



Living in Harmony with Nature Harmony

Penn Estates Property Owners Association

April/May 2026

Great Things Happening in Penn Estates!

by Phyllis Haase, Community Manager

As we move closer to spring and look ahead to the warmer months, I would like to take a moment to share several positive updates about our community, including planned projects for 2026, improvements currently underway, and some of the many recreational activities available to our residents.

Penn Estates continues to grow and evolve, and that progress is made possible through the careful planning of the Board of Directors, the work of our staff, and the continued support and engagement of our members. Each year, the Board and management team work together to develop a budget that prioritizes maintaining our infrastructure, enhancing community amenities, and ensuring that Penn Estates remains a place where residents are proud to call home.

Below is an overview of several projects and initiatives currently planned or underway. While this list highlights many of the larger projects, it is not exhaustive and does not include the full scope of routine maintenance and operational work performed throughout the year. Residents interested in learning more are encouraged to attend board meetings, participate in budget work sessions, or contact me directly at PhyllisHaase@pepoa.org.

Community Infrastructure Projects

Road Maintenance Program

Maintaining the integrity of our road system remains one of the association's most important responsibilities. Each year, roads are evaluated and prioritized for maintenance based on condition, usage, and long-term infrastructure planning. Regular maintenance of our roadways helps extend their lifespan, improves safety for residents and emergency services, and ensures continued accessibility throughout the community.

The following roads have been proposed for maintenance during the 2026 season. Final selections will be confirmed following inspections and the formal bid process:

<i>Belaire</i>	<i>Brentwood</i>	<i>Edgeview</i>
<i>Fernwood</i>	<i>Summit</i>	<i>Cedar Crest</i>
<i>Wales</i>	<i>Sycamore</i>	<i>Riverbend</i>
<i>Harmony</i>	<i>Brewood</i>	<i>Foxdale</i>

Amenity Improvements

Penn Estates offers a variety of recreational areas for residents. We are continually looking for opportunities to improve and expand these amenities.

Walking Path Enhancements

Last year, the community completed installation of the new walking path—an amenity requested by many residents seeking a safe and accessible area for exercise and leisure walking.

This year, additional improvements will be made to enhance the experience along the path. Benches will be installed to provide resting areas, and an outdoor fitness station will be added adjacent to the path. These improvements will allow residents to incorporate light exercise into their walks while enjoying the natural surroundings of the community. Most importantly, the path provides a designated space where residents can exercise without concerns related to vehicle traffic on community roads.

(continued on next page)

Notice of Annual Meeting

May 2, 2026 — 10:00am
Oak Room, Penn Estates

Our annual meeting will take place on May 2, 2026 in the Oak Room at 10:00am. All voting must be done by mail.

No in-person voting at meeting.

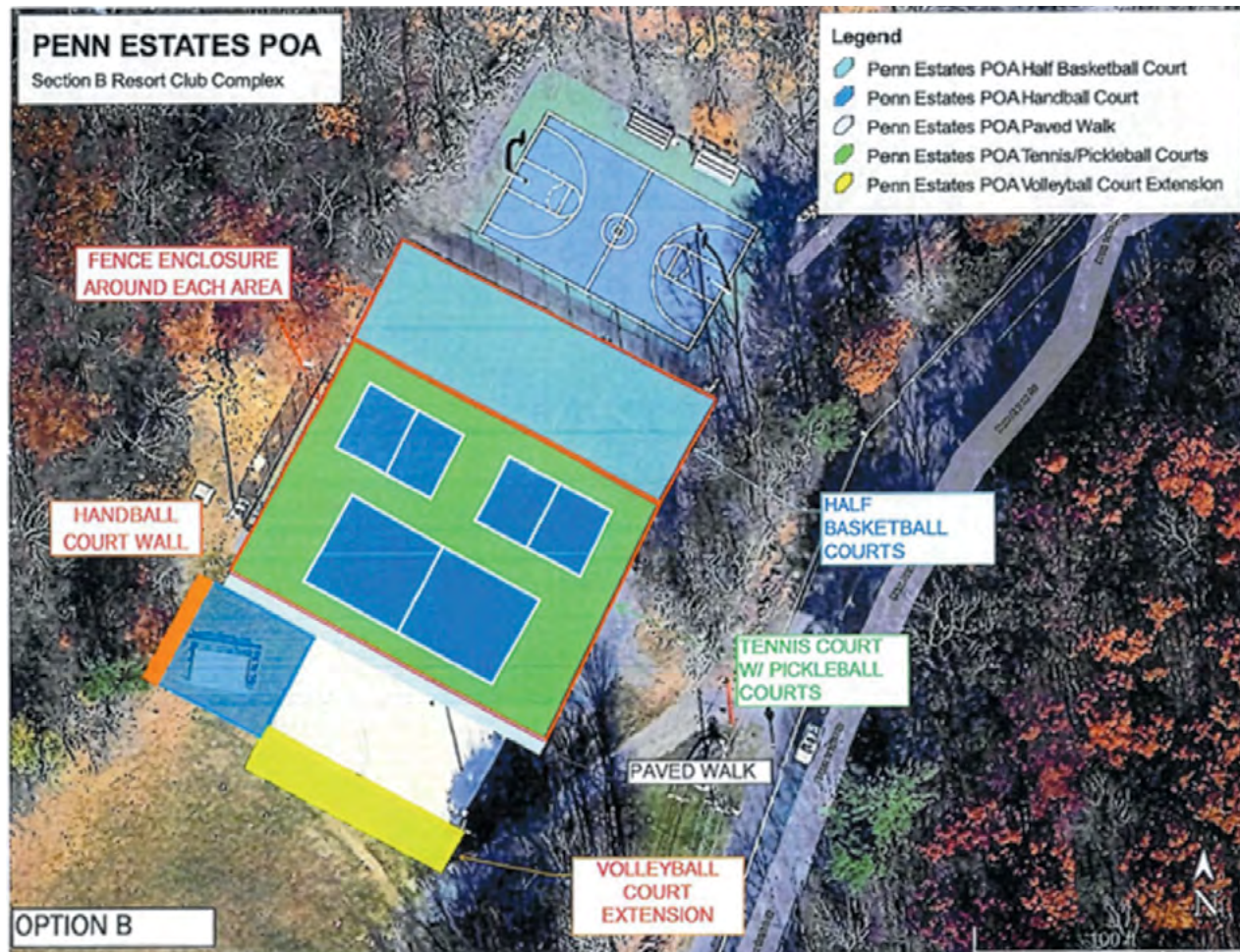
Election results will be announced at that time.



More photos on
pages 10 and 11...

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Great Things at Penn Estates

(continued from page 1)

Community Center Lighting

Lighting within the Community Center will be upgraded this year to create a brighter, more welcoming atmosphere. The new lighting will improve visibility for events, meetings, and recreational programs while enhancing the overall appearance of the facility.

Entrance Signage

The signage located at both community gateways will be replaced. Updated signage will provide a refreshed appearance while continuing to clearly identify and welcome residents and visitors to Penn Estates.

Vegetation Management

Maintaining the health and safety of our wooded community is an ongoing priority. Dead, diseased, and hazardous trees will continue to be identified and addressed throughout the community as part of our vegetation maintenance program. These efforts not only improve the appearance of the community but also help reduce potential safety hazards.

Sports Complex Improvement Project

During the 2026 budget presentations, members were introduced to plans for significant improvements to the sports complex. Following the bidding process, the Board of Directors approved the project at the March board meeting. This project represents a major investment in recreational opportunities for our residents and will include:

- Full restoration of the existing half basketball courts with drainage
- Full restoration of the tennis and pickleball courts with drainage
- Full restoration of the full basketball court with drainage

During discussions about the project, the Board also received requests from residents for a handball court. In response to this interest, a handball court has been incorporated into the project design for the enjoyment of members.

As part of the redesign, the half basketball courts will be relocated to the side of the complex overlooking the full basketball court. This adjustment will allow for expansion and improved layout of the courts.

Currently, the hybrid tennis and pickleball courts are striped in an east-west orientation. When the courts are resurfaced and restriped as part of this project, the layout will be corrected to a north-south orientation. This alignment is the recommended configuration for tennis courts because it reduces sun glare and improves playability throughout the day.

The anticipated completion date is June 15. Once completed, the improved sports complex will provide residents with a modern recreational space designed to serve a variety of athletic interests.

Recreation Programs and Community Events

One of the things that makes Penn Estates special is the wide variety of social and recreational opportunities available to residents. Our Recreation Department has expanded the 2026 calendar with several new activities designed to bring neighbors together and provide something for residents of all ages.

Dinner dances, karaoke nights, and children's events continue to be among the most popular activities in the community. These programs provide residents with opportunities to stay active, explore new hobbies, and connect with neighbors. In addition, several new programs have been introduced this year, including:

- Cardio fitness classes
- Gardening group
- Arts and Crafts Club
- Chair Yoga

Annual Election

The association's annual election is an important part of the governance process and provides members with the opportunity to help shape the future direction of the community. This year, there are three open seats on the Board of Directors, each with a three-year term. The candidates for this year's election are:

- Eileen Arroyo
- Chuck Fariello
- Chris Hoffman
- Richard Infante

Annual Meeting

The association's Annual Meeting will take place on May 2 at 10:00 a.m. in the Oak Room. During the meeting, election results will be announced and members will receive updates on community operations and initiatives.

Penn Estates continues to be a vibrant and active community because of the involvement and commitment of its residents. Whether participating in community events, attending meetings, or volunteering on committees, member engagement plays a vital role in shaping the future of the association.

I look forward to seeing many of you at upcoming events as we move into another productive year for our community. As always, I wish you and your family health and happiness in the coming year.



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It Takes a Village... of Volunteers

by Chuck Fariello, PEPOA Board Vice President

Happy spring! It has definitely been a long and cold winter season here in Penn Estates. As we enter into the warmer months, a renewal of sorts is underway. The days are growing longer and warmer. Nature will soon be bursting with fresh blooming trees and flowers. It's also the time of year where we reach out to our neighbors here at Penn Estates to consider volunteering for the many committees here in our beautiful community. Although we have staff run the day-to-day operations of our association, it takes volunteers to join our committees that contribute to the spirit of our community.

As a young boy, I learned the value of volunteering during my time in church and scouting. Whether painting the church basement or helping out my neighbors with chores, volunteering, has always played an important role in my life. As an adult, I volunteered my time and talents by joining a Community Emergency Response Team in my hometown in New Jersey.

In 2019, my husband and I moved here to Penn Estates and once we were settled, I searched for opportunities within various committees. I have served on the Election Committee and BGR Committee (disbanded). In 2020, I was elected to the Board of Directors and am currently still serving. I can honestly say volunteering for me provides an overall feeling of pride.

If you have a knack for writing, our Communications Committee that puts together this publication, may be a place to volunteer. Perhaps you are a numbers person, our Finance Committee might be a fit. With our upcoming annual election, the Election Committee is always looking for volunteers. Then there is our Recreation Committee that puts together so many of the events happening in our community.

We all have talents to share that contribute to our community. Please consider volunteering for a committee. It's a great way to meet and socialize with your neighbors and foster a sense of community. Come check out one of the many recreational events offered here at Penn Estates. Personally, my time volunteering on the board has afforded me the opportunity to meet so many of the residents here that I normally would not have.

No Free Meals for Wildlife!

Want to help? Focus on habitat over handouts

While feeding wildlife is done with the best intentions, it is harmful to our wild birds and wild mammals. Some specific risks of feeding wildlife include:

- Increased risk of disease
- Aggressive behavior
- Loss of fear of humans
- Harm to the habitat
- Natural food substitute

If you want to help wildlife in your area, improve the habitat. Plant vegetation that provides both food and cover. Things like mast-producing trees for food, conifer trees for cover and native plants that provide seed and nectar are all good.

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



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2026 ELECTION — BOARD OF DIRECTORS CANDIDATES

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 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 the Store Lead and Customer Advocate and recently celebrated 11 years with the company. Problem solving and requirements analysis are key skills that I utilize in my professional career and bring with me as a board director. 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. I have also had the opportunity to become acquainted with many of my fellow home owners. 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 and working with my fellow board members.

Eileen Arroyo

Hello Neighbors, My name is Eileen Arroyo. I have been married to my high school sweetheart for 29 years, and together we have five daughters—yes, five! Life at home is busy, interesting, and always full of energy. I moved to Penn Estates in 2014 from Queens, New York, and I am truly grateful for the decision. My daughters adapted quickly, and over the years, so did I. While I was once on the shy side, Penn Estates has introduced me to many wonderful people, and I am proud to call so many of you friends.



Over the past year, I have had the privilege of serving as a member of the Recreation Committee, which has motivated me to become even more involved in our community. That experience, along with encouragement and conversations with fellow residents, is why I decided to run for the Board of Directors. I would be honored to continue contributing to positive change within Penn Estates. Professionally, I am a Certified Medical Assistant. Prior to this, I worked in private security and later advanced to a supervisory position with the Transportation Security Administration (TSA) following September 11. While living in New York, I also served on my children’s school board, working closely with teachers and the principal to encourage parent involvement and collaboration. This past year, I was grateful for the opportunity to serve on the Board and to listen to the comments, concerns, and desires of many fellow members. I respectfully ask for your support so I may continue serving our community and working on behalf of Penn Estates. Thank you for your consideration.

Proposed Bylaw Amendment to Address Board Resignations

submitted by Phyllis Haase, Community Manager

When members cast their votes to elect a Director to the Board, they do so with the expectation that the individual elected will fulfill the promise and commitment to serve the full term of office. Stability and continuity on the Board are essential to the effective governance of the Association and to ensuring that the interests of the membership are properly represented. Over the past several years, the Association has experienced instances in which Board members have resigned before completing their elected terms. Such resignations can disrupt Board operations and require the Board to appoint replacements to fill vacancies until the next election cycle. In response to these concerns, the membership will be asked to vote on a proposed amendment to the Association’s Bylaws at this year’s election.

Proposed Amendment

Resignation from the Board

Any Director who voluntarily resigns from the Board of Directors prior to the expiration of their elected term shall be ineligible to serve on the Board of Directors for a period of three (3) years from the effective date of such resignation.

Rationale

Directors are elected by the membership with the expectation that they will fulfill the full term of office to which they were elected. This provision promotes accountability, continuity of governance, and respect for the commitment made to the membership.

The Board encourages all members to participate in the election and review the proposed amendment carefully. Voting is an important part of maintaining a strong and effective community, and member participation helps ensure that the governance of the Association reflects the collective voice of the membership.



Harmony

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2026 ELECTION — BOARD OF DIRECTORS CANDIDATES

Richard Infante

My name is Richard Infante. My wife and I have resided in Penn Estates for two decades. We thoroughly enjoy this wonderful community and all its offerings. As with any community, it can benefit from improvements, and I view my role on the Board as an opportunity to contribute to those enhancements.

I hail from the New York City school system, graduating from Haaren High School and spending a year and a half at Long Island University before realizing my true calling lay in the world of work and witnessing the tangible results of my efforts. At the tender age of twelve, while still in elementary school, I embarked on my journey as a doer, starting with a job in my father's radio shop.

During high school, I was fortunate enough to participate in the College Bound program, which led me to Mt. Sinai Hospital. There, I served as a Sterile Processing Technician and an Animal Cage Wash Technician, although the experience was as challenging as it sounds.

After college, I worked at Sloans Supermarket, where I faced the crucial decision of weighing financial burden against financial gain. Subsequently, I joined the Social Security Administration in Harlem, initially as a translator and later as a Social Security card administrator. After a few years of government service, I transitioned into the banking sector. My first job there was at JPMorgan, where I started as a clerk. Over the years, through various promotions, I eventually found myself working on the trading floor.

From there, I transitioned to Allied Irish Bank, where I held the position of Assistant Treasurer. Within a few years, I was promoted to Assistant Vice President. My final banking role was at Intesa Sanpaolo Bank. Initially, I worked as an Assistant Treasurer (a lower-level position with better pay). With my accumulated experience, dedication, and long hours, I was eventually promoted to Corporate Trader in a few years.

With every job advancement, I seized every opportunity to learn, put in the hard work, and improve my skills by streamlining processes and incorporating new techniques to reduce waste.

After banking, my wife and I founded Hungry? We Deliver, a restaurant delivery service similar to DoorDash. It was the first of its kind in the Poconos. By leveraging the skills I had acquired working with the public, managing personnel, and interacting with superiors, we successfully operated the business for nearly a decade until I decided to retire.

Running a small business instilled in me the ability to reduce costs while maintaining high performance. Additionally, dealing with state officials and the public requires a delicate balance to maintain my resolve and sanity.

Over the past few years since my retirement, I've tried running for the Board (I narrowly missed last year). I've been volunteering at Mutual Aid of the Poconos, preparing sandwiches and burritos for those facing food insecurity. Additionally, I joined our Penn Estates Board of Appeals.

If elected to the Board, I'll bring my tangible experience, business acumen, and understanding of problem-solving to the table. I'll prioritize the safety and betterment of the community while keeping costs in mind. I'm committed to listening to your concerns, complaints, and ideas, and presenting them to my fellow Board members for careful consideration and resolution.

I would greatly appreciate your consideration and the opportunity to contribute to the community as a Board Member.



Chris Hoffman

Hello Neighbors! I am Chris Hoffman and I am asking for your support for re-election to the PEPOA Board of Directors.

My wife of 24 years and I have lived in Penn Estates for 22 years, raising three children, who are now young adults. Penn Estates has been a fantastic place to raise our family and now that I am not chauffeuring my kids to Band, Soccer or Swimming, I have time to give back to the community that has provided our family with the ability to safely walk, bike, and grow.

My professional career began when I graduated with a Bachelor of Science from the United States Military Academy at West Point. I served 5 years in the US ARMY leaving the military as a Captain. I then began my work in the Electric Utility business. I have worked for ConEdison in New York City, PPL in the Poconos and Lehigh Valley, and currently I work as a Project Manager for Accenture, planning Utility Projects in and around Philadelphia.

As a current Director, I have served as the Liaison to the Appeals Committee, and ARBG Committee. I pledge to continue to help ensure the financial health of the community, and I endeavor to improve on the dissemination of information and opportunities to hold our Air B&Bs accountable to PEPOA regulations. If given the opportunity, I will continue to champion the improvements to our Tennis / Basketball Courts, Pools, and Lakes.

Thank you for your consideration, Stay Safe and Spring is around the Corner!



Annual Meeting

May 2, 2026 at 10:00am

Oak Room, Penn Estates

**All voting must be done by mail. No in-person voting at meeting.
Election results will be announced at that time.**



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Happy 2026 Easter

by Sandy Black, Contributor

Happy 2026 Easter to one and all in the Penn Easter Community! Easter tells the story of the death of our precious Lord and Saviour Jesus Christ and his resurrection which offers a message of forgiveness hope and new life.

I was asked to write an article about Easter and all I could think about was this precious song and what Easter means to our precious young children.

Peter Cottontail

*Here comes Peter Cottontail, hoppin
down the bunny trail*

*Hippity hoppin, Easter's on its way.
Bringin every girl and boy*

*Baskets full of Easter joy, things to
make your Easter bright and gay
He's got jelly beans for Tommy. Colored
eggs for sister Sue*

*There's an orchid for your mommy and
an Easter bonnet too*

*Oh, here comes Peter Cottontail, hoppin
down the bunny trail*

*Hippity hoppity, happy Easter Day.
Here comes Peter Cottontail*

*Hoppin down the bunny trail. Hippity
hoppin, Easter's on its way*

Try to do the things you should.

This song was song by Gene Autry in 1950 for the "Peter Cottontail" special shown on the television.



HEALTH & FITNESS

by Yolanda Sarrabo, CPT, BCS NASM, Contributor

Boosting Metabolism with Exercise

Boosting metabolism holds very important and positive benefits. Metabolism is an important part of our make-up, and sometimes we may need to do extra activities to help enhance it. Metabolism means accelerating energy that helps in burning fat. Are you trying to lose weight? Trying to resolve fatigue? Boosting metabolism can help. Exercise can be a support tool by helping to resolve some of those listed.

Is it Hard? Usually, movement or any type of movement is encouraged; however, there may be certain limitations that should be adjusted based on your situation. Is boosting metabolism difficult? Again, it depends on you.

Strength Boosters - Here are two suggestions that can help move your metabolism and give you the push you need based on your goal:

Jump Rope Intervals - Quick metabolic rush, as well as heart booster.

Try 10 Rep jump / 2 Sets.

(Modified jumps without rope - move side to side jumping jacks)

Stair Climbers - Steady movement and breath control.

Try 15 Reps / Stair Climb or mechanical.

Additional and Manageable - Try this upper body routine that will boost energy on top of building muscle mass:

Push-Ups - Extend body, straight back while moving up and down by using arm and shoulder strength. (Modified with wall push-ups).

Try 10 Reps / 2 Sets.

Cheers!

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



Cristina Primrose
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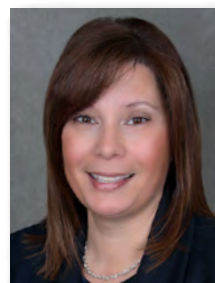
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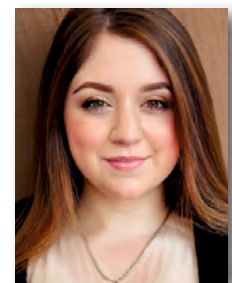
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Penn Estates - Listings & Sales as of 3/18/2026

Active Listings: 9 Pending Listings: 10

Sales Closed Year to Date: 8

Senior Moments

Now You See Me, Now You Don't: A Humorous Guide to Women's "Invisibility" After 60

by Sandy Bonet, Contributor

Somewhere between buying your first anti-aging cream and finally admitting you need reading glasses, a curious thing happens: you develop superpowers. Not flying. Not x-ray vision. No, you become “invisible.”

It's not immediate. It begins subtly. The barista calls the 22-year-old behind you “miss” and calls you “young lady,” which is linguistic carbon dating. The waiter hands the wine list to your husband. The tech support representative addresses your grandson instead of you, even though you paid for the router, set up the Wi-Fi, and once programmed a VCR without crying.

Congratulations. You have entered the Cloaking Device Years.

Let's examine how this invisibility happens—and, more importantly, how to have some fun with it.

The Gradual Fade-Out

In youth, women are visible in ways both flattering and exhausting. Catcalls, unsolicited advice, strangers explaining your own job to you—visibility can be a full-contact sport. But society runs on a strange operating system: youth equals value. As the birthday candles multiply, the spotlight dims.

Suddenly, marketing departments assume you care only about fiber supplements and orthopedic shoes. Romantic comedies feature women young enough to consider 40 “midlife.” Clothing stores quietly migrate your options from “edgy” to “elastic waistband.”

The cultural message is subtle but persistent: you are now background scenery.

Which is ironic, because at this stage you are likely the most interesting you've ever been. You have survived fashion cycles, recessions, questionable haircuts, children, bosses, and at least one catastrophic Thanksgiving. You have stories. You have opinions. You have zero patience.

And yet—poof.

The Grocery Store Experiment

If you doubt your invisibility, try this experiment: go to the supermarket on a Saturday. Stand in the center aisle. Observe how many shopping carts swerve around you without eye contact, as if you are a decorative plant.

Bonus points if you're wearing comfortable shoes. Comfortable shoes accelerate the process.

You may also notice that younger people address you in one of three tones:

- The Shouter – speaks loudly and slowly, as though you are powered by wind-up key.
- The Sweetie Distributor – calls you “dear,” “honey,” or “sweetheart” with alarming frequency.
- The Bypasser – directs all questions to the nearest younger person, even if you are clearly the one holding the credit card.

Invisibility achieved.

The Silver Lining (Literally)

Now for the good news: invisibility is also liberating.

Remember when you worried about whether strangers found you attractive? Gone. You can wear bold lipstick at 10 a.m. or mismatched socks and no one will stage an intervention. I have a younger cousin who has not yet started to melt into invisibility. She would never go out of the house without full makeup and perfect hair. As an octogenarian, I often rush out with a bare face and hair akimbo, including the single unmanageable hair on my chin, because I know I will not be noticed. It saves me a great deal of time which I can use to be productive or just doing something fun or even doing nothing at all.

Invisibility grants stealth access. You can overhear conversations. You can observe social dynamics like a seasoned anthropologist. You can enter a room and assess it without being assessed.

It's the social equivalent of being a ninja in sensible flats.

Why It Happens (Spoiler: It's Not You)

Society has a youth obsession the way toddlers have a glitter obsession—excessive and messy. Media amplifies this by showcasing wrinkle-free faces as the default setting. Aging men are “distinguished.” Aging women are...“brave.”

Add to this a long history of equating women's value with appearance, and you get a cultural vanishing act. When the external markers of youth shift, attention shifts with them.

But here's the twist: the invisibility is less about your relevance and more about other people's discomfort with aging. You are a reminder that time moves forward. Some folks would rather look away.

Their loss. Truly.

Tactical Responses to Invisibility

Now that you possess this superpower, how should you deploy it?

- The Strategic Reveal – When someone assumes you're technologically clueless, casually fix their Wi-Fi. When they presume you're out of touch, reference the latest streaming series and the stock market in the same sentence. Reveal competence like a magician pulling scarves from a sleeve. “Oh, you didn't think I'd know how to use Venmo? Adorable.”
- The Volume Adjustment – If someone speaks over you, wait calmly. Then repeat your point, slower, with a slight smile. Nothing unnerves a mansplainer like a serene woman who refuses to evaporate.
- The Wardrobe Rebellion – Wear what delights you. Sequins at brunch? Why not. Statement glasses? Absolutely. If you are going to be invisible, at least sparkle.
- The Community Multiplier — Invisibility shrinks when women gather. Book clubs, volunteer groups (there are many of them here in Penn Estates that always need members), walking clubs—there is power in collective visibility. One woman alone may be overlooked. Five women with opinions? That's a committee.
- The Story Archive — Tell your stories. Write them down. Record them. Share them. There is radical visibility in narrative. When you articulate your lived experience, you re-enter the frame.

The Secret Weapon: Humor

Humor disarms invisibility. When a waiter hands the bill to your companion, smile and say, “Oh, I'm the financial department.” When someone calls you “young lady,” respond with, “I've been working on that illusion for decades.”

Laughter reminds you—and others—that you are very much present.

The Ultimate Truth

Here's the thing: invisibility is not absolute. It fluctuates. Some days you feel like wallpaper. Other days you feel like a chandelier.

What changes most dramatically with age isn't your visibility; it's your tolerance for nonsense. You are less likely to shrink yourself to fit someone else's comfort. You are more likely to say no. You are freer to prioritize joy.

If society occasionally overlooks you, consider whether that's a curse or a filter. The people who truly see you—friends, family, colleagues—will notice your wit, your resilience, your accumulated wisdom. They always have.

And if the rest of the world squints? Let them.

We didn't survive decades of life to disappear quietly. We have earned our laugh lines, our opinions and our comfortable shoes. We have navigated eras, technologies, hairstyles, and probably at least one disastrous kitchen renovation.

Invisible? Hardly.

We are simply operating in stealth mode—observing, choosing, revealing ourselves on our own terms. And frankly, that may be the most powerful visibility of all.

Eats Around Town

by Paul R. Quillin, Contributor

NYC Indian Grill

For the last issue of Harmony, I wrote about Chris' Polish American Restaurant. This time I'd like to talk about the NYC Indian Grill which just happens to be located right next door to Chris' right on Main Street in downtown Stroudsburg.

As soon as we walked into this neat but rather modest looking restaurant we were greeted by a smiling and welcoming young lady who explained the way things worked there and suggested that we might enjoy the buffet which they were serving daily for lunch during the month of Ramadan. To be frank I didn't think I was up to having that much food for lunch, but as



the price was only \$20 for what appeared to be a very extensive assortment of food being kept hot in chafing dishes, I decided to go for it. By the way, each person gets his own order of naan, the terrific Indian flat bread and this is included in the price. The naan comes plain or garlic. I got a taste of each – delicious!

So, the three of us took our seats and ordered our beverages and then took a look at the huge array of treats under those

tempting chafing dish lids. Each was labeled so you could tell what you were getting. Of course, all the names were in Indian; but if you needed to know what the selection was about, help was available.



I took a peek at all the food and then made my selections, which included Goat Curry, Basmati Rice and a couple Samosas. The available choices also included Chicken Korma, Tandoori Chicken, Lamb Vindaloo and Aloo Gobi. My fellow foodies made their picks too and off we went to chow down.



The food here is the star, as the place, as I said is kind of plain looking. I am not a stranger to Indian dishes and I found this food to be really special. Here's the website link:

<https://nycindiangrill.com/menu>

The buffet also has some dessert items, such as Mangos in Cream Sauce and a dish called Gulab Jamun, deep-fried khoya-flavored dough balls in a sweet syrup which are really good! BTW, Khoya is a soft cheese made from milk. The desert area also had Rose Milk. It was really tasty. We asked the server about it and she told us it was a chefs specialty made using a process that included actual rose petals.

Looks like we've discovered another a place for our go-to list. Next time we'll order off the menu based on what we've sampled. I'm happy to recommend The NYC Indian Grill!



Gulab Jamun

Out&About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee

Winter in the Poconos. Hmm. It actually feels like winter in the Poconos with all the snow days in December. I love when it snows frequently enough that everything stays white, but little enough to not prevent going out and driving safely. With all the difficulties in this country and the world right now, a bit of peaceful beauty is a much-needed joy.

The fall and early winter activities were abundant both in and outside the community; however, we are now entering the slow season. The holidays are over and the festivals and carnivals have not yet started. Here are a few of the local activities for the upcoming couple of months.

It is the time to go searching for eagles in this area. Kettle Creek Environmental Education Center has an eagle watch bus tour on January 23rd and February 6th for \$35 per person. Call 570-629-3061 for reservations. Delaware Highlands Conservancy offers eagle watch bus trips as well. They charge \$25 for members, \$35 for non-members and kids under 12 are free. Their bus tours run on Saturdays through 2/7. Call 570-226-3164 to reserve.

Monroe County Historical Association is doing a “Stars and Stitches Forever” quilt event. They are accepting quilts to display until 2/27. Then the quilts will be on display from April 1 to July 31 at the Stroud Museum in Stroudsburg and you can go see them and vote for your favorite.

Skytop will host their Winter Beer Festival on 2/7. The cost is \$65. They also list a Food and Beer Festival on 3/7. The cost is \$35 ahead or \$45 at the door. Country Junction will host a Beer and Chili Contest on 3/14. You can enjoy some chili and vote for your fave. Entrance is \$15 if you want to taste beer and chili but \$7 for chili only. They will also have a “Meet the Makers” event on 2/14 and 2/15 where artisans and crafters will display their wares and explain their arts.

Jim Thorpe’s Winterfest is on 2/14 and 2/15. There will be ice carvings, carriage rides, etc. Stroudsburg’s Winterfest is on 2/14 from 11-4. There will be ice carvings and ice carving demonstrations and activities for children.

Have fun!



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Valentine's Dance

by Maria Montalvo, Recreation Committee Chair

A huge "Thank You" to our Recreation team who dedicated their time to make our Valentine's Day event so special. Hats off to our amazing Chef Jennifer Penna for your delicious food as always. Carole Viviane Flechas Lavis provided the beautiful Cake, pudding cups, and passion fruit dessert. Thanks to Doris for making your heart shaped brownies. Everything was delicious!

I also would like to recognize DJ Joe Smooth and Tiger James Pearson for entertaining our members. It was definitely an evening to remember. I can't forget everyone who pitched in to clean up, I appreciate you.

I hope all who attended had a great time. I'll see you at the next event.





Valentine's Dance





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Tax Tips for 2026

by **Sandy Black, Contributor**

Oh boy, here it is again. Tax season! Here are some tips that may assist with filing your income taxes for 2025:

- Find the Right Tax Forms – this is very important. You will not find all of the needed forms either at the Post Office or the Library. Go right to the source: the Internal Revenue Service website. View and download from their very large catalog of forms and publications.
- Contribute to Retirement Accounts – if you have not funded your retirement account for 2025, you still have until the tax return filing due date to do so.
- Make a Last-Minute Estimated Tax Payment – if you did not pay enough taxes to the IRS during the year, you could have a rather large tax bill which will also include significant interest and penalties too. So, per IRS rules, you must pay 100% of last year's tax liability or 90% of this year's tax or you will owe an underpayment penalty. If your adjusted gross income for the prior year was more than \$150,000, you have to pay more than 110% of your prior year tax liability in order to be protected from the underpayment penalty for the following year.
- Itemize Your Tax Deductions – this year it is much easier to take the standard deduction but if you itemize especially if you are self-employed, own a home or live in a high-tax area.

- Working From Home – don't forget to take the home office tax deduction. The eligibility rules for claiming a home office deduction have been made easier for self-employed filers to claim. People who have no fixed location for their businesses can claim a home office deduction if they use the space for administrative or management activities even if they do not use it to meet their clients there.

- Provide Dependent Taxpayer IDs on Your Tax Return – Utilize your Taxpayer Identification Numbers (Social Security numbers) for your children and other dependents on your return. If you do not, the IRS will reject any dependent credits which you might be due such as the Child Tax Credit. If you are divorced, only claim one of your children as dependent, if you can make that agreement with the ex-partner. The IRS will reject your claim if both partners claim the same child/dependent.

- PIN – Identity Protection Number – PIN is a six-digit number which will prevent anyone from filing a tax return using your Social Security number or your identification number (ITIN). The IP PIN will be only known to you and the IRS. Having this helps in verifying your identification when you file your electronic or paper tax return.

I hope these tips help you out with your filings this year. They are just a few tips but they are very important tips.



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Michael's Kitchen

by Michael J. Tyrrell,
Communications Committee Member

Salad Season is here!

When the weather starts to warm up, I am always looking for easy meals to serve on the deck for guests. Did you ever think of an array of hearty salads? Here are some great crowd pleasers perfect for easy lunch or dinner entertaining. Think Memorial Day, birthdays, graduations, etc. Wishing everyone a fun-filled, healthy spring!

Grilled Scallop Pasta Caesar

(makes 4 servings)

Salad

- ½ lb farfalle (bow ties)
- 1½ lbs sea scallops
- ½ tsp salt
- ¼ tsp black pepper
- 1 tbsp olive oil
- 1 head Romaine lettuce
- 1 sweet red pepper, cored, seeded and thinly sliced

Dressing

- 1 clove garlic, mashed
- 2 canned anchovy fillets, drained
- 2 tbsp lemon juice
- 2 tbsp olive oil
- 1/3 cup chicken broth
- 2 tsp Dijon Mustard
- ½ tsp black pepper
- 1 tsp Worcestershire sauce
- 2 tbsp grated Parmesan cheese

Salad

1. Cook pasta in large pot in lightly salted water following package directions. Drain.
2. Meanwhile, season scallops with salt and pepper. Toss with olive oil and grill or sauté until just opaque in center, about 6 minutes.
3. Tear Romaine into bite-size pieces and place in large bowl. Add sweet red peppers and scallops.

Dressing

1. Place garlic in small bowl. Add anchovy and mash until a paste forms. Stir in lemon juice, Whisk in oil and broth, mustard, pepper, Worcestershire sauce and cheese. Reserve 1/3 cup of dressing for serving. Drizzle remaining dressing over salad and toss to coat.

Pasta Salad Nicoise

(makes 4 servings)

Salad

- ¼ lbs green beans, cut into 1 ½-inch pieces
- ½ lb Pasta shells
- ½ small cucumber, seeded and chopped
- ½ small red onion, halved and thinly sliced
- 1 cup cherry tomatoes, halved
- 1 can (6 ounces) solid white tuna, drained and broken into small pieces
- ¼ cup kalamata olives, pitted and halved

Pasta Salad Nicoise cont.

Dressing

- 1 tsp Dijon mustard
- 2 tbsp lemon juice
- 2 tbsp red-wine vinegar
- 1 tsp sugar
- ¼ tsp salt
- 1/8 tsp dried oregano
- Pinch black pepper
- 1/3 cup olive oil

Salad

1. Cook beans in lightly salted water, about 6 minutes until crisp tender. Remove with slotted spoon to colander and rinse under cold water. Add pasta to boiling water and cook following package directions. Drain and rinse under cold water.
2. In a large bowl, combine green beans, pasta, cucumber, tomatoes, tuna and olives.

Dressing

1. In a small bowl, whisk together mustard, lemon juice, vinegar, sugar, salt, oregano and black pepper. Gradually whisk in oil.
2. Pour half the dressing over salad and gently toss. Serve with the remaining half of dressing on the side.

Cobb Salad

(makes 6 servings)

4 boneless, skinless chicken breast halves (about 1 lb)

- 2 tbsp white vine-vinegar
- 1 tbsp Dijon mustard
- 2 tbsp finely chopped shallots
- ¼ tsp salt
- ¼ tsp black pepper
- ¼ cup olive oil
- 2 tbsp crumbled blue cheese
- 6 cups mixed salad greens
- 2 large tomatoes, cored and cut into chunks
- 1 avocado, pitted, peeled and cut into chunks
- 3 slices turkey bacon, cooked and crumbled

1. Place chicken in large skillet; add water to cover. Simmer, covered, about 15 minutes until internal temperature registers 170°. Let cool and tear into thin strips.
2. *Dressing:* Whisk together vinegar, mustard, shallots. Salt and pepper in a small bowl. Gradually whisk in oil until well blended. Stir in cheese.
3. Arrange greens on platter with chicken, tomatoes and avocado. Top with bacon. Drizzle with dressing.

Grilled Blackened Swordfish with Green Goddess Sauce and Potato Salad

(serves 6)

Green Goddess Sauce

- 1/3 cup mayonnaise dressing
- 1/3 cup sour cream
- 2 tbsp red-wine vinegar
- 1 tbsp lemon juice
- ½ tsp salt
- 1/8 tsp black pepper
- 2 tbsp chopped flat leaf parsley
- 2 scallions, finely chopped
- 2 tbsp snipped fresh chives

Swordfish and Potato Salad

- 1½ lbs all-purpose potatoes, peeled and cut into 1-inch cubes
- 2 tbsp lemon pepper dry marinade
- 6 swordfish steaks, ¾ to 1 inch thick (about 2 lbs total)

(continued on next page)

WHAT WE'RE STREAMING

Hidden treasures or secret pleasures?

The Lincoln Lawyer

(streaming on Netflix)

by Sharon Kennedy, Communications Committee

Netflix, HULU, Prime, Tubi, Apple, PBS, HBO, Disney, etc., etc., etc. It seems that the number of streaming services are increasing every moment. How in the world can there possibly enough creative ideas to keep these companies going?!?

One way is to take old movies and create updated limited series from those plots. Another seemingly popular source is best-selling novels such as Game of Thrones, Bridgerton, The Handmaid’s Tale, and Outlander. One prolific author seems to be a popular source: Michael Connelly. I grew up loving his characters and his stories, and I still do. Prime based a series on his character, Harry Bosch. Netflix chose the character of Mickey Haller from the Lincoln Lawyer series.

Mickey Haller is the Lincoln Lawyer, so named because he worked out of his car: a Lincoln. According to the internet, Michael Connelly took his ideas from two actual attorneys: David Ogden (an LA lawyer who was known to work from his car), and Dan Daly (a Florida Lawyer that was his friend and inspiration for some of his plots.)

I am not quite sure how to classify the series. It is part crime thriller, part drama, part mystery - and totally enjoyable. The characters are characters! There is Mickey who often colors outside the lines, though always for the greater good. He also places himself in danger. He gets beaten. His life is threatened. His house is blown up. Sometimes gangsters are after him. Sometimes law enforcement is on his tail. Mickey is in recovery. He developed an addiction problem after the death of his father. (His father is still an influence.) When in ethical dilemmas, Mickey consults with “Legal” a retired attorney and family friend, whose advice is often coloring outside the box.

Mickey’s friends and employees are also lovable and somewhat eccentric characters. There is his ex-wife (who does color within the lines) and his teen daughter. There is his other ex-wife who runs his office and so much more.

There is Cisco, an ex-biker gang member, who is Mickey’s investigator and so much more. Cisco is also the boyfriend of Mickey’s second ex-wife. And there are so many other interesting characters. And Izzy joins later. A fellow addict in recovery, she keeps Haller on his toes.

As you can probably guess based on the above, the relationships between the characters are part of the charm of this series. Most of the outlaws and prostitutes and fraudsters that Mickey defends are likeable and/or interesting and eccentric. But the series is more than just the characters. There is mystery and intrigue and moral dilemmas and oh so many cliff-hangers. I cannot tell you the plots without spoiling the surprises for you. I can say that it was hard to turn off the tv and not watch “just a little bit more until I find out this one thing...”

There are four seasons, each having 10 episodes. Season 1 first aired in 2022. All episodes of Season 4 dropped in February 2026. You have hours ahead of you to enjoy. I probably won’t see you until you finish the series.

Bookish

A Thoughtful, Charming Mystery with Depth and Heart

by Sandy Bonet, Contributor

When *Bookish* arrives on the screen — whether you’re tuning in on PBS or streaming on PBS.org and the PBS App — it offers a rich, evocative slice of post-World War II London and a protagonist who is refreshingly unconventional. Created, co-written by, and starring Mark Gatiss, the six-episode drama deftly blends classic mystery elements with psychological depth, emotional nuance, and a quietly subversive take on genre traditions.

At its core, the series follows Gabriel Book, an antiquarian bookseller whose extensive literary knowledge and curious mind make him uniquely suited — if unofficially — to helping London police solve baffling crimes. Set in 1946, *Bookish* immerses viewers in a city still reeling from war: rationing, social upheaval, and emotional scars linger just beneath the surface of the daily bustle. It’s against this backdrop that Book pursues mysteries that seem, on the face of them, straight out of a classic whodunit — yet the stories continually reveal emotional and moral complexity.

(continued on next page)

Michael’s Kitchen cont.

Grilled Blackened Swordfish with Green Goddess Sauce and Potato Salad cont.

1. *Sauce:* In medium-size bowl, whisk together mayonnaise, sour cream, vinegar, lemon juice, salt and pepper. Stir in parsley, scallions and chives, Cover and refrigerate until ready to use.
2. *Swordfish and Potato Salad:* Place potatoes in medium-size saucepan and cover with cold water. Bring to a boil over high heat. Simmer on medium-high heat for 8 minutes until fork tender. Drain and place in bowl and let cool slightly. Reserve ½ cup of sauce to serve with fish. Add remaining sauce to potatoes; gently stir to coat potatoes. Cover and refrigerate at least 1 hour.
3. Prepare outdoor grill with hot coals or heat gas grill.
4. Sprinkle ½ tsp lemon pepper on each side of swordfish. Grill 4 minutes turn and grill 3 additional minutes or until cooked through. Serve sword fish with potato salad and reserved sauce on the side.

Buffalo Chicken &Veggie Salad

(serves 4)

Chicken

- 3 tbsp Frank’s hot sauce
- 3 tbsp chicken broth
- 1 tbsp lemon juice
- 4 boneless, skinless chicken breasts (about 6 ounces each)

Vegetables

- 2 medium zucchini, cut in half lengthwise
- 2 ears of corn

- ½ pound cherry tomatoes, halved
- 1/8 tsp salt
- 1/8 tsp black pepper

Salad & Dressing

- 2 tbsp white balsamic vinegar
- 1 tsp Dijon Mustard
- 1/8 tsp garlic salt
- 1/8 tsp black pepper
- 5 tbsp basil-infused olive oil
- 6 cups Salad greens

1. Mix together hot sauce, broth and lemon juice. Place chicken in a large ziptop bag and add sauce mixture. Seal bag and shake to coat chicken. Refrigerate 8 hours.
2. Heat gas grill to medium-high or prepare charcoal grill with medium-hot coals. Lightly coat rack with oil.
3. Place zucchini and corn on grill and cook for 10 to 12 minutes, turning a few times. Meanwhile, add chicken and grill for 3 minutes per side.
4. Cut kernels from cobs and place in a bowl; cut zucchini into bite-size pieces and add to bowl. Add tomatoes and season with salt and pepper.
5. Stir balsamic, mustard, garlic salt and pepper together in a small bowl. Gradually whisk in oil.
6. Dress greens with 3 tsbps of dressing. Drizzle remaining dressing over vegetables and serve with chicken.

WHAT WE'RE STREAMING

Bookish cont.

A Sleuth Defined by Literature — Not Gadgets

Unlike the bombastic detectives of some modern dramas, Gabriel Book's "tools" are his intellect and his encyclopedic mind. Books, rather than gadgets, guide his deductions—a conceit that gives the series its unique flavor and thematic richness. This literary underpinning is not just whimsical: it defines the series' tone and sets *Bookish* apart from more formulaic crime dramas. What initially looks like cozy detective work gradually reveals deeper reflections on narrative, memory, and the power of stories themselves.

Critics have celebrated this approach. One review lauds the show as "meticulously worked, beautifully paced and decidedly moreish," praising its ability to satisfy genre aficionados while still offering something fresh. Anecdotal chatter from fans online echoes this sentiment, often highlighting how the series cleverly sidesteps tired tropes and keeps viewers engaged with surprising character choices and plot developments.

Historical Texture and Emotional Resonance

What elevates *Bookish* beyond a simple murder mystery is its adept weaving of historical context with personal drama. The immediate post-war period wasn't just a time of rebuilding; it was a time of profound cultural and personal reassessment. The series explores this through its characters and relationships.

Gabriel Book's marriage to Trottie (played with warmth and poise by Polly Walker) is one of the series' most intriguing elements. Cast as a "lavender marriage"—a social arrangement to mask both partners' true intimate lives in an era when homosexuality was illegal—their bond is both tender and complicated, blending affection with necessity. This relationship provides emotional ballast to the episodic mysteries and gives the show a thematic depth often missing from lighter detective fare. Alongside this, the presence of Jack—a young man recently released from prison, now working in Book's shop—introduces tensions and questions about redemption, trust, and power dynamics. The show resists easy answers, instead drawing viewers into the slow, thoughtful development of interpersonal connections.

Visual Style and Period Detail

From a production standpoint, *Bookish* is a feast for fans of well-crafted period drama. The post-war London setting—with its smoky pubs, bomb-scarred streets, and cramped antique shops—feels lived-in and authentic. Costume and set design evoke the era without resorting to pastiche, giving viewers a palpable sense of place and time.

Critics have pointed out that while *Bookish* sometimes leans into its own genre homage with playful or self-aware flourishes, it does so with confidence and style. One review described its period aesthetic and sharply written dialogue as part of what makes the show so compelling, even if it occasionally dips into affectionate self-reference.

What Works — And What Might Not

For many, *Bookish* hits its marks beautifully: intriguing mysteries, a thoughtful lead performance from Gatiss, and a setting that feels simultaneously nostalgic and freshly inviting. The character work—especially the evolving dynamics between Book, Trottie, and Jack—adds layers that invite repeated reflection long after an episode ends.

That said, not all viewers will be won over. Some audience reviews (such as on *IMDb*) describe the pacing as meandering or the central mystery threads as less compelling than expected, leaving a subset of viewers feeling that the narrative sometimes gets lost in literary cleverness. Whether these critiques resonate will likely depend on your taste: fans of character-driven drama and gentle pacing will embrace *Bookish*, while those looking for taut, high-stakes thrillers might find it too leisurely.

Common Sense Media also notes that, despite its cozy tone, the series includes mature themes—including violence and discussions of death — suitable mostly for older teen and adult audiences.

A Welcome Addition to PBS's Mystery Lineup

From a broader cultural perspective, *Bookish* fits seamlessly into PBS's tradition of broadcasting intelligent, character-infused dramas. Its debut in January

2026 expanded the network's roster of British imports that prioritize narrative depth and historical context alongside compelling storytelling. For American audiences already drawn to PBS's masterful mystery offerings — from *Inspector Lewis* to *Magpie Murders*—*Bookish* feels both familiar and refreshingly distinct.

Final Thoughts

In a media landscape crowded with crime dramas, *Bookish* stands out not through spectacle, but through steadfast confidence in its characters, setting, and tone. It is a series that invites viewers to savor its period detail, engage with its mysteries on an intellectual level, and invest in its emotional complexities. Whether you're drawn to thoughtful character work, vintage aesthetic charm, or literary sleuthing, *Bookish* offers a rich and rewarding experience—one that lingers like the memory of a beloved novel long after the final credits roll.

It's an inviting, occasionally whimsical mystery drama with real heart—and proof that some of the best stories start in the quietest of places: a bookshop, a shared glance, and a mind tuned to the hidden patterns of human behavior.

Schitts Creek - A Tribute to Catherine O'Hara (streaming on Netflix)

by Paul R. Quillin, contributor

This past January we lost Catherine O'Hara, one of our favorite actresses. She had major roles in many movies in addition to providing the voices for characters in a number of animated features, including a number of Tim Burton films. I especially liked her in what I call the Christopher Guest movies, featuring a repertory cast of actors including: Catherine O'Hara, Bob Ballaban, Jennifer Coolidge, Parker Posey, Jane Lynch, Fred Willard and of course Christopher Guest. Of these, Catherine O'Hara is in: "For Your Consideration", "Best in Show", "Waiting For Guffman" and "A Mighty Wind."

Although I very highly recommend checking these out, the Schitt's Creek TV series is, in my opinion, her best work. I'm going to start by saying I watched this series when it was first aired in 2015 and my initial impression was: "What? Are they kidding?", but I decided to stick it out and after a few episodes I was hooked, so when one of my family members mentioned they were re-watching Schitts, I decided I would too.

The creation of the series began with Eugene Levy's son Dan wondering how wealthy families, such as those frequently depicted on TV would react if they suddenly they lost all their money. When he discussed this with his father they came up with the plot they eventually named "Schitts Creek."

Getting it produced went along pretty smoothly, but keeping this name they wanted met with really tough going. They began by pitching it to several Canadian and American networks. It was first sold to CBC Television in Canada and secured final funding to start production in its sale to Pop in the United States. It consists of 80 episodes shone in six seasons. It began by airing on CBC Television (Canada) from January 2015 to April 2020. It follows the super wealthy Rose family losing their business, "Rose Video," as a result of their business manager's embezzlement. We are saved from all of the fine details of this and the story moves pretty quickly along to where the family of four: Johnny and Moira Rose and their two children, David and Alexis relocate to a motel in the small (fictional) town of Schitt's Creek, which Johnny had bought years back as a sort of joke. Well, the family of four decide they have to move there, to the bare-bones Rosebud Motel, and this is where they must now adjust to their new life circumstances.

Next we watch the formerly super-rich Rose foursome try to settle into their two connected Rosebud Motel rooms where Johnny and Moira share one and their two children share the other (in twin beds!). What follows are a series of hilarious, whacko mishaps as they deal with the locals, all played brilliantly and to the hilt by a great cast.

It's hard to pick favorites among these, but Chris Elliot is super as the town mayor. He comes across as both out there and sharp as a tack, playing his part kind of tongue in cheek, as all of them do. In his first scene I think you're supposed to notice his fake stomach because you can see the outline of the pillow. Looks like they purposely didn't give him a round one! I'm not going to give away any of the plot details here, but there are a couple of shining moments that stick out for me, one involving the cooking phrase "fold in" and another using the song "Danny Boy". Catherine shines!

So, if you're OK with super silly stuff, Schitts Creek is worth a shot.

Poetry Corner

by James Ruffini, Communications Committee Member

April Rain

by Robert Loveman

It isn't raining rain to me,
It's raining daffodils;
In every dimpled drop I see
Wild flowers on the hills.
The clouds of grey engulf the day
And overwhelm the town—
It isn't raining rain to me
It's raining roses down.

It isn't raining rain to me,
But fields of clover bloom
Where any buccaneering bee
May find a bed and room.
A health unto the happy,
A fig for him who frets—
It isn't raining rain to me,
It's raining violets.

In Memoriam

by General George S. Patton

The war is over
And we pass to pleasure after pain
Except those few who ne'er shall see
Their native land again.
To one of these my memory turns
Noblest of the noble slain
To Captain English of the Tanks,
Who never shall return.

Yet should some future war
Exact of me the final debt
My fondest hope would be to tread
The path which he has set.
For faithful unto God and man
And to his country true
He died to live forever
In the hearts of those he knew.

Living with Black Bears

BLACK BEARS have been roaming our forests, wallowing in our bogs and swamps, and living around our farms since the days before the earliest human settlements. Today, bears are many things to many people, from valued game animals to the highlight of an outdoor experience, to farm pillagers and neighborhood pests, to even a dangerous threat.



Pennsylvania's bear population has been increasing for decades, and at the same time, many people have moved into the areas where bears reside. As a result, bears and people are coming into contact more than ever. And most of these encounters occur when bears learn that where people live there's easy-to-obtain food. Learning about bears and being aware of their habits is important for people who live in bear country, which now includes most of the state.

The bear facts

Ursus americanus is the black bear's scientific name; it means "American bear." Although three species of bears inhabit North America, only the black bear is found in Pennsylvania. Population estimates in recent years have ranged up around 15,000. Black bears appear heavy, but they are surprisingly agile; they can run up to 35 mph, climb trees and swim well. They may live up to 25 years in the wild.

Black bears are intelligent and curious. Studies show that bears can see colors, recognize human forms, and notice even the slightest movement. However, bears usually rely on their acute sense of smell and, to a lesser degree, hearing to locate food and warn them of danger.

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Your Social Security “Date Last Insured” The Deadline Most People Don’t Know They Have

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>.

The Clock Nobody Tells You About

Most people know that Social Security provides disability benefits — but very few realize there is a hard legal deadline after which you can no longer qualify, even if you become seriously disabled. That deadline is called your Date Last Insured, or DLI. Missing it — even by a single day — can mean the difference between receiving monthly benefits and receiving nothing at all.

This article explains what the DLI is, why it matters, why errors in your Social Security earnings record happen more often than you might think, and what you can do right now to protect yourself and your family.

What Is the “Date Last Insured”?

Think of Social Security Disability Insurance (SSDI) like a private insurance policy — one you pay into with every paycheck through your FICA taxes. Just like private insurance, your coverage can lapse if you stop making payments (i.e., stop working and paying into the system long enough). The Date Last Insured is the last day of the last quarter in which you were still covered. After that date, you are no longer “insured” for SSDI purposes.

This means: if you become disabled after your DLI — even the very next day — you generally cannot receive SSDI benefits, no matter how severe your disability is.

Why Your Earnings Record Matters So Much

Your DLI is calculated directly from your Social Security earnings record — the official government log of every year you worked and paid into the Social Security system. If that record contains an error — a year with missing wages, a year credited to the wrong person, a self-employment year that wasn’t properly reported — it can shift your DLI earlier than it should be.

This happens more than people realize. Common causes include:
An employer who failed to properly report your wages to the IRS/SSA
A name or Social Security number discrepancy (common after marriage, divorce, or immigration)
Self-employment income that wasn’t correctly reported on Schedule SE/C
Wages earned under an incorrect Social Security number
Gaps from years working off the books that you later corrected

Checking Your Earnings Record: Free, Fast, and Easy

The Social Security Administration provides every adult worker free access to their earnings history and Social Security Statement through an online account. Here is how to check it:

- **Step 1: Create or log in to your “my Social Security” account.** Go to www.ssa.gov/myaccount. You will need to verify your identity using either a Login.gov or ID.me account. The process takes about 10–15 minutes the first time.
- **Step 2: Review your Social Security Statement.** Once logged in, you can view, download, and print your personal Statement. It shows every year of earnings on record, your estimated retirement and disability benefit amounts, and other key information.
- **Step 3: Check every year - especially recent years.** Compare the earnings shown against your own W-2s, pay stubs, or tax returns. The SSA recommends checking in August each year, as prior-year earnings are typically posted by then. Note that the current year and the most recent past year may not yet be posted.

- **Step 4: Report errors promptly.** If you find a discrepancy, contact your local Social Security office or call 1-800-772-1213. The SSA publishes a guide titled *How to Correct Your Social Security Earnings Record* to walk you through the process.
- **Step 5: Pro tip:** The online Statement does not generally display DLI. Here are ways to get it:
 - **Option 1 — Contact the SSA directly (Free).** Call your local office or the SSA at 1-800-772-1213 (TTY: 1-800-325-0778)
 - **Option 2 — Calculate it yourself using your earnings record.** Using your online Statement, you can count your quarters of coverage manually. Under the standard 20/40 rule (20 C.F.R. § 404.130(b)), you need 20 QCs in the most recent 40 quarters. The last quarter in which you meet that requirement is your DLI quarter. While the math is doable, it can be tricky, which leads to Option 3.
 - **Option 3 — A Low-Cost Option: Letting a Professional Do the Calculation.** If the math feels complicated — or if you want confidence in the result because you may need to file a claim — several professionals can calculate your exact DLI for you at modest cost. These include Social Security disability attorneys and Accredited non-attorney disability representatives, who likely charge a small fee if you are not one of their clients, and Benefits counselors and state-based programs offer free or low-cost benefits counseling.

If you are unsure whether your disability began before or after your DLI — or if you stopped working several years ago — a professional review of your DLI is particularly important before you file any claim.

The Bottom Line: Don’t Wait

Your Date Last Insured is a hard legal deadline. It does not pause, extend, or reset because you are sick, injured, or unaware of it. The time to check your earnings record and learn your DLI is now — before you need to file a claim.

References:

- 20 C.F.R. § 404.130 — How We Determine Disability Insured Status
- 20 C.F.R. § 404.131 — When You Must Have Disability Insured Status

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>

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The History of Mother's Day

And How Northeast Pennsylvania Celebrates

by Stephanie Joy, Contributor

Penn Estaters and the Northeast Pennsylvanians generally – we all have a mother in our midsts or our history, be we a child of a mother, are mothers ourselves, are married to a mother or are otherwise very close to one mother or more. This history of how we came to have a day in which we may officially celebrate motherhood, is an interesting one in and around North East Pennsylvania.

From a Mother's Prayer to a National Holiday

Mother's Day was born of grief and devotion. In the 1850s, Ann Reeves Jarvis — an Appalachian homemaker who lost many of her own children to disease — organized "Mothers' Day Work Clubs" in West Virginia to improve sanitation and reduce infant mortality. During the Civil War she kept her clubs neutral, caring for soldiers on both sides, and in 1868 organized a "Mother's Friendship Day" to reunite families divided by the conflict. Before she died, she prayed that someone would one day establish a national memorial to mothers everywhere.

Her daughter, Anna Jarvis (1864–1948), answered that prayer. A Philadelphia resident, Anna organized the first formal Mother's Day service on May 10, 1908, at her mother's church in Grafton, West Virginia, distributing 500 white carnations in her mother's memory. Through a relentless campaign of letters to politicians, ministers, and newspapers, she secured a national holiday: on May 9, 1914, President Woodrow Wilson proclaimed the second Sunday in May as Mother's Day, calling it a "public expression of love and reverence for the mothers of our country."¹

Ironically, Anna spent the rest of her life fighting the holiday's commercialization, believing it had been hijacked by florists and greeting card companies. She died alone and penniless in a West Chester, Pennsylvania sanitarium in 1948 — unable to afford the carnations she had made the symbol of her holiday.² Some accounts indicate that some florists and card industries did at times help subsidize her care.

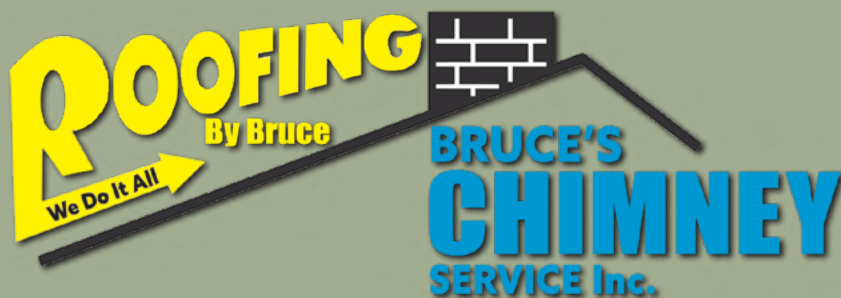
Mother's Day in the Coal Region: A Rich Ethnic Tradition

Northeast Pennsylvania — anchored by Scranton, Wilkes-Barre, Hazleton, and their surrounding communities — was built in large part by European immigrants. From the mid-1800s onward, the region's anthracite coal deposits drew wave after wave of newcomers: first English, Welsh, Irish, and German; then Polish, Slovak, Ukrainian, Hungarian, Italian, Russian, and Lithuanian families. As one chronicler of the region wrote, "if America was the melting pot, the coal region was the kitchen doorway" through which these groups entered American life.³ Each brought its own deep reverence for mothers.

That heritage lives on every Mother's Day. Although not published in "scholarly" accounts, anecdotally we know that some Polish American families gather after Sunday Mass at parishes like St. Stanislaus in Wilkes-Barre for multi-course meals featuring pierogi, kielbasa, and poppy seed rolls. Some Ukrainian families in the Scranton area mark the day with special Orthodox and Greek Catholic liturgies, sometimes presenting mothers with pysanky (hand-painted Easter eggs). Italian American communities — particularly strong in Old Forge, known nationally as the "Pizza Capital of the World" — often celebrate with the expansive Sunday dinner that is itself a cultural institution. Irish American families, rooted in the Wyoming Valley since the mid-1800s, weave Mother's Day into the Catholic May devotions to Our Lady.

Across all these traditions, the threads are often the same: Sunday Mass, the family table, flowers — often carnations echoing Anna Jarvis's original symbol — and visits to the cemetery to honor those no longer present. In NEPA, where immigrant mothers built something lasting out of coal dust and sacrifice, Mother's Day has never needed much encouragement. It was already in the culture long before Hallmark arrived.

1. U.S. National Park Service, "Anna Maria Jarvis," nps.gov/people/anna-maria-jarvis.htm
2. History.com, "Why the Founder of Mother's Day Turned Against It" (updated May 28, 2025), history.com/articles/why-the-founder-of-mothers-day-turned-against-it
3. Montagues/McTeagues of Derry, "Life in Wilkes-Barre, PA," montaguesofderry.com; see also Penn State University Libraries, "Anthracite Coal Mining Region of Northeastern Pennsylvania," guides.libraries.psu.edu/anthracite



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