to execute that option was the right thing to do back then. This was a big loss for me and ultimately to the pockets of each community member.
3. During the 2002-2005 term we successfully started building the association reserve funds, we acquired the office building on Cricket Lane and built the maintenance building.
    - All of these went toward the long term lowering of overall costs for taking care of the community. Picking the right kind of buildings and their placements were very important for ease of administrative use and the storage and maintenance of our larger pieces of equipment.
  4. There were a few things I advocated for that I was not able build a larger consensus with.
    - I thought we should have gone for a stronger gate system that did NOT require us to have to open our window during the cold weather and big storms.
    - I thought the gate should have been placed inside of Cricket Lane. That would have dealt with two issues:
      - The lines of cars spilling out the back gate into the road which could be quite dangerous. That issue finally came to a head a year or so ago.
      - If the gate was inside of Cricket Lane, there was a very good chance that we could have turned the maintenance shed into a voting location. They key was that neighbors outside of Penn Estates would have had access without being required to go through security.
  5. During the 2002-2005 period we started the community day celebration and the short lived carnivals each year. These really did help heal a lot of transition wounds back then. The pig roasts and step team were amazing!
  6. We built a long-range planning book which I am told still exists today and look forward to reviewing.
  7. I like that our community manager is strong in supporting the board. She has also been known in rare cases to stand up to the board as well. While I have had some differences of opinion on some matters, my minor beefs would be with the board. The manager executes their policy. Just to be clear, most of my differences are about communication content with the membership.
  8. I do believe that having security in house is better than using an outside service.
    - It is less costly as no one else is making a profit off of us and we have better control of the security activities.

My friends, I hope the above provides a clear description of how I would function as a new director and some key thought processes over the years that demonstrated my sincerity.

Thank you for taking the time to read this far.

## Sebastian Neri Jr.

My name is Sebastian Neri Jr., and I am proud to introduce myself as both a long-standing member of the Penn Estates community and a dedicated professional in the field of higher education. I graduated from the City University of New York, where I developed a strong foundation of knowledge, critical thinking, and communication skills that have served me throughout my career. Over the past 31 years, I have had the privilege of working in higher education, contributing to the success of institutions like Mercy College, Hostos Community College, and Guttman Community College. This extensive experience has allowed me to cultivate a deep understanding of organizational leadership, effective communication, and community engagement.



For the past 22 years, my family and I have called Penn Estates our home. As a long-time resident, I am invested in the well-being, growth, and success of this community. I understand the challenges and opportunities we face and am deeply committed to fostering a sense of unity and collaboration among all members. This commitment inspired me to step into leadership roles within Penn Estates. Currently, I serve as the interim Director of the Penn Estates Board of Directors, a position I have held since June 2024. In addition, I have been a member of the Appeals Committee since the summer of 2024. These roles have provided me with invaluable insights into the needs of our community and the importance of transparent, inclusive governance.

My professional experience in higher education has been instrumental in preparing me for the responsibilities of serving on the Penn Estates Board of Directors. Over three decades, I have worked closely with students, instructors, and staff, navigating complex challenges and fostering environments that support collaboration and growth. I have served on numerous college committees, where I have learned the importance of listening to diverse perspectives, building consensus, and making decisions that align with the best interests of the community. These skills directly translate to my work on the Penn Estates Board, where I strive to bring clarity, accountability, and inclusivity to every decision we make.

One of the most rewarding aspects of my career has been the opportunity to work with people from all walks of life. Whether mentoring students, collaborating with faculty, or supporting administrative staff, I have always approached my work with empathy, respect, and a commitment to fostering positive relationships. These qualities are essential when serving on a board that represents a diverse community like Penn Estates. I believe that by actively listening to the concerns and ideas of our members, we can create solutions that truly address the needs of our community.

If elected to a full term as Director, I will prioritize three key areas: transparency, communication, and unity. First and foremost, I believe that transparency is the foundation of effective governance. Members of our community deserve to have a clear understanding of how decisions are made and how resources are allocated. As Director, I will advocate for open communication channels between the board and community members, ensuring that information is readily accessible and that every member has the opportunity to share their perspectives.

Communication is another critical priority. Over the years, I have observed the power of open, respectful dialogue in resolving conflicts and fostering collaboration. I will work to create more opportunities for direct communication between members, the board, and our property manager. By removing unnecessary barriers and ensuring that concerns are addressed promptly and thoroughly, we can build trust and strengthen the connection between leadership and the community.

Finally, I am deeply committed to fostering unity within Penn Estates. Our community is made up of individuals with diverse backgrounds, experiences, and viewpoints, and this diversity is one of our greatest strengths. By working together and embracing our differences, we can overcome challenges and create a community where everyone feels valued and included. I will advocate for initiatives and programs that bring people together, whether through community events, volunteer opportunities, or other collaborative efforts.

As I reflect on the many years my family and I have spent in Penn Estates, I am reminded of the sense of belonging and connection that first drew us to this

*(continued on next page)*



# 2025 PEPOA BOARD OF DIRECTORS CANDIDATES

## Kenneth Nevil

My wife (Bettyanne Nevil) and I have been residents of Penn Estates for going on 36 years. We have both been active volunteers for many of those years. I would like to share my background with the members of the community.

I attended Clarion and East Stroudsburg University. In 1978 I was hired as a Police, Fire, and EMS dispatcher at the Monroe County Control Center. After earning my PA. Dept. of Health Emergency Medical Technician Certificate, I joined the newly formed General Ambulance Corp. Soon I was elected as President. Followed by president of the Monroe County Ambulance Association.

In 1981, I was promoted to Director of the Monroe County Control Center. I led 15 employees and was responsible for the Annual Budget.

I then joined the Stroudsburg Fire Department; I held the position of Engineer and Lieutenant.

I was elected to the board of the Northeast PA EMS Council. I was also Chairman of the Council's Communication Committee.

I started as a part time Police Officer in Barrett Township while completing my Pennsylvania Certification Act 120. Graduating top of my class.

I started with the Stroudsburg Boro Police Department as a full-time officer. The department regionalized to become Stroud Area Regional Police. I retired in 2017 as a Corporal.

I volunteered for the Safety Committee in Penn Estates and held the position of Chair for two years. This committee no longer exists. I also previously served on the board of directors as director and president.

I do not run for the board of directors with a preconceived desire for a personal benefiting outcome. I do run for the position of volunteer director with a goal to make the governing body more fiscally responsible to the association members. I believe we need a total review of our gate access. We need to consider a complete review and overhaul of our citations and fines. As well as reviewing the Short-Term Rentals in the community. I truly believe that I can make a positive, and necessary changes where indicated! We all have a stake as members of PEPOA. Together, we can keep our community a place that is safe and clean. A place to raise our families. I feel my background can have a positive impact.



## Lisa Ortiz

Hello neighbors. My name is Lisa Ortiz. I was born in Puerto Rico and moved to Madrid, Spain, with my mother and brother when I was five. I lived there until I completed my bachelor's degree in Pedagogy at the Universidad Complutense de Madrid. After graduation, I came to New York City to visit my grandmother and ended up staying. I spent the next 35 years working as a Special Education teacher in the NYC Public School System, at the same school in East Harlem. Working with our most vulnerable children has been my calling since I was a teenager. Being able to help children reach that "aha!" moment when they master a new skill and teaching them that our differences are what make us unique, and that no one else is exactly like them, has been extremely rewarding.

I hold a Master's Degree in Bilingual Special Education from Hunter College. Technology is one of my passions, and for the last 10 years of my career, I was the Technology teacher at my K-5 school. I became a Certified Google Educator, a Common Sense Digital Citizenship Certified Educator, a Code.org Certified Teacher, a Biorobotics Certified Teacher, and more. I believe teaching students digital citizenship and critical 21st-century skills, like media balance, online privacy, and understanding our digital footprint, is vital. I also taught coding to our students, from Kindergarten through 5th grade, helping prepare them for a tech-driven future.

Volunteering has always been a part of my life. As a teenager, I volunteered at an orphanage, a senior center, and became a Troop Leader in the Scouts. As a teacher, I ran an after-school coding club for students and a technology class for parents. For over 10 years, I also volunteered with Animals Can't Talk, a cat rescue organization here in Penn Estates. Currently, I'm part of the Recreation Committee, where I run the Toddler Story and Craft Time and help with the Adult Craft Club. Some of my passions are animals, technology, gadgets, photography, crafts, and just chilling at home watching TV with my fur babies on my lap.

I met my wife, Debbie, online in the early days of the internet. We became best friends, and after I moved here in 2000, she joined me with her two daughters a year later. Together, we raised them, and now we have five grandchildren and share our home with our three rescue dogs and four cats.

Living in Penn Estates has been a wonderful experience. Over the past 24 years, I've met incredible people who have become lifelong friends. I've seen our community evolve, and I'm excited about continuing to contribute to its growth. There's always room for improvement, and I'd love the opportunity to be part of that process.

One area I'd like to focus on is improving communication between neighbors and the Board. I'm committed to working on solutions that will make all voices feel heard and addressed.

As a homeowner, I am deeply grateful to everyone who volunteers in our community, whether on committees or the Board. We all live here, and I know we all want what's best for Penn Estates. I'd be honored to have the chance to contribute and serve our community.

I very recently joined our current board to fill one of the two vacant seats until May. It's been a real eye-opener, diving into the intricacies of our governing documents. While it's a lot of work, I'm not intimidated by challenges. When I commit to something, I follow through, walking away is not an option for me. I am a team player and I understand that being able to work together is how we will be able to implement change and continue to improve our community and our lives. It is not about *me*, it's about *us*.

Thank you for your consideration. I look forward to the possibility of working on the board to make Penn Estates an even better place to call home.



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## Sebastian Neri Jr. cont.

community. I am passionate about preserving and enhancing these qualities for future generations. I recognize that we face challenges as a community, from addressing infrastructure needs to ensuring the fair and efficient management of resources. However, I firmly believe that by working together, hand in hand, we can overcome these challenges and build a stronger, more vibrant Penn Estates.

My vision for Penn Estates is one of inclusivity, collaboration, and progress. I believe that every member has a role to play in shaping the future of our community, and I am committed to creating opportunities for all voices to be heard. Whether it's through town hall meetings, surveys, or informal conversations, I want to ensure that everyone feels empowered to contribute their ideas and concerns. Together, we can create a community where every member feels valued and respected.

In closing, I want to express my gratitude for the opportunity to serve this community and for the trust that so many of you have placed in me. Serving as interim Director of the Penn Estates Board of Directors has been an honor, and I am eager to continue contributing to the growth and success of our community. I am confident that my professional experience, combined with my deep commitment to Penn Estates, makes me well-equipped to serve as a full-term Director.

If elected, I pledge to work tirelessly to promote transparency, enhance communication, and foster unity within our community. I invite every member of Penn Estates to join me in this effort, as we work together to build a brighter future for our community. Thank you for your time, your support, and your dedication to making Penn Estates a place we are all proud to call home.

# 2025 PEPOA BOARD OF DIRECTORS CANDIDATES

## Mary-Ann Rodriguez

My name is Mary-Ann Rodriguez and I am running for a seat with the Board of Directors. I am aligned with the goals of Penn Estates and I would like to use the skills gained as a Director of Operations to help our community reach its objectives and to assist in the much needed changes in the Community.

I have been on three Penn Estates Committees (Recreation, Finance and Appeals) as well as sat on this Board for many years and I feel the experience I have gained uniquely qualifies me to assist in bringing positive changes to the Association. My administrative experience and proven leadership skills will prove useful to the Board of Directors.

Despite stepping down from the Board previously, I believe the new Board applicants, along with my own business experiences, present a new opportunity to make decisions that will further enhance our community. My attention to detail and enhancement of my own staff performance are just some of my key strengths. I thrive on finding solutions to problems and working with others to achieve the best results. I am confident these qualities along with my commitment and work ethic make me a good fit to work with the Board.

Some of the professional experience I can bring are as follows:

- Prioritization of the workflows of 30 employees to ensure all staff successfully meet their goals.
- Budgeting of Corporate Profit, Losses and Taxes.
- Pricing of proposals for major modernization projects.
- Well versed in construction compliances for New York and New Jersey.
- Strong interpersonal skills.

I know that I can bring much benefit with my experience and skills I look forward to putting these towards the improvement of our community and am excited to work with new members as well as some familiar ones. There's much to be done and I am ready to take on the tasks.



## Jeff Wynter

In my professional journey, I studied criminal justice from Sage College of Albany, where I also played men's basketball.

In 2007, I embarked on a franchise business, managing a team of ten employees from day-to-day operations. One of my most significant clients was The CW's flagship station in New York City, situated in the Daily News Building on East 42nd St, in Midtown Manhattan.

In 2016, I relocated to Penn Estates, initially intending it as a vacation home. However, my family and I found such immense enjoyment in the property that we decided to make it our permanent residence.

I am eager to join the board of directors of my homeowners' association (HOA) because I am committed to making a positive impact on our community. Serving on the board would provide me with the opportunity to contribute to the development and implementation of policies, guide improvements, and ensure that the interests of my neighbors are adequately represented.

I am passionate about fostering a strong sense of community, maintaining property values, and promoting fair and transparent decision-making processes. This is an exceptional opportunity to make a meaningful contribution, and I am enthusiastic about taking on the role of serving on the board.



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# Passover 2025 by Sandy Black, Contributor

Passover also known as “Pesach” in Hebrew is one of the most important festivals in Judaism. Every year Jewish families celebrate the festival by gathering around the “Seder table” and recounting how Moses led the Jewish people out of Egypt following years and years of slavery.

Passover begins on the 15<sup>th</sup> day of the Jewish month of “Nissan” It is the first of the three major festivals with both historical and agricultural significance. The other two are “Shavu’ot and “Sukkot”.

The primary celebration of Passover of course is related to the Exodus from Egypt from 400 years of slavery as told in the biblical “Book of Exodus” The festival lasts for seven days. The first and the last days of the holiday are days in which no work is permitted. Work is permitted on the intermediate days and they are referred to as “Chal Ha-Me’ed.”

Passover (from the Hebrew word “Pesach”) refers to God “passing over” the homes of the Jews when he was slaying the firstborn of Egypt during the last of the 10 plagues.

During this period the people eat special foods and conduct special rituals and sing special songs. In 2025 This year Passover begins at sundown on April 12, 2025 and ends the evening of Sunday April 20, 2025.

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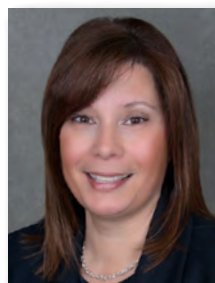
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**Penn Estates - Listings & Sales as of 3/20/2025**

**Active Listings: 17 Pending Listings: 8**  
**Sales Closed Year to Date: 5**

# Valentine's Day Dance

by Evelyn Infante, Contributor

My husband and I had a fantastic time at the Valentine's Day Dinner Dance at the Recreation Center on Saturday, February 8th. The tables and window decorations were absolutely stunning, and the hearts photo curtain was a huge hit! I think everyone posed in front of it, including us. The dinner was delicious - there was chicken, sausage and peppers, veggies, mashed potatoes, green beans, pasta, salad, and even soup. The Recreation Committee outdid themselves to make sure everyone had a great time.

We spent a wonderful evening meeting new neighbors and catching up with old ones. The DJ was amazing, and my husband and I danced like there was no tomorrow.

The pictures tell the story - everyone had an absolute blast! We're already looking forward to the St. Patrick's Day Dinner. I'm sure it will be just as awesome as this one was.



photos by David Montalvo



# SpongeBob Lunch

by Mildred Rivera, Board Member and Recreation Committee Member

Having lunch with Sponge Bob and Patrick was a most beautiful experience for our little neighbors and their companions. A delicious lunch was prepared by our recreation volunteers, including Maria, Bob, Eileen, Debbie, Lisa and Angie.

We then had drawings to color and a figure of the man of the hour, Sponge-Bob, to assemble. After all this, our special guests arrive, Sponge Bob and Pat-



photos by David Montalvo

rick and the excitement of our little ones began. There was dancing, games and of course many photo opportunities.

Thanks to everyone who was able to attend, we are waiting for you to join us on our next adventure.



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# Memorial Day: Honoring Sacrifice Through History and Tradition

by Sandy Bonet, Contributor

Memorial Day, observed on the last Monday of May, is a time for Americans to honor the men and women who have died in military service to their country. While most of us recognize it as a day of remembrance, the rich history and traditions behind Memorial Day are not well known. This article delves into the origins, evolution, and unique aspects of Memorial Day and sheds some light on its profound significance.

## Origins of Memorial Day

The roots of Memorial Day go back to the aftermath of the Civil War, a conflict that took more lives than any other in U.S. history. So many died that the government had to establish the country's first national cemeteries. In the 1860s, various communities began holding springtime tributes to these countless fallen soldiers, decorating their graves with flowers and reciting prayers.

One of the earliest recorded commemorations occurred on May 1, 1865, in Charleston, South Carolina. Recently freed African Americans, along with missionaries, organized a parade of 10,000 people to honor 257 Union soldiers who had perished in a Confederate prison camp. They exhumed the mass grave, provided proper burials, and dedicated the cemetery as a gesture of gratitude and remembrance.

## The Role of Women in Establishing Memorial Day

Women played a pivotal role in establishment of Memorial Day. In Columbus, Georgia, the Ladies Memorial Association, led by Mary Ann Williams, initiated a movement to honor fallen soldiers. In March 1866, Williams penned a letter advocating for a national day to decorate the graves of soldiers, both Union and Confederate. Her heartfelt appeal resonated, leading to widespread observance of what was then called "Decoration Day."

## General John A. Logan and the National Observance

The formalization of Memorial Day as a national observance is largely credited to General John A. Logan, the commander-in-chief of the Grand Army of the Republic, an organization of Union veterans. On May 5, 1868, Logan issued General Order No. 11, designating May 30 as a day to decorate the graves of comrades who died in defense of their country. The date was chosen because it was not the anniversary of any specific battle, allowing for a unifying commemoration.

The first large-scale observance under this proclamation took place at Arlington National Cemetery, where both Union and Confederate soldiers were buried. Attended by numerous dignitaries, including General and Mrs. Ulysses S. Grant, the ceremony set the precedent for future Memorial Day traditions.



## Evolution and Expansion

Originally, Memorial Day honored only those lost in the Civil War. However, the United States' involvement in subsequent conflicts, notably World War I and World War II, expanded the day's purpose to commemorate American military personnel who died in all wars. This evolution reflected the nation's collective mourning and respect for all its fallen heroes.

In 1968, the Uniform Monday Holiday Act was enacted, moving Memorial Day from its traditional May 30 date to the last Monday in May, effective from 1971. This change aimed to provide a three-day weekend for federal employees, though it has been argued that it also contributed to the holiday's commercialization and a shift away from its original solemnity.

## Traditions and Observances

Memorial Day is marked by various traditions that honor the fallen:

- **Flag Etiquette:** On Memorial Day, the American flag is briskly raised to the top of the staff and then solemnly lowered to half-staff, where it remains until noon. This gesture honors the nation's fallen service members. At noon, the flag is raised to full staff, symbolizing the resolve of the living to continue the fight for freedom.
- **National Moment of Remembrance:** Established by Congress in 2000, the National Moment of Remembrance encourages all Americans to pause at 3:00 p.m. local time for a minute of silence to remember and honor those who have died in service to the nation.
- **Poppies as Symbols of Remembrance:** The red poppy became a symbol of remembrance due to the poignant World War I poem "In Flanders Fields" by Lieutenant Colonel John McCrae. Moved by the poem, Moina Michael, a professor and humanitarian, began wearing a red poppy in honor of the war dead and campaigned to make it a national symbol of remembrance. Her efforts led to the adoption of the red poppy by the American Legion in 1920.

## The True Meaning Amidst Modern Celebrations

While Memorial Day has become associated with barbecues, parades, and the unofficial start of summer, it's essential to remember its true purpose: honoring those who have made the ultimate sacrifice. As noted by veterans and their families, the day serves as a reminder of the profound human cost of war and the importance of preserving the memories of those who served.

In the words of a veteran reflecting on Memorial Day, it's a time to "pause for just a few moments to remember what brought this holiday into existence." This sentiment encourages all to honor the legacy of fallen heroes by acknowledging their sacrifices and striving to uphold the values for which they fought.

Memorial Day stands as a solemn reminder of the sacrifices made by countless men and women in service to the United States. Its history is rich with traditions born from the collective desire to honor and remember. As we barbeque and watch parades over Memorial Day weekend, let's also take time to reflect on the true meaning of the holiday and pay tribute to those who gave their lives for the nation's freedom. Bottom of Form



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Saturday .....	8:00am to 5:00pm

# Michael's Kitchen

by Michael J. Tyrrell, Communications Committee Member

**Weeknight Dinners** - Here are five dinners easy enough for weeknight family meals but at the same time company-worthy. As an added bonus, all are under 500 calories and less than 800 mg of sodium per serving.

## Blue Cheese-Topped Tenderloin with Mushrooms

(makes 4 servings)

2 large baking potatoes, about 1 pound, peeled and thinly sliced

1 medium onion, thinly sliced

2 cloves garlic, chopped

2 cups beef broth

½ teaspoon salt

½ teaspoon black pepper

1 tablespoon plus 2 teaspoons olive oil

4 tenderloin steaks, about 1 inch thick, 4 ounces each

¼ cup crumbled blue cheese

½ pound sliced shiitake mushrooms

1 tablespoon sherry vinegar

Steamed asparagus, optional

1. Heat oven to 400°. Coat 8 X 8-inch baking dish with nonstick cooking spray.
2. Layer potatoes in prepared dish, in an overlapping fashion, alternating with onion slices. Sprinkle with garlic and spoon 1 cup of broth over top. Season with ¼ teaspoon each salt and pepper. Cover with foil and bake for 40 minutes. Uncover and bake 20 minutes or until potatoes are tender. Keep warm.
3. In a large nonstick skillet heat 1 tablespoon oil over medium-high heat. Season steaks with remaining ¼ each salt and pepper. Cook for 3 minutes, turn and top each steak with 1 tablespoon cheese. Reduce heat to medium and cover. Cook 2 minutes or until internal temperature of steak registers 145°. Remove to a plate and loosely cover.
4. Add remaining 2 teaspoons oil and mushrooms to skillet; cook over medium-high heat 3 minutes. Stir in remaining cup broth and vinegar; cook 3 minutes stirring occasionally.
5. Serve steaks with mushrooms, potatoes and asparagus, if desired.

## Chicken & Basmati Rice Casserole

(makes 6 servings)

2 tablespoons canola oil

6 skinless chicken thighs (about 6 ounces each)

½ teaspoon black pepper

1 large onion, chopped

3 cloves garlic, finely chopped

2 tablespoons curry powder

1 tablespoon ginger-root, chopped

3 cups reduced-sodium chicken broth

1 can (15 ounces) chick peas, drained and rinsed

1 can 14 ½ ounces) petite diced tomatoes

1 sweet red pepper, cored, seeded and chopped

½ teaspoon salt

1 ½ cups basmati rice

½ cup cilantro, chopped

1. Heat oven to 400°
2. In a large, lidded Dutch oven, heat oil over medium-high heat. Season chicken with ¼ teaspoon of the pepper. Cook 5 minutes per side. Remove to a plate.
3. Add onion to the Dutch oven and cook 3 minutes over medium-high heat, stirring to loosen any browned bits from bottom of pot. Stir in garlic, curry and ginger; cook 1 minute. Stir in broth, chick peas, tomatoes, red pepper, salt and remaining ¼ teaspoon pepper.
4. Bring to simmer and stir in rice. Arrange chicken in rice mixture. Cover and place in oven; bake for 20 minutes - until liquid is absorbed and rice is tender.
5. Sprinkle with cilantro and serve.

## Scallops Fra Diavolo

(4 servings)

1 tablespoon olive oil

½ large onion

3 cloves garlic, finely chopped

1 can (28 ounces) crushed tomatoes

1 teaspoon sugar

½ teaspoon dried oregano

½ teaspoon red pepper flakes

¼ teaspoon salt

1 ½ pounds sea scallops

1 package (10 ounces) frozen peas, thawed

1 package (9 ounces) refrigerated fresh fettuccine (such as Buitoni)

½ cup fresh basil leaves, torn

1. Heat oil in a large nonstick skillet over medium-high heat. Add onion and garlic; cook 3 minutes, stirring occasionally.
2. Stir in tomatoes, sugar, oregano, red pepper flakes and salt. Bring to a simmer. Add scallops and cook 5 minutes, turning once. Stir in peas and heat through.
3. Cook pasta following package directions, 2 to 3 minutes. Drain and place in a large serving bowl and toss with the scallops and sauce. Toss in the torn basil and serve immediately.

## Provençal Pork Chops

(makes 4 servings)

1 cup orzo

1 bag (6 ounces) baby spinach

2 scallions, trimmed and chopped

2 tablespoons olive oil

3 tablespoons lemon juice

2 teaspoons lemon zest

½ plus 1/8 teaspoon salt

½ teaspoon black pepper

4 pork rib chops, bone in, (about 5 ounces each)

1 tablespoon Dijon mustard

2 teaspoons Herbes de Provence seasoning

1. Heat broiler. Coat a broiler pan with nonstick cooking spray.
2. Cook orzo following package directions, about 9 minutes. Stir in spinach just before draining. Place in a large serving bowl. Stir in scallions, olive oil, lemon juice, zest, ½ teaspoon salt and the pepper. Cover with plastic wrap. Set aside.
3. Season pork chops with remaining 1/8 teaspoon salt. Spread mustard and evenly sprinkle Herbes de Provence seasoning over both sides of chops. Broil for 3 minutes per side or until internal temperature registers 145°.
4. Serve pork chops with orzo and a green salad if desired.

## Gnocchi with Pine Nuts and Broccoli Rabe

(makes 4 servings)

3 tablespoons olive oil

3 cloves garlic, thinly sliced

1 large bunch broccoli rabe, stems removed, cut into 2-inch pieces

¼ teaspoon salt

¼ teaspoon red pepper flakes

1 pound potato gnocchi (such as De Cecco)

2 tablespoons toasted pine nuts

1/3 cup shredded Asiago cheese

1. Bring a large pot of water to a boil.
2. In a large nonstick skillet, heat 2 tablespoons of the oil over-medium-high heat; add garlic and cook 1 minute until golden. Add broccoli rabe, salt and red pepper flakes; stir 4 to 5 minutes or until tender.
3. Cook gnocchi following package directions, about 2 minutes. Drain reserving ½ cup cooking liquid.
4. In a large serving bowl, combine gnocchi and broccoli rabe. Add some of the reserved pasta water to create a sauce and sprinkle with pine nuts and cheese.
5. Drizzle remaining tablespoon oil over top and serve immediately.



# Out&About

## Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee

Phew! What a winter season! I thought the ice would never end. Signs of spring are finally beginning to appear. I have heard more birds chirping and there are only a few patches of (now dirt grey) ice in shady areas. Pretty soon there will be food and music festivals, carnivals and fairs, and summer sports. These are tumultuous times (politically) and we need to find joy in the normal and the beautiful.

The PEPOA Recreation Committee has been super creative, offering a great variety of activities for young and old (literally). There are crafts and special holiday dinners and dances and yoga and so much more. Check out what PEPOA is offering before you even look in the surrounding community. I don't know how the rec folks think up so many events!

Sherman Theater has so many shows throughout the year that I don't even try to include them here. However, they are sponsoring "All About the Music" art show from 5-8pm through April 12<sup>th</sup> at The Gallery at 530 Main Street in Stroudsburg. There will be a rotating display of art by local and regional artists. One of my favorite art galleries is The Gamut on 8<sup>th</sup> Street. It is a fun place with all sorts of art, some quite funky, in various mediums.

If you enjoy history, you could "Tour the Castle Inn" in the Delaware Water Gap. Get a glimpse into the past. Built in the early 1900's, it was a very popular resort in its day. You can take a tour on Friday, Saturday or Sunday at 2pm. For a little more taste of history, you can then head down the street to the Deer Head Inn for food and music. The Deer Head Inn is advertised as the oldest continuously running jazz club in the country.

There are a few festivals and events, though it is still early in the season. The "Something for Everyone Sale" will be at the West End Fair Grounds in Gilbert on April 12 and 13 from 8am to 3pm. There will be vendors, crafts, flea market, artists, antiques and food trucks. Kalahari will host a Food and Not Just Wine Festival on April 13<sup>th</sup>. There will be 75 local and national vendors.

The Pocono Pride Festival will be June 1<sup>st</sup> from 12-5 at Courthouse Square in Stroudsburg. The West End Fireman's Festival will run from May 29 through May 31 at the West End Fairgrounds in Gilbert. There will be music, vendors, food, games and fireworks.

The Jim Thorpe Independent Film Festival will run from May 1 through May 4. The Jim Thorpe Running Festival will be on April 26 (half marathon) and April 27 (marathon).

Mountain View Vineyard will be hosting a number of events over the next few months:

- Their adult version of an easter egg hunt called an Easter Cork Hunt will be on April 19<sup>th</sup>.
- Their Spring Fling Food Truck Festival will be April 27.
- There will be a Honkey Tonk Hoedown on May 23<sup>rd</sup> from 6-10.
- Their Red, White and Brew Festival will be from 12-5 on May 25<sup>th</sup>.
- On June 1<sup>st</sup>, they host the 3<sup>rd</sup> Annual Ribbon Run to support the Cancer Social Worker Fund and to benefit St. Luke's Monroe Regional Breast Cancer Center. There is no fee to attend the festival but there is a \$30 fee to participate in the walk or run.
- Their Father's Day Food Truck and Craft Vendor event is from noon to 5 on June 15<sup>th</sup>.

Let's not forget about Earth Day. On April 26<sup>th</sup>, you could celebrate Earth Day at Pocono Organics from 10:30am to 4pm. Or you could celebrate at the Pocono Environmental Education Center on April 26<sup>th</sup>. Or you could participate in Pick Up the Poconos Day at any participating municipality in this area. Call (570) 421-5791 for information.

PEEC offers events to celebrate nature throughout the year. For example, their Waterfall Tour is on April 27 and their plant sale is on May 10-11.

Have fun!

## Poetry Corner

by James Ruffini, Communications Committee

### Spring

by William Shakespeare

Now daisies pied, and violets blue,  
And lady-smocks all silver white,  
And cuckoo-buds of yellow hue  
Do paint the meadows with delight,  
The cuckoo now on every tree  
Sings, cuckoo, cuckoo.

### My Lady Spring

by anonymous

My Lady Spring is dressed in green,  
She wears a primrose crown,  
And little baby buds and twigs  
Are clinging to her gown;  
The sun shines if she laughs at all,  
But if she weeps the raindrops fall.

## HEALTH & FITNESS

by Yolanda Sarrabo, CPT, BCS NASM, Contributor

It could be uncomfortable moving around the topic when coping with a chronic condition, and how that may impact your life. Diabetes can be one of many conditions that leads to this uncomfortable discussion.

So how can using exercise help manage this condition? Unfortunately, many chronic conditions take work in managing along with medications per your medical health team. The goal is to stay healthy when it's deemed, you're not very healthy. Managing health can be an arduous task from diet, mental health, and physical- it's a full package in trying to figure this all out while being the best you and living a full life. In the case of diabetes, here are a few roadblock examples with diabetes:

- Cardiovascular Health - Unfortunately, some people diagnosed with diabetes are at higher risk of heart related diseases.
- Weight Management - Maintaining a healthy weight especially around the abdominal area is important, as it may be a risk for insulin resistance.
- Blood Sugar Control - Regular exercise can regulate blood sugar.

**Options** - When considering options to the best exercise tactics, consider strength training. It could help increase metabolism while building lean body mass. Increasing metabolism also helps with weight management.

### Novice Try

- Dumbbell Deadlifts - 5lb weights legs apart and bend forward with straight back holding weights - working lower back, glutes, and hamstrings - 10 Reps 2 Sets.
- Squats - Feet slightly apart and tilt in a sitting position - working core, legs, and glutes - 15 Reps 2 Sets.

### Experienced Try

- Plank - Start position in push up stance with extended legs, straight back position engaging the core - working back, core, and shoulders - Hold for one 2-minute count.
- Dumb Bell Shoulder Press - Standing straight position 5-8 lbs. weights in each hand - raise arms shoulder level extend arms fully by pressing upwards - working upper back and shoulders - 15 Reps 2 sets.

I am working on a mini reference guide for this specialized community. Stay tuned. Cheers!

*\*Diabetes mellitus refers to a group of diseases that affect how the body uses blood sugar (Glucose). Glucose is an important source of energy for the cells that make up the muscles and tissues. It's also the brain's main source of fuel.*

Source: Mayo Clinic

Yolanda Sarrabo is principal at Chronic Fitness Personal Training Boutique Service and a regular contributor. [www.chronicfitnessinc.com](http://www.chronicfitnessinc.com)



# Special Audit

by Christine Morton, PEPOA Treasurer

Great news! The special audit has been completed, and as expected, no instances of inappropriate funding or missing funds were found.

In August 2024, a typo was identified in a manually prepared report summarizing data from the financial software. The controller promptly addressed the error and provided a detailed explanation.

Ms. Bruno and Ms. Elliott raised concerns about the accuracy of the reports and requested a forensic audit. The majority of the board agreed to have Ms. Bruno select a few accountants for consideration, and the board interviewed two of the selected candidates.

After meeting with the accountants and consulting with legal counsel, the board reconsidered its earlier decision regarding a forensic audit. At a Special Board Meeting on November 15, 2024, the board voted to rescind its prior motion. Subsequently, at a Special Board Meeting on November 18, 2024, the board passed the following resolution:

## **Resolution 2024-074**

**Motion:** The Association shall contract with a CPA for consulting services to help the board determine whether a forensic audit is advisable and, if so, define its objectives and scope. Further:

- Director Christine Morton is authorized to contact three (3) CPAs and schedule interviews with the board.
- No other person is authorized to contact prospective CPA consulting candidates on behalf of the Association.
- The consulting CPA shall not be the CPA who performed the Association's most recent audit nor the CPA who would perform any forensic audit.
- Within one week of the motion's adoption, directors shall provide Director Christine Morton with written concerns regarding the Association's financial records, including any suspected fraud, embezzlement, or misappropriation of funds.
- This information will be provided to the prospective CPA consulting candidates prior to engagement.
- The cost of consulting services shall not exceed \$15,000 without additional board approval.
- The board shall select the consulting CPA at its next regular meeting or at a Special Board Meeting called for that purpose.

**Motion by Montalvo/Hoffman – Passed 6/0**

At its December 6, 2024, meeting, the board adopted the following motion to address these concerns:

## **Resolution 2024-089**

**Motion:** To hire Andrea Caladie from the firm Bakertilly for consulting services to help the board determine whether a forensic audit is advisable and, if so, its objectives and scope. If the consulting CPA determines that a forensic audit is warranted, neither she nor her firm shall conduct the audit. Items reviewed:

- June 2024 and July 2024 Dashboard
- Capital Expenditures from May 2024 – August 2024
- Operating Expenditures from May 2024 – August 2024

**Motion by Morton/Neri – Passed 6/1**

*Ms. Bruno opposed. Mr. Kone abstained, as he had not attended the interview Ms. Bruno scheduled with the board and Ms. Caladie.*

The audit has now been completed, and no issues were found. It is important to note that the Association's finances are audited annually by an independent CPA firm. Every audit has been clean, with the auditors consistently stating:

*"In our opinion, the financial statements referred to above fairly present, in all material respects, the financial position of Penn Estates Property Owners Association as of December 31, 2023, and the results of its operations and cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America."*

All annual audits from 2016 to the present are publicly posted online and available for inspection by members without restriction. Each of these audits has been clean. The 2024 audit is currently in progress by our independent CPA firm.

Additionally, the board engaged had our auditing CPA on two separate occasions come meet with newly seated board members for financial education and to provide a refresher for senior board members. Unfortunately, neither Ms. Bruno nor Ms. Elliott attended these meetings. The finance committee also arranged

for the CPA firm to give a presentation to our members to explain and clarify the way audits are handled and our community's finances. We will plan another such presentation this year.

## Summary Report

DATE: February 28, 2025  
TO: Penn Estates Property Owners Association  
FROM: Baker Tilly US, LLP  
IN RE: Review of May through August Monthly Financial Reports presented to Board of Directors

### I. OVERVIEW

Baker Tilly US, LLP ("Baker Tilly," "we," or "our") was engaged by Penn Estates Property Owners Association (the "Association" or "Client") Board of Directors to perform a review of the Association's May, June, July and August 2024 Monthly Financial Reports as presented to the Board of Directors (the "Engagement"). The review took place on February 5, 2025 at the Association's administration office.

### II. PROCEDURES

Baker Tilly conducted the following processes and procedures relating to specific scope items listed below.

- Gain an understanding of current accounting and operational processes at the Association through inquiry of the Community Manager and Controller.
- Review and select a sample to test whether capital expenditures appear both legitimate and appropriately accounted for from May through August 2024.
- Review and select May, June, July and August financial reports and reconcile to supporting documentation such as bank reconciliations and budget reports.

Baker Tilly met with Phyllis Haase, Community Manager and Lisa Gehringer, Controller to understand the current accounting and operational process to generate the monthly reports that are provided to the Board of Directors for approval. Based on our understanding, the Board meets on the first Friday of each month. Since the date of the meeting does occur prior to all accounts being reconciled there is the chance that adjustments would need to be recorded after the reconciliation process is performed.

### III. CAPITAL RESERVE PROCEDURES

Baker Tilly requested all supporting documentation of transactions that were recorded to the capital reserve account along with all related capital reserve bank accounts from May through August. Baker Tilly reviewed the supporting documentation and information behind each transaction and all support appeared appropriate and properly recorded with no exceptions.

Baker Tilly did note that there was an error in reporting on the July dashboard monthly report for the capital reserve but was deemed to be a typographical error and no adjustments to the general ledger were necessary.

### IV. MONTHLY BANK RECONCILIATION PROCEDURES

Baker Tilly obtained all the bank statements and bank reconciliations along with the money market and CD statements from May through August 2024. We noted that all Bank reconciliations were prepared and approved and reconciled back to the general ledger. However certain bank reconciliations did not agree to the Monthly financial reports provided to the Board at their monthly meeting. As noted above, the reason for this was that the bank accounts were not reconciled until after the meeting date. We reviewed all bank reconciliations performed after the meeting date and agreed to the updated reports for the month with no exceptions.

Baker Tilly also obtained the approved Budget and agreed back to the monthly reports with no exceptions.

\*\*\*\*\*

*The procedures performed were determined in consultation with the Association and limited to those described herein. This memorandum highlights the procedures we performed along with selective and, unless specifically noted, non-verbatim account of matters discussed during the engagement. This memorandum does not attempt to distinguish information provided by the Association based on first-hand knowledge from information provided based on hearsay, logical inference, or speculation.*

*Baker Tilly's observations are based on the documents and other information provided to date. Information obtained after the date of this memorandum may affect our analysis and the effect may be significant or material.*

# Cash is Not King in the Social Security World

by Stephanie Joy, Contributor

*Note: This article is for general information only and is not legal advice to any reader or individual. For legal advice, you must specifically retain a lawyer who evaluates your specific situation. For Free Social Security Disability, Retirement and SSI Daily Tips and News, visit the YouTube Channel, "All Things Social Security" at <https://www.youtube.com/@AllThingsSocialSecurity>.*

It is that time of year – tax time, for residents in Penn Estates. For the unwary self-employed, practicing the tax avoidance strategy of the Cash-Is-King theory, can devastate their financial future, even their ability to meet their basic survival needs, in later years. Several times a year, I have the unpleasant duty to advise a would-be disability client that they are not eligible to apply for Social Security Disability, all because they chose the Cash Is King path to nowhere. Here is a little background on this phenomenon that all may best be served by avoiding.

## Social Security Tax v. Income Tax

We are all familiar with the "income tax", which is levied by our federal, state and our local governments. Our income taxes paid are not returned to us via insurance coverage of any kind. It is used by the government to support its way of life.

However, we pay an **additional** tax on the subset of income that we earn from our work activity (i.e. wages, salary, net earnings from self-employment, etc.). This is the Social Security tax (sometimes connotated as FICA or SS) and all workers are legally required to contribute, barring a few exceptions. The total tax is a flat 12.4% of our work activity income (not other income, such as investment income). (For W2 employees, the employer foots a full 50% of that 12.4%, for each and every employee while self-employed people pay both halves for themselves, or the full 12.4%.)

The difference is that, unlike the Income Tax, this Social Security Tax acts as our premium payments for our future Retirement Insurance Benefit (RIB) later, as well as our premium payments for our Disability Insurance benefits (DIB). The

former provides us retirement income, once we reach a sufficient age (62-70 years old), available to us to supplement our other retirement savings, if any. The latter provides us with that same benefit amount **before** we are old enough to be considered 'retired', if we become provably disabled from being able to work full time until we could otherwise retire.

If we do not pay these Insurance premiums via the Social Security Tax (also known as payroll tax), we may never become vested in a future retirement benefit at all. Even if we do pay for a period of time and do become vested for some retirement benefit, if we later stop paying those taxes, similar to other "term insurance", the coverage we had for Disability lapses in five calendar years or less. (This is known as the "recency" requirement.)

## The Dangers to the Self-Employed

Self-employed individuals, such as Contractors, Giggers or Service/Product Providers and Professionals, need to be particularly vigilant in filing their Tax Returns and paying their Social Security tax load. To reiterate, the Social Security taxes paid go directly to providing them their Retirement and Disability Insurance coverage. Many such workers have found themselves in the very precarious position of hitting retirement age, or become prematurely disabled, only to find that they do NOT have the insurance coverage for Retirement benefits or Disability benefits or that the coverage they did pay minimally for, is very, very low.

This financial predicament often the results from a long-term embracing of the old school motto of "Cash Is King". Some fail to report to the IRS all revenues from their work efforts, particularly when paid in cash. Alternatively, a self-employed person avails himself of every possible business expense deduction, bringing his Net Earnings from Self Employment (NESE) to a very small amount, or zero. The relief one may feel from avoiding that payment of Social Security taxes each year (or each quarter if paying Estimated taxes), will likely be dwarfed by the pain one will potentially feel when they cannot turn back the clock to make up for the now missing Retirement or Disability Insurance benefits.

Similarly, because the **Medicare Tax** is paid in the same way, these folks often find that they have not only deprived themselves of Disability or Retirement Insurance Benefits, but they are also not entitled to Medicare at age 65 or upon becoming disabled. Instead, if they are poor enough, they will be limited to the welfare provided coverage known as Medicaid.

For the self-employed, (and I speak this from nearly 30 years of being self-employed), the pain and often difficulty in paying estimated quarterly taxes out of pocket, and then completing the annual obligation come April 15, is very real and highly stressful. I get it. But the alternative of worshipping the Cash-God while we are younger and able to work, can have far-reaching, immensely deleterious consequences later, when we have no ability to reverse our youthful choice. Sometimes it may be wiser to not take every legitimate business expense deduction the IRS offers us, even if we can. Likewise, pocketing that cash receipt from a customer without setting aside a portion to report and pay the taxes on that cash, aside from potentially being tax evasion, can leave us paupers in what should be our Golden Years. Let's think it through.

*Stephanie O. Joy is a Social Security Disability Lawyer and founder of Monroe County based SSD Practice, Joy Disability Law, 2005-2025. 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](mailto:stephaniejoy@joydisability.com); Ph: 201-317-0610*



## Tax Season – 2025

by Sandy Black, Contributor

Here we are again - time to file your taxes. Both H&R Block and Turbo Tax are really some great companies to be used for filing your taxes. I researched both.

H&R Block for instance, if you only have just your W-2's with no deductions such as mortgage, medical bills, etc., you can go online and process your taxes on your own with them.

They have three different ways for you to use their programs:

- Program No. 1 - you can use their forms, fill them out and if you are confident that everything is correct, file for your return.
- Program No. 2 - again fill out the forms, look it over and if you are not too sure if you have done them correctly, a tax preparer will review your filings and correct them for a small fee.
- Program No. 3 - you have the full attention of a professional tax preparer prompting you as you file your income taxes. Of course, there is a charge for this but at least know that everything has been processed correctly.

As for Turbo Tax with their program you have usage of a tax professional while preparing your income taxes.

I prefer using the H&R Block method because they have been in the business of tax preparation for years and they also will be there with you in case your return has been "flagged" to be audited. You can also go directly to the nearest H&R Block office which is now located by "Big Lots – Eagle Valley" and have a sit-down consultation with a tax professional.



## WHAT WE'RE STREAMING

### Guilty Pleasures or Hidden Treasures?

#### Day of the Jackal

(streaming on Peacock)

by Sharon Kennedy, Communications Committee Member

I read Frederick Forsythe's "Day of the Jackal" when it was first published over five decades ago. Back then I was intrigued by all things involving spies, and thrillers and intricate plots whether written by LeCarre, or Forsythe or Ludlum or Folette.

This book is a classic spy thriller and is often included in lists of the best spy novels of all times on the internet. It has been made into two full length movies: "The Day of the Jackal" in 1973 and "The Jackal" in 1997. It is now a 10-episode series on Peacock. This version does not stay true to the original book. Rather, it is updated to the present day.

In the original, the main character is an assassin hired to kill Charles De-Gaulle but in this version the Jackal is hired to kill a tech giant who is about to reveal a technological advancement that will benefit all of humanity at the cost of corporate giants and their profits. There are many small changes to bring story into the current century, such as cell phones and social media. And the back story has been altered in a variety of ways. For example, the Jackal has a wife and child. The primary MI6 person pursuing the Jackal is an intelligent and determined female agent.

The Jackal in this tv series is played by Eddie Redmayne and the MI6 agent, Bianca Pullman, is played by Lashana Lynch, both of whom are excellent in portraying their characters. The Jackal is an assassin who is a master of disguises and who has an amazing skill as a sniper with long distance accuracy believed to be beyond any human's ability. He is a cold-blooded killer without a moment's hesitation to kill anyone in his way (usually).

But, as the story progresses, there are glimpses of humanity that show up unexpectedly. His love for his wife and son is absolutely clear. They come first. On the other hand, Bianca Pullman (MI6) is a caring person with a conscience who puts her mission before her family.

Reviews of this series are conflicting. Some critics express the opinion that the changes are just fillers to make a four-episode production last for 10 episodes and detract from the original plot. Most rave about this series.

Personally, I find the additional back story of the Jackal having a family adding a dimension of humanity to what otherwise might be a caricature of an assassin instead of a human being who is ruthless yet also three dimensional. And Bianca (who wasn't in the original book) carries the thread of the story. There are a few moments when the story lags but mostly it is intriguing. Give it a try. I think you will be obsessed by the second or third episode. There apparently will be a second season to be released at some unknown time in the future.

#### Unforgotten Season 6

(streaming on Apple)

by Paul Quillin, Contributor

Once again, I'm writing about "Unforgotten." This time about Season 6, which has just aired and is currently streaming on Apple TV. It should also make it to Amazon Prime some time in the future.

"Unforgotten", for me, is still one of the best TV shows of this genre. It's an award-winning cold case crime drama series which follows a team of veteran London detectives who uncover the truth behind tangled, complicated murders from the past.

Each season begins with the discovery of human remains, and the mystery unfolds from there, where we see the interpersonal relationships among the detectives. The changing chemistry of all this really provides added dramatic intrigue.

As I wrote in a previous article about this show, the production values are super, the acting is wonderful and best of all the plot is sophisticated but at the same time, logical. It's the opposite of "good guys/bad guys" kid stuff type programming.

Sinéad Keenan's DCI Jessica 'Jessie' James and Sanjeev Bhaskar's DI "Sunny" Khan are together again in season 6 where we find them continuing their relationship which started in the last season. They're finally opening up to each other was a really vital moment and a satisfying wrap to the season. There's an element of trust in their work relationship now. Both Jess and Sunny have come to realize the other is not really a threat.

In this season they'll be trying to solve the murder of a woman named Whitney Marsh. Their department handles cold cases, but when they learned that Whitney's remains were recent that speeded up the pace! Next we shift to one of my favorite places, the forensic lab, where we learn that her body was already dismembered before the remains were disposed of... yup, the plot thickens!

"Unforgotten" is gripping stuff and unlike many of the other criminal capers readily streamable it isn't downright silly. Also, it doesn't deliver unrelenting misery. Jess and Sunny are just two professionals investigating dark deeds while at all times behaving like reasonable people who are not above downing a quick pint at the end of a long day.

Once the action begins with that body turning up in the marsh, enter Jess and Sunny – alarmed, but not that surprised to discover signs of violence, including evidence of the victim's arm having been lopped off. While they're getting to grips with the grisly details, the series introduces the latest cast of potential suspects, starting with a university lecturer about to get in hot water for recommending a book about race to one her students. The problem was the book's title which contained the infamous "N" word... oops!

Next, we meet an Afghan immigrant training for his UK citizenship test. We also have a couple more suspects added to the group, any who may or may not have been involved. This is where you can change your mind with every new scene. You go: 'It's him', 'No, it's her', 'No, it's them'. I always get it wrong. And that's one of the joys. It's like watching someone do a magic trick and how you get stressed trying to work out how the trick was done, but there's a point at which you realize that's not the point. The point is to actually enjoy the magic. That's what happens here.

So, amid this ruffled rogues' gallery, Jess and Sunny are an endearing double-act. Bhaskar's Khan is just the right mix of grumpy and idealistic to be believable. Meanwhile, Keenan avoids comparisons with Walker by playing a much different character. She is no less hard-bitten but more cautious than Cassie, who rarely stood on ceremony. Not that she doesn't have her own worries – including a previously unfaithful husband whose scarf is adorned with a strand of hair belonging to another woman. Uh-Oh!

Unforgotten is clever in how it taps into real-world issues – storylines about a right-wing news network and refugees are clearly plugged into modern politics, but the script does not lecture the viewer. Never preachy or self-righteous, Unforgotten is about real people in extraordinary circumstances and remains one of the most unique and compelling crime shows around. I'm hoping they keep this one going, but meanwhile I suggest you hop on board and catch up. Enjoy!

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# Senior Lunch at PEPOA

by Sharon Kennedy, Communications Committee

I have been hearing excellent reviews about the monthly senior lunch meetings for years! Unfortunately, Wednesday was a workday for me so I never had the opportunity to attend. Now that I am mostly retired, I was finally able to attend and enjoy the experience at the February meeting. The senior lunch meets every month on the second Wednesday of the month at noon. The cost is five dollars and you have to register by Monday to attend that Wednesday (so that they know how much food to buy and prepare).



The February meeting was delightful. Phyllis Haas (our Community Manager and grand chef) prepared and served the food with the assistance of Susan, Community Relations Manager. We were treated to a full dinner of meat loaf, mashed potatoes, salad, and vegetable. The desert table abounded with yummy and colorful treats such as cheese cake, cupcakes, cookies, etc. The best part was being able to leisurely chat with others at the table. So, if you are a senior and can break free on a Wednesday, come give the senior lunch a try.



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