



ADULT HALLOWEEN PARTY - see more photos on pages 8 and 9.

Celebrating the Season in a Diverse Community

by Phyllis Haas, Community Manager

Penn Estates is proud to be home to a wonderfully diverse community, where residents come from diverse cultural and religious backgrounds. This diversity is one of our greatest strengths—enriching our neighborhood with a wide range of traditions, celebrations, and perspectives that make Penn Estates such a vibrant and welcoming place to live.

As the holiday season approaches, many of our neighbors will celebrate in their own unique ways—through family gatherings, special meals, cultural customs, or quiet reflection. Whether you observe Christmas, Hanukkah, Kwanzaa, Diwali, or another cherished tradition, this time of year offers an opportunity to appreciate the values we all share: kindness, generosity, and community spirit.

The Board of Directors and Management extend warm wishes to all Penn Estates residents for a joyful and peaceful holiday season. May this time bring happiness to your home, and may the new year ahead be filled with health, harmony, and hope.

Happy Holidays from the Board, Management, and Staff!

Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee

The holiday season begins. It hardly feels like November as I write this because the weather has been fairly balmy. But the leaves are down, the Halloween decorations are being taken down and stores are filling with both Thanksgiving and Christmas items. Prices are still rising. The government is still shut down. I hope that you and yours have a house full of love, warmth and food.

Many have to “tighten their belts” this year. There are few positives about that. One positive is that it may move our focus away from consumerism and toward experiences with our loved ones, whether family game evenings or driving to see Christmas lights or free experiences in the area. I hope you and your family have a lovely and loving holiday season.

One free activity each year is seeking out the Snowmen of Stroudsburg. I love seeing families walking the streets of Stroudsburg and taking pictures of their children with the various Snowmen around town.

Another free family activity is the Shawnee Christmas Carols Sing-along on December 16 from 7 to 8 pm. There is the Community Concert Series on Tuesdays until December 16 at Shawnee Inn and Golf Resort. Both of the above events are free but donations are accepted for the musicians. Their Messiah Sing-in Community Concert on December 22nd does have a small fee (\$10).

Other events that often are free center around tree lighting. There will be a tree lighting celebration at Josiah White Park in Jim Thorpe, including music and the arrival of Santa on Friday December 5th. Camelback Resort has a tree lighting on December 5th as well. There will be cocoa and cookies and visits by Santa and Santa’s elves. It is listed as free.

Skytop’s Magic Wonderland and Tree Lighting ceremonies will occur on Saturdays from November 29th through December 20th. Tea and cookies will be served at 3 and Santa will arrive at 4:30. It seems to be free but some activities may have a fee.

Also free is Leighton’s Hometown Vintage Christmas on December 13th. There will be food vendors, activities, crafters, music and carolers as well as a visit with Father Christmas.

Santa is going to be very busy in this area over the next two months! Country Junction always has seasonal events and Santa will be at several. There are schedules on their website for pictures with Santa at the following events: Santa’s Pajama Party on December 9th from 6pm to 8pm with all sorts of games as well as hot chocolate and popcorn. The Great Christmas Adventure Show runs on various dates from November 28th to December 28th. I didn’t see any fees listed for the first two activities but the Great Christmas Adventure Show seems to be \$15 and you can buy tickets online.

Quiet Valley Living Historical Farm hosts their Old Time Christmas on Saturdays and Sundays 12/6 through 12/13. The cost is \$18 per person and \$10 for ages 3-12.

There will be a dramatic production of A Christmas Carol at Grey Towers in Milford on 12/5 to 12/7. It is a 90-minute production and there is a fee of \$25 for members, \$30 for the general public and \$15 for students. I have heard that they had to move their show for Halloween to another location in October due to the government shut down. You may want to double check the location if the government is still shut down in December.

There are light shows, both drive-through and walk-through in December throughout the area but I have not as yet seen advertisements for 2025.

Have fun!

Motown Dance

by Evelyn Infante, Contributor

On September 27th, my husband and I had a blast at the Motown dinner and dance in the Oak Room. The decorations were just as amazing as always. Dinner was delicious, and the music was absolutely fantastic. We had such a wonderful time, chatting with our neighbors, singing along, and dancing the night away to burn off all the calories from our yummy dinner.

We don't go to every party in Penn Estates, but when we do, we're always glad we did!



ROOFING

By Bruce
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Did You Know?

Winter Road Maintenance

by Phyllis Haase, Community Manager

As winter approaches, snow and ice management once again becomes a top priority for our community. Keeping our roads clear and safe requires both careful coordination by our maintenance team and the cooperation of all residents.

Snow removal operations are typically carried out in two stages:

- 1. During the Storm:** Crews make quick, continuous passes with plow trucks to keep primary roads open and passable. Priority is given to the most heavily traveled routes to ensure emergency access and safe travel throughout the storm.
- 2. After the Storm:** Once snowfall ends, plows return to widen cleared areas, remove buildup, and ensure that all roads are fully accessible.

Please note that the Association's resources are limited to community roadways—private driveways cannot be plowed by our maintenance team. Residents are responsible for clearing their own driveways and walkways. While crews work to minimize snow accumulation along driveways, plowing may create snow berms that residents will need to remove.

To help our crews work efficiently and safely, please observe the following guidelines:

- **Keep Easements Clear:** Do not place trees, hedges, paving, or other structures within the 10-foot roadside easement. The Association and its contractors are not responsible for any damage to improvements placed within this area.
- **No Parking on Roads:** Parking is prohibited on Association roads during snow removal operations to ensure plows can operate effectively and emergency vehicles can pass safely. Vehicles parked on the roads during snow events may be towed at the owner's expense.
- **Avoid Parking Near Driveway Ends:** Do not park vehicles within 10 feet of the road or easement. Vehicles damaged during snow removal due to improper parking will be the owner's responsibility.
- **Do Not Pile Snow on Common Areas:** Please avoid pushing or dumping snow from your property onto Association roads or common areas, as this can create hazards and block drainage paths.
- **Managing Snow Berms:** To minimize the amount of snow pushed back into your driveway, wait until plows have completed their final passes before clearing. When shoveling, place snow on the right side of your driveway as you face the road.
- **Stay Safe Around Plows:** Maintain a safe distance—at least 200 feet—behind snowplows and never attempt to pass a plow on the right side.

Your cooperation helps ensure that our snow removal process runs smoothly and that our roads remain safe and passable for everyone. Thank you for doing your part this winter!



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From Phyllis's Desk

by Phyllis Haase, Community Manager

The challenges in filling maintenance positions

Over the past several months, Penn Estates has been actively seeking to fill two full-time maintenance positions. Despite consistent advertising and outreach efforts, finding qualified candidates has proven to be an ongoing challenge—a difficulty shared by many employers across the region and within the maintenance industry.

Our Maintenance Department plays a critical role in the daily operations of the community, ensuring that roads, facilities, and common areas are properly maintained and safe for all residents. These positions require individuals with a strong work ethic, technical skills, and the ability to perform physical tasks in varying weather conditions.

Unfortunately, the current job market has made it increasingly difficult to attract and retain applicants who meet these qualifications.

Factors contributing to this challenge include a shrinking labor pool for skilled trades, competition from larger employers offering higher wages or expanded benefit packages, and a general shift in workforce preferences toward remote or less physically demanding jobs.

Additionally, turnover rates across the maintenance and service sectors remain high, further limiting the availability of dependable candidates.

The Association continues to advertise the openings on multiple platforms, including local job boards, professional networks, and community channels. We have also explored adjustments to compensation and benefits to remain competitive within our region.

While the search has been difficult, we remain committed to finding dedicated individuals who take pride in maintaining the beauty and functionality of Penn Estates.

Residents are encouraged to share the job postings within their own networks. With community support and continued outreach, we are confident that we will find the right candidates to join our maintenance team and uphold the high standards our community expects and deserves.

Position: MAINTENANCE EMPLOYEE

Pay: \$19.00 per hour

Description: Homeowner's Association has immediate full-time position for an experienced maintenance person. Duties include general maintenance, grounds maintenance, light plumbing and electrical, vehicle/equipment maintenance, snowplowing, pool maintenance, roadwork, etc.

The community has 26 miles of roads, two swimming pools, three lakes w/ beaches and basketball/tennis courts. Snow removal is a high priority in the winter and requires overtime when needed. You may be called in at any time to perform snow removal in the community.

Job Type: Full-time

Benefits: 401(k) matching
Health insurance
Dental insurance
Vision insurance
Life insurance
Paid time off

Education: High school or equivalent (preferred)

Experience: Maintenance, 2 years (preferred)

License/Certification: Driver's License required

Potential Sale of Sewer and Water Utility (CUPA) to Pennsylvania American Water

The Pennsylvania Utilities Commission held a Hearing on the proposed sale of the Community Utility Property Association (CUPA) water and sewer utility to Pennsylvania American Water was held in September to gather public input regarding the transaction.

As our Community Manager I attended the input hearing to listen to comments and concerns expressed by customers in attendance. During the hearing, no customers voiced opposition to the sale.

The proposed acquisition would transfer ownership and operation of the CUPA water and sewer systems to Pennsylvania American Water, one of the largest regulated water and wastewater service providers in the state. The company has expressed its intent to continue providing safe, reliable water and wastewater services while maintaining regulatory oversight through the Pennsylvania Public Utility Commission (PUC).

As the review process continues, the PUC will evaluate the terms of the sale to ensure that it serves the public interest and provides fair value to both customers and the utility. Updates regarding the Commission's final decision will be shared as more information becomes available.

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



Harmony

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REMINDER:

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

Thank you!

2026 APPROVED OPERATING BUDGET

REVENUE	
Dues Income.....	2,200,738.90
Prior Dues	90,000.00
Deferred Dues	100,000.00
Interest on late payments.....	70,000.00
Collection Fees	6,000.00
Late Fees.....	60,000.00
Payment Plan Fees	14,000.00
Subtotal Dues Revenue.....	2,540,738.90
Operating Revenue	
Public Safety Citations	90,000.00
Interest Income	45,000.00
Rental Registration.....	398,270.00
Gate Cards	20,000.00
Private Event Rental	5,000.00
Resale Certificate Fee	15,000.00
Codes Enforcement Permit-Violations.....	23,200.00
Miscellaneous Income	1,000.00
Store Lease	7,450.00
Beach and Pool Income	3,250.00
Amenity Badges	235,000.00
Bingo	1,800.00
Procurement Card Rebate	1,700.00
Subtotal Operating Revenue.....	846,670.00
TOTAL REVENUE.....	3,387,408.90
OPERATING EXPENSES	
Administration Wages and Salaries	
Management Employees Payroll.....	197,019.69
Management Employees P/R Taxes	19,720.00
Management Employee Benefits.....	56,482.83
Admin Employees Payroll	265,236.82
Admin Employees P/R Taxes.....	26,524.00
Admin Employees Benefits.....	34,858.29
Total Administration Wages.....	599,841.63
Committees	
TNR.....	500.00
Election Committee	325.00
Board Expense.....	2,500.00
Total Committees	3,325.00
Recreation [including pool and lakes]	
Recreation Payroll	169,680.00
Recreation Payroll Taxes	16,968.00
Lifeguard Expenses	4,500.00
Events.....	12,000.00
Activities	12,000.00
Community Day.....	9,500.00
Lake/Pool Maintenance	24,000.00
Lake/Pool Testing	3,250.00
Equipment Purchase	12,000.00
Amenity Badges	1,000.00
Bingo	1,800.00
Total Recreation Dept	266,698.00
Administration Expenses	
Accounting Services	16,000.00
General Legal Services	40,000.00
Computer - Camera Expense.....	30,000.00
Operating Supplies.....	18,000.00
Leased Equipment.....	12,750.00
Collection Filing Charges.....	10,500.00
Annual/Special Meetings.....	2,000.00
Bank Fees.....	2,000.00
Payroll Processing Fee.....	6,000.00

Administration Expenses cont.	
Credit Card/Bank Fees	31,000.00
Refunds.....	1,000.00
Alarm System Fees	3,000.00
Gatehouse Support Fees	26,000.00
Membership Mailings Postage	15,000.00
Webhosting Fees.....	5,800.00
Dues/Subscript/Licenses Training	9,000.00
Advertising.....	4,000.00
Volunteer Dinner & Gifts	3,500.00
Community Relations.....	2,500.00
Software - Finance and STR.....	24,000.00
Total Administration	262,050.00
Public Safety	
Salary and Wages	566,870.80
P/R Taxes.....	56,687.00
Vehicle Maintenance.....	8,000.00
Operational Supplies.....	7,000.00
Benefits.....	86,838.21
Radar Gun Calibration.....	500.00
Uniforms	5,000.00
Training	2,500.00
Software - Omnigo.....	9,000.00
Community Relations.....	750.00
Total Public Safety.....	743,146.01
Community Insurance	
Insurance - Directors & Officer.....	7,500.00
Insurance - Umbrella.....	21,379.00
Insurance - Package (QBE)	161,494.00
Insurance - Worker's Comp	32,000.00
Insurance - Volunteer Group	380.00
Total Insurance.....	222,753.00
Utilities	
Fiber Optic Cable Expense	23,520.00
Water and Waste Removal.....	16,750.00
Electric Utilities.....	32,000.00
Propane Gas	17,000.00
Internet-Office 365-Website.....	6,000.00
Cable	3,200.00
Phone Landline.....	14,000.00
Phone Mobile	7,000.00
Total Utilities	119,470.00
Maintenance	
Maintenance Payroll	360,404.13
P/R Taxes.....	36,940.00
Benefits.....	102,231.13
Janitorial Supplies.....	9,500.00
Buildings & Grounds.....	20,000.00
Landscape Maintenance.....	15,000.00
Amenity Repairs	15,000.00
Refuse Collection	9,600.00
Tools/Equip Purchase/Repair.....	7,000.00
Road Repair Materials (in house)	5,000.00
Snow Removal.....	45,000.00
Vehicle Fuel.....	28,000.00
Vehicle Maintenance & Repair	8,000.00
Personal Protective Equipment.....	3,500.00
Dash Cams	4,950.00
Total Maintenance	670,125.26
Interfund Transfers	
Capital Reserve Contribution	500,000.00
Total Interfund Transfers.....	500,000.00
TOTAL OPERATING EXPENSES	3,387,408.90

2026 APPROVED CAPITAL BUDGET

CAPITAL IMPROVEMENT BUDGET	
Capital Improvement Fees.....	87,960.00
Capital Improvement Contribution.....	87,960.00
	(87,960.00)
TOTAL EXPENSES.....	----

CAPITAL RESERVE BUDGET	
INCOME	
2026 Dues Income designated to Capital Reserve Fund	500,000.00
CIF Funds designated to Capital Reserve Fund.....	87,960.00
Prior Years Contribution	1,000.00
Interest.....	40,000.00
Total Capital Reserve Contribution	628,960.00
Funds from Capital Reserve Balance.....	791,258.00
TOTAL INCOME.....	1,420,218.00

EXPENSES	
Computer Replacement.....	6,000.00
Subtotal.....	6,000.00
Roads	600,000.00
Line Striping.....	14,000.00
Road Improvements - Base repair.....	25,000.00
Storm Water Improvement	75,000.00
Vegetation Maintenance	25,000.00
Road Cross Pipes	45,000.00
Subtotal.....	784,000.00
Tennis Court - Pickleball.....	300,000.00
Basketball Half Courts.....	135,000.00
Basketball Full Court	125,000.00
Lighting Replacement	20,000.00
Camera Replacement.....	15,000.00
Base Pad - Sports Complex.....	5,000.00
Fence - Maintenance Yard	4,368.00
Fence for Playground	14,000.00
Parcel Box	2,850.00
2024 Carry Over	9,000.00
Subtotal.....	630,218.00
TOTAL EXPENSES	1,420,218.00

Myths & Misunderstandings about Social Security Disability

by SSD Attorney 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>.

Quite regularly, people in and about our Penn Estates community, and all across the nation, tell me, "I'd apply for disability, but I've heard you can't get it unless you're practically on life support." That one sentence sums up what I see daily—good people living with serious health problems who delay applying because they've been fed bad information.

Let's clear up some of the biggest myths about Social Security Disability, using the Social Security Administration's (SSA) own words as our guide.

Myth #1: "You have to be completely unable to do anything at all."

This is one of the most common misconceptions. The SSA defines disability as the inability to engage in substantial gainful activity (SGA)—in plain English, that means work that pays over a set amount each month—because of a medical condition expected to last at least 12 months or result in death (SSA, *What You Should Know Before You Apply for Social Security Disability Benefits*, <https://www.ssa.gov/disability/Documents/Factsheet-AD.pdf>).

You don't have to be "flat on your back." Many approved claimants can still do light chores, drive, or even try part-time work, as long as their impairments prevent them from steady, full-time, competitive work.

Myth #2: "If I try to work, I'll automatically lose everything."

Not true. The SSA actually encourages people to test their ability to work through its Ticket to Work program. The flyer *Debunking the Three Biggest Myths about Disability Benefits and Work* says plainly, "If I try to go to work, I

will automatically lose my Medicare or Medicaid. This is a myth." (https://choose-work.ssa.gov/Assets/cw/docs-materials/SSA_3_Biggest_Myths_Flyer-Final-2.pdf)

There are trial work periods, extended eligibility months, and other safety nets. What matters is keeping SSA informed and staying under the substantial gainful activity limit if you're still in the approval process.

Myth #3: "SSI and SSDI are the same thing."

The names sound alike, but they are two different programs. Social Security Disability Insurance (SSDI) is based on your work history and the payroll taxes you've paid into the system. Supplemental Security Income (SSI) is for people with limited income and resources, regardless of work history. (<https://www.ssa.gov/pubs/EN-05-10029.pdf>)

In short: SSDI is insurance you've earned through work; SSI is a needs-based safety-net program. Some people qualify for both, but the rules differ.

Myth #4: "You have to look disabled."

There is no "look test." SSA bases its decisions on medical documentation, not appearances. Conditions like lupus, chronic pain, PTSD, or severe fatigue may not be visible, but they can still be disabling under SSA's rules if they prevent you from working at the substantial gainful activity level for at least twelve months. (SSA, *What You Should Know Before You Apply for Social Security Disability Benefits*, <https://www.ssa.gov/disability/Documents/Factsheet-AD.pdf>).

Invisible disabilities count, and it's vital that your doctors describe how your condition limits your ability to function day-to-day.

Myth #5: "Non-citizens can't receive disability benefits."

In fact, some non-citizens may qualify. Lawful permanent residents and other "qualified aliens" can be eligible for SSDI if they've worked and paid into Social Security long enough. Certain categories may also qualify for SSI with additional restrictions. The key is lawful status and meeting SSA's other criteria. (<https://www.ssa.gov/ssi/spotlights/spot-non-citizens.htm>)

Myth #6: "Once I'm approved, I'll have benefits for life."

SSA conducts Continuing Disability Reviews (CDRs) every few years to make sure you still meet the disability standard. The review schedule depends on whether your condition is expected to improve. If you're still disabled, benefits continue; if you've improved enough to return to substantial work, they may end. (<https://www.ssa.gov/pubs/EN-05-10053.pdf>) CDRs can feel nerve-racking, but they're just part of the system's routine oversight.

Final Thoughts

If you're thinking about filing for disability, don't let rumors or social-media posts stop you from learning the facts. SSA's programs are meant to protect workers and families when illness or injury prevents (or will prevent) steady work for more than 12 months, but the rules are technical. Start early, gather your medical information (not necessarily need for you to get your records, unless you self-represent), and talk to someone who knows the system.

You've paid into this program with every paycheck—it's not charity; it's insurance you bought. Understanding how it really works can save you time, stress, and heartache.

VISUAL or AUDIO LEARNERS:

For readers who like to learn visually, here are several *All Things Social Security* videos on YouTube that tackle common myths and misunderstandings about disability benefits at <https://www.youtube.com/@AllThingsSocialSecurity>

For Q&A in real time, YOUR questions? Feel invited to attend free to public Livestream every Wednesday at 1 pm EST. Post your Qs in the Chat and we go through them one by one. It is a friendly group each week and one can just watch/listen, or post a question!

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://ljoydisability.com>; Other contact: stephaniejoy@joydisability.com; Ph: 201-317-0610



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New Year's Traditions

by Sandy Black, Contributor

Cannot believe we are about to welcome in the new year 2026. I decided to research the various cultures around the world that celebrate the new year with unique traditions which they believe will bring them good luck and prosperity for the year ahead. Here are a few that I found:

- **Eating 12 Grapes at Midnight** – This tradition originates from Spain and it involves eating one grape for each stroke of the clock at midnight. This symbolizes good luck for each month of the coming year. It is known as “Las doce uvas de la suerte.” Translation: “The sweet grapes of good luck.”
- **Wearing Polka Dots** – I love this tradition because I love polka dots! In the Philippines, wearing clothing featuring polka dots on New Year's Eve is believed to attract wealth and abundance because the dots resemble “coins.”
- **Jumping Over Waves** – It is customary in Brazil to jump over seven waves at the beach on New Year's Day. This act is done to bring good fortune and is tied to the Umbanda religion.
- **Black-Eyes Peas** – In the Southern states of the United States there is the tradition of having a prepared pot of black-eyed peas to be eaten on New Year's Day. This tradition is believed to bring prosperity and good luck for the year.
- **Thirteen Fruits** – In the Filipino culture, having thirteen different fruits on the dining table during the New Year's celebration is very common. The number thirteen is considered to be lucky and each fruit represents a month during the new year with the extra one for good luck.
- **Carrying an Empty Suitcase** – People walking around in Colombia carrying an empty suitcase on New Year's Eve symbolizes a desire for travel and adventure in the coming year. (This is my favorite tradition.)
- **First Meal Traditions** – Different cultures have specific foods they eat on New Year's Day to ensure them good luck during the new year. In the Pennsylvania Dutch culture, the traditional meal is pork and sauerkraut. In an Italian household they eat lentils.

HEALTH & FITNESS

by Yolanda Sarrabo, CPT, BCS NASM, Contributor

Staying Healthy in Uncertainly

There is an evident shift in how our country is moving. How does questionable changes affect our health, and does it disturb our health? Though the world is figuring this out, now more than ever is the time to ensure your mental and physical state is intact.

Where to Begin? If Johnny can't afford his rent or the next meal, does it matter? Is staying active and fit necessary, especially now? It is; and here's why. Stress is the number one contributor that comes with heart disease, cancer, and stroke. Yes, there's a lot going on, but let's reel it in and make healthy choices.

First: Take some time to think things through in quiet time. If there's a concern in how you can afford an increase in health care- then let's think of what doable changes can be made that helps eliminate or lessen a bigger issue. Some things may be out of your control but being fit with exercise and diet (though questionable) are in your control by taking self-back despite this noise.

Second: Take advantage of walking by clearing your mind. It's okay to be scared, puzzled, and uncertain.

Not in the Mood. Understandably, if you're worried about tomorrow then the focus on the present may not be central. But hear me out. Exercise of any form can help curb stress. Exercise can boost your endurance, and improve oxygen to help do positive things for our cells. The more energy built helps clear out the noise that may be around you.

Free Session. In light of what is going on, we want you to get a step up in continuing your fitness journey. We're offering **free** virtual classes for furloughed workers. This offer is also open to those with chronic conditions. Let's get your heart rate up with low/moderate cardio sessions from your home.

As a community we can be healthy together! Cheers!

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



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Kids Halloween Party



Adult Costume Party



photos by David Montalvo



photos by David Montalvo



photos by Jennifer Penna



Trunk or Treat



Eats Around Town

by Sharon Kennedy, Communications Committee

There is a little gem of a restaurant in an old strip mall in East Stroudsburg near Big Lots: Khan's Mongolian Grill and Bar. From the outside, it doesn't look like much. But, when you enter you see that their money is focused on the food and the grill, not on fancy furnishings.

I recently had relatives visit from out of town. They love this type of restaurant and have been to several in various states when traveling. They were impressed with the set up and especially with how fresh the food seemed to be, as well as with the variety of offerings.

Basically, a Mongolian grill or Mongolian BBQ refers to a restaurant that has a buffet of fresh ingredients and sauces that you choose from and then take to the grill to be cooked in front of you.

Khan's has a huge selection of fresh foods such as beef, pork, chicken, seafood, tofu, and an incredible number of vegetables and numerous sauces. It is an all-you-can-eat sort of place. The main aisle is for the main dish. There is a separate small buffet of dessert items.

I hadn't been there in years and the "new" addition was an appetizer menu. The appetizer menu included Asian soups, wontons, egg and spring rolls, rice, etc. These appetizers are included in the all-you-can-eat price and you can order as many as you like.

If you would rather, you can order from a more traditional menu. You can also do take-out and pay by the pound, much like take out from any Chinese buffet. Enjoy.



Kwanzaa – History and Tradition

by Sandy Black, Contributor

Kwanzaa is the annual celebration of the African-American culture which is observed from December 26 through January 1. It focuses on family, community and cultural values. Kwanzaa was created by Maulana Karenga, a professor of African studies. It was established as a way to celebrate the African heritage and promote unity among African-Americans. The word "Kwanzaa" is taken from the Swahili phrase "matunda ya kwanza," which means "first fruits." This reflects the harvest traditions of various African cultures.

The Seven Principles of Kwanzaa:

1. **Umoj** (Unity) – to strive for and maintain unity in the family, the community, the nation and in the race.
2. **Kujichagulia** (Self-determination) – define and name ourselves as well as to create and speak for ourselves.
3. **Ujima** (Collective Work and Responsibility) – build and maintain our community together and solve our brothers' and sisters' problems together.
4. **Ujamas** (Cooperative Economics) – build and maintain our own stores, shops and other businesses and to profit from them as a community.
5. **Nia** (Purpose) – to make our collective vocation the building and developing of the community in order to restore our people to their greatness.
6. **Kuumba** (Creativity) – always to do as much as we can in order to leave our community more beautiful and beneficial than when we inherited it.
7. **Imani** (Faith) – firmly believe in our people, our parents our teachers, our leaders, and most of all the righteousness and victory of our struggle.

Kwanzaa celebrations have various activities in which to honor these principles. Each day families light a candle on the "Kinara" (candle holder) which corresponds to the principle of the day. The holiday finishes up in a communal feast called "Karamu" held on January 1st where families gather to share food, stories and cultural expressions.

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Adoption of New E-Bike Regulations in Penn Estates

The Board of Directors has adopted new regulations regarding the use of E-Bikes and other battery-operated vehicles within Penn Estates. **These regulations take effect immediately, and all applicable vehicles must be registered with the Association by January 1, 2026.**

Warnings will be issued through December 31, 2025, to allow time for all members to become informed and comply. Beginning January 1, 2026, fines will be assessed for those not adhering to the regulations.

Upon registration, members will receive an annual registration sticker that must be affixed to the vehicle in a visible location.

For registration information or questions regarding the new rules, please contact the Administration Office.

Previous Rule/Regulation

VII 13. Battery-operated wheelchairs/scooters/golf carts registered with the Association are authorized on Penn Estates roads from dawn to dusk. Youth under the age of 12 are prohibited from driving a golf cart on the association common areas.

New language to the Rules and Regulations

VII 13. Battery-operated wheelchairs, electric scooters, EBikes (as defined below) and electric golf carts must all be registered with the Association. Once registered, they may be operated on Penn Estates roads only from dawn to dusk. No other type of electric vehicle may be operated on the roadways. Persons operating EBikes on the roadways must be 16 years of age and older. EBikes may be manually pushed on common areas aside from roadways but not operated. Electric golf carts, and scooters may be operated on common areas aside from roadways but only by people 12 years of age and older. Gas powered golf carts or scooters are not permitted on the roadways or other common areas.

Definition: "EBike" as "A vehicle weighing not more than 100 pounds with two or three wheels more than 11 inches in diameter, manufactured or assembled with an electric motor system rated at not more than 750 watts and equipped with operable pedals and capable of a speed not more than 20 miles per hour on a level surface when powered by the motor source only."



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The Pocono Liars Club

by Michael J. Tyrrell, Harmony Editor

The Pocono Liars Club has published an anthology of stories written by 31 local authors. From harmless fibs to outrageous whoppers, these tales demonstrate that sometimes lying is an art and sometimes it's a disaster waiting to happen. All proceeds from the sale of this book will be used to sustain the Liars Club.

Penn Estates resident Evelyn Infante, has had her short story, *Chicken Soup*, published in this book. We print it here for your enjoyment...

Chicken Soup

by Evelyn Infante

After enduring eight hours in the hospital waiting room, Abigail's exhaustion finally took hold, causing her to drift off to sleep. Her son-in-law, Jake, checked in on her whenever he needed a break from his wife's bedside, offering Abigail coffee or water. When he found her asleep on the hard chair, Jake gently shook her shoulder and encouraged her to hail a cab and go home; that he would call her as soon as the baby arrived. But she wasn't having it. This was Rosa's third pregnancy but the first in which she had successfully carried to term. Abigail was determined to stay until she was certain her daughter was well.

After twelve long hours of labor, Rosa gave birth to a healthy baby girl. A profound sense of longing filled Abigail's heart for her late husband, Miguel, to have witnessed this precious moment before his untimely passing.

Oh, how I wish you were still here with me, amor.

When Abigail returned home from the hospital at five a.m., she sank into her husband's old lounge, drifting in and out of consciousness until her head drooped to her chest, jolting her awake. She checked her watch and hurried to the bathroom to brush her teeth and splash water on her face. Feeling somewhat revitalized, she made her way to the market to buy the freshest vegetables and herbs available. With a keen eye, she selected a plump chicken which she washed, cut, and deboned before starting the soup.

As Abigail stirred the chicken, fideos, carrots, and potatoes swimming in her carefully seasoned broth, she recalled the day her only child, Rosa, was born.

Years have evaporated like dewdrops off a flower.

It had been a difficult delivery, one Abigail endured for eighteen hours while her frazzled husband, Miguel, held her hand. When she screamed, "I can't take it anymore!" he encouraged her like a cheerleader.

"You can do it," and gently pushed her shoulders back when she sat up in a panic wanting to run away.

But when her baby girl was placed in her arms, joy consumed Abigail, and pain faded away. Abigail was left amazed by her daughter's beautiful rosy face and soft black strands of hair poking out of her little head, reminding her of a tomato.

On that auspicious day, her mother, Blanca, had entered her hospital room with deliberate care, holding her metal *fiamblera* filled with chicken soup, *domplines*, and *mantecaditos*, by its handles.

Abigail ate every morsel of her mother's soup, regaining some of her energy after the grueling hours of childbirth. She shared the bread and desserts with the nurses. Her mother's soup had done the trick, nourishing her body and her soul.

Soon after the birth, when Abigail started experiencing postpartum depression, there were no medications or therapies available to help her combat this condition, a mood disorder misunderstood at the time.

Miguel felt utterly clueless about what to do. Afraid and desperate for answers, he reached out to Blanca, who answered the call and supported her daughter during this tough time. There was no doubt that her mother had the wisdom and understanding to guide her through this difficult phase in her life.

But those were different times.

**

The soup began to bubble. Abigail inhaled the aroma permeating in her kitchen and was pleased with her decision to prepare the soup despite her fatigue. She lifted a spoonful of broth from the pot, blew on it before tasting, and smiled at the perfect combination of flavors. She lowered the heat and covered the pot.

While waiting for the soup to finish cooking, Abigail jumped into the shower. As she washed herself, she vividly recalled her mother's method for relieving her congestion. Whenever she caught a cold, her mother, Blanca, would crumble a camphor cake and heat it in oil. She would then gently rub the warm camphor oil on her congested chest. The comforting sensation she felt snuggled beneath the blanket while her mom softly sang her to sleep, was unforgettable.

Abigail, a frail and anemic child, had been nurtured by Blanca, a Registered Nurse, who diligently followed her own mother's teachings. A natural medicine advocate, Blanca showered her daughter with love and attention, imparting her own maternal wisdom, as well as the knowledge of when it was best to seek medical attention.

Still, the old ways were sometimes the best. A tablespoon of cod liver oil (later, *Scott's Emulsion*, a creamy, better-tasting cod liver oil) each morning fortified Rosa's immune system, and a spoonful of castor oil once a month to help with digestion. Both were a regular part of Blanca's regiment for her sickly daughter.

The castor oil went down more easily when mixed with *Malta* to mask the taste. Blanca knew oil did not mix with liquid, but to get Abigail used to the castor oil, she made sure to stock her daughter's favorite malt drink. The first time she drank the *Malta*-castor oil mixture, Abigail was surprised to find the oil had settled at the bottom of the glass. Closing her eyes, she swallowed it in one gulp while her mom looked on approvingly. But Abigail never complained, especially since her mom always made the medicine taste better.

Yeah, that last swallow made me shiver, but over time I got used to it.

Besides enduring the taste of liver, Abigail was subjected to vitamin B injections. Leg pains? No problem! Out came the bottle of the aromatic, *Alcolado*, a magical potion that could alleviate anything from fever and muscle pain to headaches and sore legs, which Abigail suffered from. How she loved the smell of *Alcolado*!

I miss you mom.

Abigail turned off the burner and picked up a ladle, carefully spooning the hot soup into a plastic container, the type commonly used in restaurants. She made sure to portion out the right combination of meat and vegetables before sealing the lid. As she wrapped the hot container in a brown paper bag, she blew on her fingers. Then, she placed it within a second paper bag. In her haste, she almost neglected to include a soup spoon and a few napkins. Satisfied, she set her package aside and closed the lid on the pot still sitting on the stove. Although she hadn't eaten since supper the night before, she did not wish to take the time to sit down and enjoy a bowl of soup. Eager to visit her daughter, she figured the soup would've cooled enough for her to have her fill upon her return home.

While seated on the bus, Abigail discreetly shifted her package from one leg to the other as the heat emanating from the container became uncomfortable through her summer slacks. She closed her eyes, perhaps silently praying that the bus driver would speed up, likely envisioning Rosa enjoying the soup and the color coming back to her cheeks. Lost in her reverie, Abigail narrowly missed her stop. At the last moment, she promptly pulled the cord to alert the driver that she wanted to disembark.

Woman's Hospital was two blocks away. With careful steps, Abigail made her way to the hospital's entrance. After checking in at the front desk and obtaining her visitor pass, she proceeded to the elevators. When she found her daughter's room, she walked in wearing a big smile.

"How are you feeling, *mija*?" she asked, placing the bag on the pull-out tray over the foot of the bed. She then bent over Rosa to embrace and kiss her.

Rosa peered at the package with its damp spots, and knew what was coming—a lecture on a woman's need for nutrition, especially after giving birth.

"Tired but happy, Mom," she replied, cautiously.

"Have you fed the baby yet?"

"Not yet. The nurse was so kind and let me sleep. They'll bring her to me for

Chicken Soup cont.

the next feeding. Oh! She mentioned that the colostrum will come in before my milk, that it's packed with antibodies to keep the baby healthy, so I should definitely try to breastfeed."

"Initially, the baby is not very hungry, so stimulation will help bring in your milk." Abigail said knowingly. "I've brought you just the thing to help with that." She turned her attention to the package and smiling, proceeded to remove its wrappings.

"Mom, that can wait," Rosa grumbled.

Abigail cringed, her cheeks flushed.

Realizing she sounded angry, Rosa said in a softer tone, "Come sit with me."

"In a minute," Rosa replied, excusing her attitude. She opened the container's lid and retrieved the spoon, ready to serve the new mother. "It's imperative to regain your strength after childbirth, and this soup will help you recover quickly."

Perhaps because she was exhausted from long hours of labor, overjoyed at the sight of her beautiful baby, the new mom couldn't see the pleasure even a few spoonfuls of the chicken soup would have given her mother. She saw her mom's disappointment. However, she lacked the energy and mental bandwidth to listen to her drone on about a woman's need for nutrition. She'd heard enough of that during her pregnancy.

Before she could stop herself, Rosa blurted, "Jeez, Mom, don't you ever stop? I'm not hungry right now, okay?"

Abigail's expression remained impassive, yet Rosa could tell her mother felt a sense of rejection.

With a final motion, Abigail snapped the container lid closed and wrapped it once more.

"Okay, don't let it get cold."

Rosa hadn't meant to sound cross. She understood her mom meant well. In a quieter voice, she said, "I won't."

Concealing her disappointment, Abigail feigned a smile and stated, "I'm going to walk over to the nursery and see my granddaughter."

"Okay, Mom," Rosa replied, grateful her mom didn't launch into one of her long lectures.

But as she gazed upon her mother's package, it evoked a vivid memory from her past. Many years ago, a prickly and itchy rash grew on her ankle. Days later, when she couldn't stand the itching anymore, she showed it to her mother who bent down and carefully examined it, running her fingers over the growth.

Nodding her head as if she'd seen this before, she rose and declared, "Take a half lemon, pour salt over it, and rub it on the rash. Do this a few times a day. That will take care of it."

Rosa had her doubts, but she followed her mother's advice and within a day, the rash was completely gone, never to return.

Intending to be helpful to a colleague, who appeared to be suffering from the same, prickly rash on her finger, she had recommended her mother's remedy. But her colleague, Donna, mocked her. "Are you kidding me?"

"No," Rosa had said enthusiastically. "This stuff really works."

"Oh, come on, Rosa, lemon and salt? Stop lying," laughed Donna.

"I'm serious. I had that same rash when I was young and my mother cured it."

"Good for you," replied Donna, no longer laughing, "But I'll stick to the ointment my doctor prescribed."

Rosa never considered defending her mom's miracle cure. Instead, that incident had left a profound impact on Rosa's perception of Abigail's old-fashioned remedies, which included pachouli baths, incense burning, and her penchant for natural cures and preventatives. From that time forward, she vowed never to share her mother's antiquated remedies and rituals with anyone. Whenever her friends at school or work appeared ill, she had to resist the urge to share one of her mother's trusted remedies. Never again would she be accused of lying.

But she was her mother's daughter, after all.

At her baby shower, a friend suggested the ring gender test. Rosa, who'd seen it many times, eagerly agreed. She lay down while her friend attached her wedding ring to a thread. The ring moved back and forth like a pendulum over her belly, indicating she was pregnant with a boy. If it had moved in a circle, she'd have a girl.

While Rosa laughed when her friend pronounced she was to deliver a boy, an-

other commented, "You don't actually believe in gender superstitions, do you?" Rosa didn't feel it was harmful, but she again found herself lying. "Of course not," despite her desire for a boy, and the confirmation of the test.

**

In the empty ladies room, Abigail allowed herself to shed a few tears, saddened that Rosa wouldn't eat the chicken soup.

Once she had composed herself, she splashed cold water on her face, and after drying, smoothed her hair with one last glance in the mirror.

As she walked down the hall, she saw a man gently tapping at the window of the mostly empty nursery, trying to catch the attention of his baby. Abigail smiled—*New fathers*. "Which one is yours?" she asked.

The new dad pointed to the bassinet closest to the window. "That's my boy," he declared grinning from ear to ear.

Abigail looked in the direction he was pointing and smiled. "He's beautiful. Congratulations."

"And yours?" he asked, still grinning with pride.

Abigail gazed at her granddaughter fast asleep, securely wrapped in her pink blanket, cherub red face and pink hat prominently visible.

"The one swaddled in the pink blanket closest to us."

The man nodded. "She's gonna break lots of hearts, that one. She's truly beautiful."

Abigail chuckled. "Thank you."

A nurse walked over to her granddaughter's bassinet and reached in for the newborn. "I'd better dash back to my daughter. I don't want to miss feeding time."

"Yes, and me to my wife. Nice talking with you."

"Same here."

They each took one last look at their babies, and walked off in opposite directions.

"Excuse me," said the nurse as she wheeled the bassinet past Abigail ambling back to her daughter's room. When she arrived, Rosa's attention was on the nurse who was bending over the bassinet to pick up the infant.

Abigail glanced at the package. As she suspected, it was untouched.

The nurse left the room after showing Rosa how to hold her baby for feeding. Abigail sat nearby watching her daughter tenderly hold her child as the nurse had instructed. Both women sat in silence keenly aware of the elephant in the room—the uneaten soup.

After a few minutes, Rosa offered her baby to her grandmother, who, with a bundle of baby in her arms, was smiling and cooing, briefly forgetting about her hurt feelings.

"You look just like your mother when she was born," whispered Rosa to her granddaughter.

At that moment, Jake entered the room carrying a vase brimming with Rosa's favorite white roses. After tenderly kissing his wife and placing the vase on the table near the bed, Abigail handed the baby to him, preparing to leave. She hugged and kissed them both, her exuberant energy of the morning sapped. But old habits were hard to break, and without thinking, she couldn't help but warn Rosa once again about the toll childbirth has on a woman's body and how she should eat the soup.

Rosa rolled her eyes and without intending to, blurted, "Enough with the damn soup, Mom. I said I'll eat it later."

Jake saw the hurt in Abigail's eyes, and lowered his head, embarrassed at his wife's outburst.

Abigail also lowered her head and whispered, "Get some rest. I love you," and walked out.

Rosa had heard it all before—*Mom and her old wives' tales*. She preferred to trust scientifically proven medications. She reached for her precious baby girl and promised, "I'll never embarrass you with old wives' tales, mystical potions, or unscientific remedies."

Rosa never did eat that soup. Instead, she had pushed the incident out of her mind and raised her daughter without the old-world knowledge passed down to her mother, grandmother and the women who came before her through the generations.

Chicken Soup cont.

Upon her arrival home, Abigail ladled the tepid soup into a few receptacles to place in the freezer, saving a bowl for herself. But when she heated the soup and sat down to eat, she burst into tears and ended up pouring it down the sink. That day she decided never to offer her daughter unsolicited advice again.

**

Twenty-five years after Abigail's death, during a nasty bout of the flu, Rosa, now a grandmother of three, struggled to decipher her mom's chicken soup recipe through blurred eyes. She couldn't understand why after all these years, she craved her mom's soup. She'd had the flu before, so why the sudden urge to make it? Was it the sight of her mother's antique soup pot nestled within a box resting on the shelf in the garage that her husband had brought into the kitchen after cleaning out the garage? Rosa had previously denied her children the soup, believing that a fancy recipe from her cookbooks was a much better choice—all those old remedies and cures better left in the past.

With care, Rosa had taken the pot out of the box, lifted the lid and discovered the recipe for the cherished chicken soup that had been passed down through generations by her great-grandmother. Holding the worn piece of paper, Rosa was transported back in time to the countless small gestures her mom had made for her over the years, and the occasional, sometimes snotty remarks she had made in her youthful ignorance—awful, disrespectful comments she felt were her right to say.

Of course, there were happy memories too, like the one of Abigail playing her 78 rpm vinyl records on the stereo record player while doing housework, her beautiful voice filling the house as she sang along. Rosa often wondered why her mom didn't pursue a singing career. However, this wasn't the only thing Rosa thought about. In truth, it was the painful memories that flooded her mind during these later, wiser, and more contemplative years.

As Rosa reached for another tissue to blow her red and irritated nose, a long-buried memory resurfaced—the image of the medicinal soup package wrapped in paper bags, specifically made with ingredients especially for her, filled with love... and likely thrown away like garbage. Her rejection of her mother's gesture of love is what haunted Rosa—as if her mother's affection, along with the package, had also been discarded.

As she stirred the soup, Rosa imagined the pain and disappointment her mother must have felt while riding home on the bus, her spirit crushed. The thought made her chest ache and brought tears to Rosa's eyes as she longed for her beloved mother.

I'm so sorry, Mom.

Rosa was certain her mother had forgiven her. Time, motherhood, and the softness that comes with age had revealed to her how love can endure beyond words. Yet, over the years, a gentle sorrow persisted intertwined with remorse. Because of her fear of humiliation, she put an end to the generational recipes that she could have shared with her daughter.

Rosa wished she had reached out that day and accepted the offering, allowing her mother to love her in the only way she knew how. In turn, she could have listened with a softer ear, expressing gratitude to the woman who had raised her and lovingly prepared her chicken soup on the day she too, entered motherhood.

Poetry Corner

submitted by James Ruffini, Communications Committee

A New Year Carol

Anonymous

Here we bring new water
From the well so clear,
For to worship God with,
This happy New Year.
Sing, levy dew, sing levy dew,
The water and the wine;
The seven bright gold wires
And the bugles that do shine.

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

Sing reign of Fair Maid
With gold upon her chin—
Open you the East Door,
And let the New Year in.
Sing levy dew, sing levy dew,
The water and the wine;
The seven bright gold wires
And the bugles that do shine.



Stopping by Woods on a Snowy Evening

Robert Frost



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



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

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



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

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WHAT WE'RE STREAMING

Guilty Pleasures or Hidden Treasures?

By Sharon Kennedy, Communications Committee Member

The Great British Baking Show

reviewed by Paul R. Quillin, Contributor

As the name suggests, this is a British production and is currently available for streaming on Netflix.

Since 2015, Netflix in the United States has been its streaming home. The series has gone through a lot of changes since then and has landed on its current presentation style, which is an improvement over its once heavy campiness.

Noel Fielding and Alison Hammond are the super enthusiastic hosts. Paul Hollywood and Prue Leith are the judges. Both Paul and Prue are celebrity chefs and television personalities in their own right. Paul is British and Prue is South African-British.

Each series, in this case called collections, has 10 episodes, each with a theme, such as “cake week”, “biscuit week”, “bread week”, “pastry week”, etc. wherein a group of amateur bakers compete against each other in a series of playoff rounds, attempting to impress the two judges with their baking skills.

Each week, the bakers face three challenges: a Signature, a Technical, and a Showstopper. Here’s what these are:

- Signature Challenge - This challenge is for the amateur bakers to show off their tried-and-tested recipes for bakes they might make for their friends and family.
- Technical Challenge - This challenge requires enough technical knowledge and experience to produce a certain finished product when given only limited — or even minimal — instructions. The bakers are all given the same recipe and are not told beforehand what the challenge will be. The finished products are judged blind and ranked from worst to best. They place their bakes behind the person’s photo.

- Showstopper Challenge - This challenge is for the bakers to show off their skills and talent. The judges favor a bake that has a professional appearance but is also outstanding in flavors.

Once all three challenges have been completed and judged, the winning baker earns the title “Star Baker.” Sadly, the one at the opposite level is eliminated from further competition. This is done for each theme week until the final, where one of the three contestants remaining wins the title.



I did a bit of Googling to be able to add this: “Amateur bakers who apply to appear in the show are first assessed by a researcher, followed by an audition in London with two of their bakes. They then undergo a screen test and an interview with a producer.

A second audition involves the applicants baking two recipes for the judges in front of the cameras. After a psychological evaluation, between 10 and 13 applicants are selected for the show, with two extra bakers on standby should any of those selected drop out.”

What I find the most enjoyable part of this show is the level of talent displayed by the contestants. Each of them appears comfortable in front of a camera and shows a very high level of resourcefulness. They all look like they’re facing tough challenges, but when something goes wrong, they quickly jump in to help each other. This is a good-natured, happy group that’s lots of fun to watch. I hope I’ve been able to entice some of you to give this a shot.

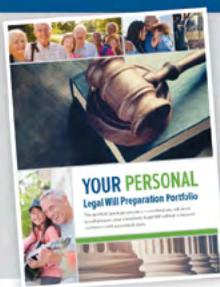
So, if you do decide to give it a try, choose any collection you want, as each is completely different, but start with the first episode. Enjoy!

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Fully Licensed & Insured



**Sewer Service Line Insurance Coverage:
What homeowners don't know**

Adding sewer line coverage can help protect you from unexpected repair costs.

Policies typically cover:

- Pipe repairs and replacements
- Excavation costs
- Damage to landscaping caused by repairs
- Costs associated with sewer backups into your home

Avoid costly surprises by knowing your coverage options. Contact your insurance agent today for more information.

