



Living in Harmony with Nature

Harmony

Penn Estates Property Owners Association

October/November 2018

Penn Estates 40th Anniversary Summer Fest

by Michael J. Tyrrell, Communications Committee Chair & Harmony Editor

On Saturday, July 21, we Penn Estaters celebrated quite a milestone. Our 40th Anniversary! The celebration was held at the Community Center Complex from 4pm to 8pm. The area was set up like a street fair. There was a huge tricky tray,



live music, games and a pig pickin' (the pig expertly cooked by our own Chill Grill's Jennifer Penna).

Burgers, hot dogs, pork sandwiches, desserts, popcorn, soft drinks, were all available at 1970's

prices (e.g. 50¢ dogs and one buck burgers and pork sandwiches). As usual, Jose Padilla flipped a mean burger! Attendees were encouraged to dress in 1970's garb and there was a contest for best outfits. Congrats to all the winners who received gift cards to



the Chill Grill.

Thanks to our Community Manager, Phyllis Haase and Community Relations Manager, Joanna Huffman for all their efforts to make this event happen.

The weather was less than cooperative but, in spite of the rain, we still had a good turnout. Everyone had a lot of fun. See you at our next milestone. 45th year? 50th year?



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From Phyllis's Desk

by Phyllis Haase, Community Manager

Fair Debt Collection Practices Act

The Association encounters from time to time persons who would like to speak about the property they reside in, particularly the financial particulars of the properties account. This individual may be a spouse, child, family member or close friend. More than likely, the individual comes into the office at the owner of the records request.

The Association follows the Pennsylvania Fair Debt Collection Practices Act 2270.03, so the Association will communicate with the Consumer of the "debt." The debt is the money owed because of being a member of a private association for the assessments or services provided.

Our staff, to protect the Association, as well as the unit owner, cannot assist the individual acting as the property representative unless there is a notarized letter of authority for the unit owner on file.

Many unit owners believe that since they have someone on their annual registration form as a resident or an emergency contact, we can speak with them and that is not the case. If you have any questions or need further clarification, please contact the Administration Office at 570-421-4265.

Please make sure your information is up to date with the Association, and if you do desire an individual(s) to have the ability to discuss your account, the notarized letter of authority should be on file at the Administration Office.

Cleaning Up After Pets

Pet parents, please be considerate when walking your furry children. Cleaning up dog waste is an important part of both yard and pet maintenance. Removing dog waste promptly from areas where people work, move and play will reduce the chances of stepping in it and spreading bacteria.

Penn Estates Rules and Regulations Article XIV Section 5

All pets must be confined to the dog owner's property. When walked off the owner's property, all dogs must be on a leash. Any and all pet excrement must be immediately picked-up and placed in a trash receptacle or Pet Waste Station

Please be a good neighbor. Thank you!

Rental Registration

Effective January 1, 2019, an Annual Rental Registration Fee of \$150 will be due January 15th of each year; each additional rental for the year will be charged \$35. The fee is due at the *beginning* of the year, not when the lease expires. If you have questions, please contact the administration office for assistance.

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President's Message

by Jose Padilla, Penn Estates Board President

Hello Neighbors!

I trust that everyone had a wonderful and safe Summer and Labor Day weekend. Here is a specific reminder that the children of the community have returned to school so please mindful along all our bus stops throughout the community. As license drivers, it is our responsibility to follow all the laws that govern the safe operating of motor vehicles in the Commonwealth of Pennsylvania, regardless of which state you received your license from. This includes stop signs, the posted speed limits and the safe driving around the bus stops and especially around the Community Center and recreational areas.

It is hard to believe that Penn Estates is celebrating its 40th anniversary! Our Community Manager, Ms. Phyllis Haase, and her staff have been very instrumental in the planning of activities for all the residents during this past summer. Please keep looking for the schedule of activities on the marquees, the e-mail blasts, our Official FaceBook page or stop by the Administration Office.

While on the subject of the Community Manager, we must be aware that Penn Estates, although not the largest community in the Poconos, as we boast 1,700 properties and over 6,342 residents; our size alone requires us to employ a professional manager to operate as an "agent" of the Board of Directors. As the board, we give her the "what" of the manager's duties and allow the manager to determine the "how" according to the policies, procedures, and resources set forth by the Board of the Directors while acting the associations' fiduciaries. We are very fortunate to have Ms. Haase who has a vast amount of experience in community management, both in the Private and Public Sectors.

As president, I serve as the liaison between the manager and the association, which through the majority vote of the Board of Directors, help set the tasks and expectations of the manager while holding her accountable to the association. This helps avoid a protentional for miscommunication, encourages her to address the unique responsibilities at hand while seeking new approaches and answers to solving old problems. The manager's performance contributes significantly to the associations' success. Phyllis is heavily involved in all aspects of the Associations' business such as Finance – which involves the collection of monies due; both current and past due; insurances; the yearly budget for operations, staff; and capital expenditures (road work) and purchasing which involves everything from copy paper to all our equipment. This is just one fraction of her duties and responsibilities to us, the membership. In addition, she oversees the office and maintenance staffs; deals with all our contractors and just about everything under the auspices of the community manager umbrella. Ms. Haase is always seeking ways to improve the amenities, through simple things such as painting and a picture here or there.

The Covenants Ad-hoc Committee has now met several times and is currently in the process of evaluating, editing and rewriting our covenants for both Pocono and Stroudsburg Townships. Once again, I will remind everyone that this is a monumental task that requires long hours, hard work and dedication for its completion. All these rewrites of draft covenants must then be submitted to the Association's attorney for legal review. As I said in my previous message, this is a long hard journey, and we request your patience.

Please be sure to mark your calendars for the 2019 Budget Forum on October 13th at 9am for the membership. This is when the Board of Directors and Community Manager present the new upcoming budget to the community before finalizing it for approval. Your attendance, although not mandatory, will help inform you as to where and how your association fees are budgeted.

Immediately following we will hold our next "Breakfast with the Board" which is open to ALL residents and we will attempt to clarify and answer any items that you may have questions on. Remember it may not be the answer you are looking for, but we may be able to clear up some misinformation or lead you in the proper direction.

Once again, I would like to remind all that we need volunteers to participate in all our activities. Volunteers are always needed, and there are rewarding and memorable benefits that cannot be taken away from you. I have said it before; we are nothing without all our volunteers. Remember the Board of Directors is in service to all of Penn Estates.



Amenity Badges

A reminder to **keep your Amenity Badges**; they are intended to be used from year to year. Members in good standing will receive a sticker annually, reflecting the current year. Residents who misplace their photo ID badges may purchase a replacement at the cost of \$5 upon showing proper identification.

Volunteer Recruitment Event Scheduled for October 20, 2018

by **Lucy Jacobsen, Chair Nominating and Steering Committee**

The Nominating and Steering committee will be holding our annual Volunteer Recruitment event on Saturday, October 20, 2018 from 3 pm to 6 pm at the community center. There are many committees in need of volunteers. This is the perfect time to come and meet members and board of directors, to find out what each committee is all about.

In order to join a committee, you must be over the age of 18, a deeded homeowner or family member, in good standing. Renters can also join some of the committees as non-voting members and must be in good standing also. And if you just want to help, you can be a floating volunteer.

Food and beverages will be served to all attending this event and for those who sign up to join a committee, your name will be put in for a variety of baskets that will be raffled off.

Hope to see many residents visit us and join one of the many committees that make Penn Estates the great place that it is.

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

Senior Lunch Group

by **Michael J. Tyrrell, Communications Committee Member**

On the second Wednesday of each month, the seniors of Penn Estates meet for a lunch in the Community Center. Our Community Manager, Phyllis Haase, organizes the event and cooks and serves the lunch, assisted by Joanna Huffman, Community Relations Manager. There normally is a guest speaker. The cost is \$5 per person and tickets must be purchased the Monday prior to the lunch.

This month we enjoyed a barbecue out on the back deck. We thought of it as a pig-out picnic! (No dinner that night for me.) The weather was cooperative and the food was perfect – burgers, hot dogs, two types of sausage, tossed salad, potato salad, mac salad, coleslaw, popcorn, chips and for dessert ice cream bars and Danish.

There was so much food that doggie bags were offered. The deck has been jazzed up with new tables and umbrellas. Phyllis mentioned that it is available for renting for your own parties.

Instead of a guest speaker, Phyllis gave us an update on some of the events coming up for all Penn Estates and the status of some new amenities including the workout room which will be opening shortly.

These lunches last about an hour and a half. Anytime we attended, we always meet people we haven't met before in our 36 years here. Think about attending the next lunch. You might just be surprised at how much you'll enjoy yourself.



Harmony

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Treasurer's Report

by Christine Morton, Treasurer

Proposed 2019 Budget

Well, it's that time of year again. No, not back to school and pumpkin lattes, but the 2019 Budget. The Proposed 2019 Budget is our financial plan to fund and support the running of our fine community. It is a projection of the anticipated costs that will come up during the next fiscal year and any projects slated to be completed.

The good news is that for the upcoming year, 2019 dues are slated to remain the same at \$1240 for Improved Lots and \$1035 for Unimproved Lots. This is even with many unexpected expenses that occurred during 2018 and the continuation of our road paving project.

The Proposed Budget for 2019 entails two components; the Operating Budget and the Capital Reserves. The Operating Budget is for the day to day expenses like lifeguards at the pool, security and snow plowing. The Capital Reserves are for projects that become assets for the community like road paving and resurfacing the tennis and basketball courts including new fencing.

We are fortunate this year that under the guidance of our Community Manager, Phyllis Haase, and her dedicated staff we have been able to use additional funds collected from very delinquent unit owners to fund unexpected issues that cropped up this year. This includes new generators for the Welcome Center and the back gate which will help keep things running smoothly with those pesky power outages we seem to be having lately.

We have been working very hard beautifying Penn Estates this year. There have been considerable changes over the course of this year. The opening of the Recreation Center and the anticipated opening of our new Fitness Center are just a few of the great improvements this year. 2019 will see a continuation of these type of projects with pool updates and the continuation of road paving. The addition of new clubs, exercise classes and a newly invigorated senior group adds to the quality of life of all of our residents.

The Proposed Operating Budget for 2019 is \$2,264,961.02 down \$4,303.96 from last year. Being able to keep the Proposed Operating Budget in line with last year enables us to keep the dues at their current rate.

The Proposed Capital Budget projects an expenditure of \$756,008. Most of this expense is from the Road Paving project while allowing our community to keep our Capital Fund Balance above \$500,000. This is to ensure that we are prepared for the future.

There will be an open forum for owners in good standing on the Preliminary Budget on Saturday, October 13, 2018, at 9:00 am in the Community Center Oak Room. If you are unable to attend, written questions may be sent by email to board@pepoa.org or phyllishaase@pepoa.org. We hope to see you there.

2019 Preliminary Capital Budget

INCOME

2018 Dues Income designated to Capital Reserve Fund	\$368,755
CIF Funds designated to Capital Reserve Fund	\$115,420
Prior Years Contribution	\$6,000
Total Capital Reserve Contribution	\$490,175
Funds from Capital Reserve Balance	\$265,833
TOTAL INCOME	\$756,008

EXPENSE

Roadway Asphalt Overlay	\$727,105
Main Pool Coping and Tile Replacement	\$18,903

2016 Reserve Project Carried Over

TEM Gate System	\$10,000
Total Capital Reserve Expenses	\$756,008

Preliminary 2019 Operating Budget

INCOME

DUES REVENUE

04000	Dues Income	\$1,823,164.00
04001	Prior Dues	\$55,000.00
04004	Deferred Dues	\$115,425.02
04020	Interest on late payments	\$65,000.00
04021	Collection Fees	\$9,500.00
04050	Delinquency Fees	\$42,000.00
04051	Payment Plan Fee	\$20,000.00
	SUBTOTAL DUES REVENUE	\$2,130,089.02

OPERATING REVENUE

04030	Public Safety Citations	\$46,000.00
04070	Interest Income	\$780.00
04071	Rental Registration	\$19,200.00
04075	Gate Cards	\$18,300.00
04085	Private Event Rental	\$3,400.00
04080	Resale Certificate Fee	\$13,950.00
04090	Codes Enforcement Violations	\$8,000.00
04099	Miscellaneous Income	\$450.00
04077	Carnival Income	\$0.00
04081	Country Store Lease	\$7,192.00
	Beach and Pool Income	\$5,500.00
	Amenity Badges	\$11,500.00
	Bingo	\$600.00
	SUBTOTAL OPERATING REVENUE	\$134,872.00
	TOTAL REVENUE	\$2,264,961.02

EXPENSES

SCHEDULE A - MAINTENANCE

06000	Maintenance Payroll	\$201,862.44
06001	Maint P/R Taxes	\$27,173.27
06002	Maint Benefits	\$50,487.51
06020	Janitorial Supplies	\$6,000.00
06030	Buildings & Grounds	\$15,000.00
06040	Landscape Maintenance	\$7,500.00
06050	Amenity Repairs	\$13,000.00
06060	Refuse Collection	\$16,000.00
06061	Tools/Equip Purchase/Repair	\$7,000.00
06062	Road Repair Materials (in-house)	\$5,000.00
06070	Snow Removal	\$25,000.00
06080	Vehicle Fuel	\$23,200.00
06090	Vehicle Maintenance & Repair	\$14,000.00
	Personal Protective Equipment	\$1,800.00
	Crack Sealing	\$14,159.35
	Line Painting	\$6,000.00
	TOTAL MAINTENANCE	\$433,182.57

SCHEDULE B - CONTRACT SECURITY

07055	Monthly Contract Charges	\$453,772.80
07056	Overtime Charges	\$5,000.00
07057	Monthly Vehicle Charges	\$22,200.00
07059	Security Supplies	\$4,000.00
07060	ACA Surcharge	\$37,440.00
07060	Radar Gun	
	TOTAL CONTRACT SECURITY	\$522,412.80

SCHEDULE C - RECREATION (POOL/LAKE)

08000	Rec Payroll	\$73,135.00
08001	Recreation Payroll Taxes	\$9,507.55
08020	Lifeguard Expenses	\$2,500.00
08021	Seasonal Activities	\$10,000.00
08030	Lake/Pool Maintenance	\$13,800.00
08031	Lake/Pool Testing	\$2,020.00
00832	Equipment Purchase	\$10,000.00
08040	Amenity Badges	\$1,700.00
	Bingo	\$600.00
	TOTAL RECREATION DEPT	\$123,262.55

SCHEDULE D - COMMITTEES

07042	Community Safety	\$1,250.00
08060	Community Day	\$6,500.00
08061	Carnival	\$0.00
08064	Communications Committee	\$415.00
08065	Nominating Committee	\$500.00
08090	Recreation Activities	\$10,000.00
05081	Board Expense	\$1,200.00
05082	Youth Group	\$1,400.00
	TNR	\$400.00
	TOTAL COMMITTEES	\$21,665.00

SCHEDULE E - OFFICE

05002	Management Payroll	\$118,399.75
05003	Management P/R Taxes	\$15,391.97
05006	Management Benefits	\$33,798.53
05000	Admin Payroll	\$146,156.35
05001	Admin P/R Taxes	\$19,000.32
05007	Admin Benefits	\$44,604.49
05010	Codes Enforcement Payroll	\$16,720.70
05011	Codes Enforcement Payroll Taxes	\$2,173.69
	TOTAL OFFICE	\$396,245.80

SCHEDULE F - ADMINISTRATION

05020	Accounting Services	\$15,000.00
05030	General Legal Services	\$51,000.00
05040	Computer Expense	\$16,000.00
05050	Operating Supplies	\$14,000.00
05060	Leased Equipment	\$11,000.00
05070	Collection Filing Charges	\$13,500.00
05080	Annual/Special Meetings	\$1,500.00
05090	Bank Fees & Interest	\$1,800.00
05091	Payroll Processing Fee	\$3,000.00
05100	Credit Card/Bank Fees	\$16,500.00
05110	Refunds	\$1,000.00
07041	Alarm System Fees	\$2,000.00
07043	Gatehouse Support Fees	\$23,700.00
05051	Membership Mailings Postage	\$8,500.00
05052	Webhosting Fees	\$1,200.00
05057	Dues/Subscript/Staff Training	\$6,000.00
05053	Advertising	\$1,500.00
05054	Volunteer Dinner	\$3,500.00
05066	Community Relations	\$2,500.00
	TOTAL GENERAL & ADMIN	\$193,200.00

SCHEDULE G - COMMUNITY INSURANCE

08201	Insurance - Directors & Officer	\$11,450.00
08202	Insurance - Umbrella	\$10,677.70
08203	Insurance - Package (QBE)	\$67,420.80
08204	Insurance - Worker's Comp	\$17,688.80
08205	Insurance - Volunteer	\$1,000.00
	TOTAL INSURANCE	\$108,237.30

SCHEDULE H - TELE/UTILITIES/COMMUNICATIONS

08263	Fiber Optic Cable Expense	\$21,000.00
	Water and Waste Removal	\$9,000.00
	Electric Utilities	\$27,500.00
	Propane Gas	\$13,200.00
	Internet	\$5,200.00
	Cable	\$2,500.00
	Phone Landline	\$15,000.00
	Phone Mobile	\$4,600.00
	TOTAL TELE/UTIL & COMM	\$98,000.00

SCHEDULE I - DEBT SERVICE

05092	Loan Interest Expense	\$0.00
05093	Loan - Principal	\$0.00
	TOTAL DEBT SERVICE	\$0.00

SCHEDULE J - INTERFUND TRANSFERS

###	Capital Reserve Contribution	\$368,755.00
	TOTAL INTERFUND TRANSFERS	\$368,755.00

TOTAL OPERATING EXPENSES **\$2,264,961.02**

School Bus Safety

by Barbara Austin, Safety Committee Member

School buses are the safest way for students to travel, but children also need to do their part to stay alert and aware of their surroundings to prevent injury. NSC urges parents to teach their children the following safety rules for getting on and off the bus, and for exercising good behavior while riding.

Getting to the Bus Stop - Parents

- Arrive at the bus stop early and do not impede traffic with your vehicle
- Lateness can lead to carelessness and accidents
- Do not block your neighbor's driveway or drive onto private property
- Do not leave garbage or other items on the road
- Have your child line up away from the road as the bus approaches
- Wait until the bus has stopped and the door opens before allowing your child to approach the bus
- Be courteous to the other parents. We all want to see our children get to school safely

Getting on the Bus - Children

- When waiting for the bus, stay away from traffic and avoid roughhousing or other behavior that can lead to carelessness
- Do not play on the road or private property

- Be mindful as the bus approaches
- Wait until the bus has stopped and the door opens before approaching the bus
- Use the handrail when boarding

Behavior on the Bus

- If seat belts are available on the bus, buckle up
- Don't speak loudly or make loud noises that could distract the driver
- Stay in your seat and never stand in the bus while it is moving
- Don't put your head, arms or hands out the window
- Keep aisles clear of books and bags
- Get your belongings together before reaching your stop
- Wait for the bus to stop completely before getting up from your seat

Getting Off the Bus

- If you have to cross in front of the bus, first walk at least 10 feet ahead until you can see the driver
- Make sure the driver can see you
- Wait for a signal from the driver before crossing
- When the driver signals, look left, right, then left again. Walk across the road and keep an eye out for sudden traffic changes
- Stay away from the rear wheels of the bus at all times

More school-age pedestrians have been killed during the hour before and after school than any other time of day, according to National Highway Traffic Safety Administration. Although drivers are required by law to stop for a school bus when it is loading or unloading passengers, they often do not. Children should not rely on them to do so.





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Book Box - the Sequel!

by Jennifer Nicholson, Communications Committee Member

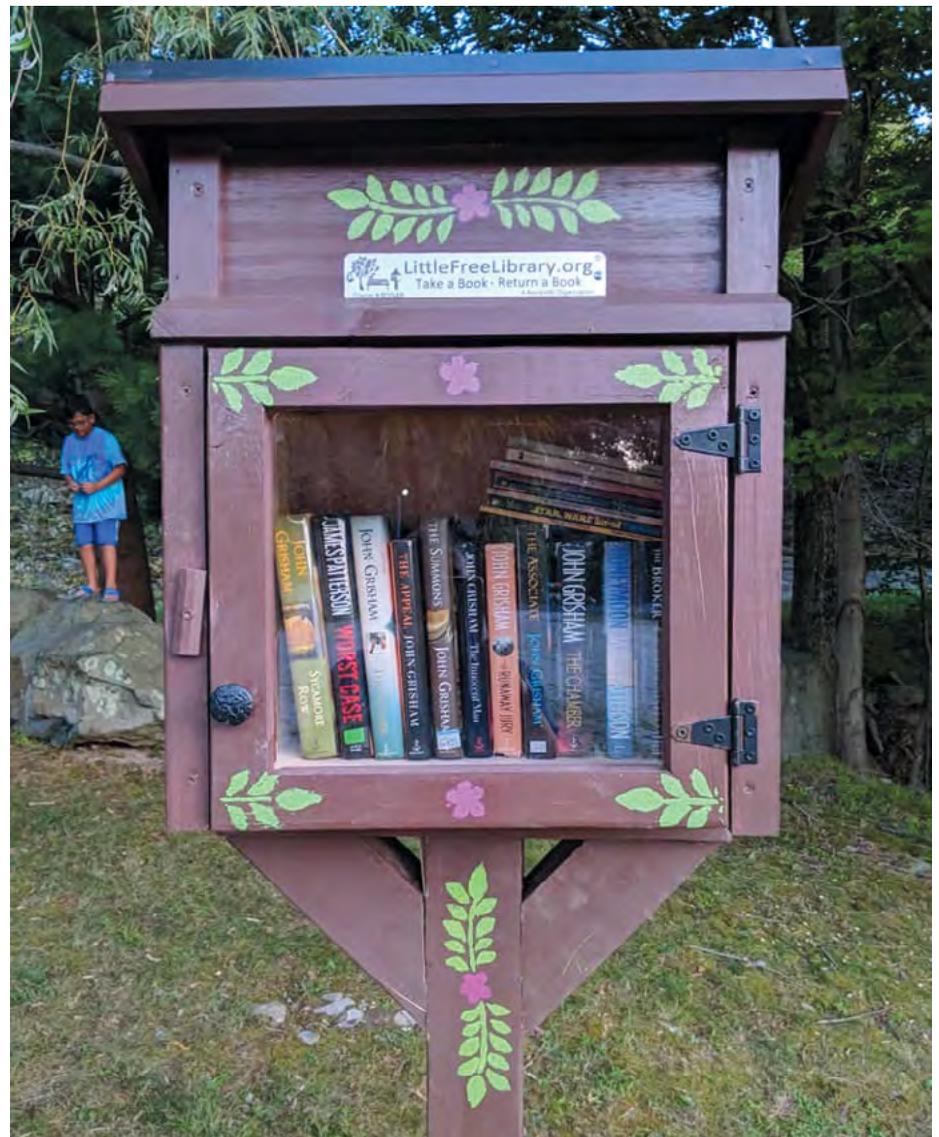
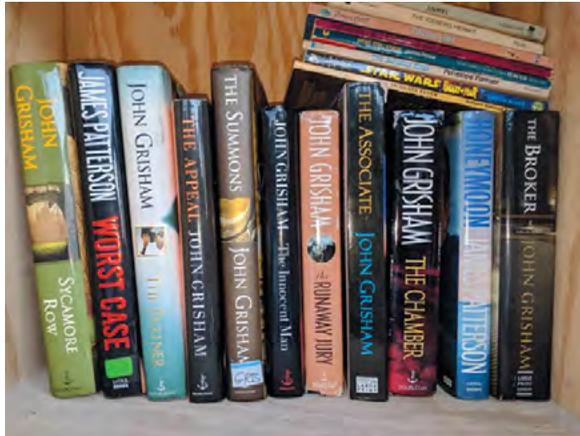
The highly anticipated second book box is up at Highland Lake. Next to the playground area under the weeping willow tree, you will find the second book box stocked and operational. In case you missed Book Box #1, it is across from the Chill Grill at the entrance to the rec. building.

For those of you who are unfamiliar with how a book box works, here are the basics:

1. If you want to read any book in the book box, you may help yourself and just take it.
2. Return the book to the book box when you are done reading it.
3. If you love the book and would like to keep it or pass it on, that's fine, just please replace the book you are keeping with a different book.
4. That's it!

Our book boxes are sponsored by and maintained by the Penn Estates Communications Committee. The book boxes themselves are part of a larger program called Little Free Library.

In their own words "Little Free Library is a nonprofit organization that inspires a love of reading, builds community, and sparks creativity by fostering neighborhood book exchanges around the world." So, if you are out and about and wanting a good read that a community member has shared, you will find it in one of our book boxes. Enjoy!



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Popcorn Buddha - A Paradise of Popcorn

by Jennifer Nicholson, Communications Committee Member and Popcorn Addict

Popcorn Buddha is a local gem that is a popcorn lovers utopia! Even if you are “meh” about popcorn, one visit to the Popcorn Buddha will have you addicted. If you have seen my Facebook posts then you know that I treat myself to Popcorn Buddha frequently.

As the name implies, the main product for sale at the Popcorn Buddha is an extensive list of flavored popcorn. At any given time, there are about 85 different flavors of popcorn available with a total of 170 different flavors when the seasonal specials are taken into account. Also for sale are cinnamon glazed nuts, hand dipped chocolate covered Oreos and homemade fudge.

Co-owners Tanya and Craig opened Popcorn Buddha in October of 2011. Their original location was on River Road in Minisink Hills, but in 2016 they moved to a larger location right around the corner from where Craig grew up. This newer location is at the corner of Phillips Street and 8th street here in Stroudsburg. I was very happy that this location is much closer to Penn Estates.

The couple decided to make a business out of popcorn because it was always a favorite snack of Tanya's. The first menu had about 60 different flavors and the very first popcorn flavor that they experimented with was Teaberry.

They ship their popcorn to every state in the U.S.A and every continent except for Antarctica (which Craig was upset to find out that he missed a customer's trip to Antarctica by one week). With customer pictures displaying Popcorn Buddha merchandise from Australia to Thailand to Ecuador to South Korea, that missed opportunity of getting a customer picture in Antarctica seems to be bugging Craig a bit.

I have sampled a little over 20 flavors so far. And while it is incredibly difficult to pick a favorite, I would have to say that the Dark chocolate/sea salt/caramel, the Garlic Sriracha and Buttery Garlic are up at the top of the list. Craig says that his favorite is the Philadelphia Cheese Steak and Tanya's is the Puppy Chow.

With flavors that range from the savory Everything Bagel, Southwest Hot



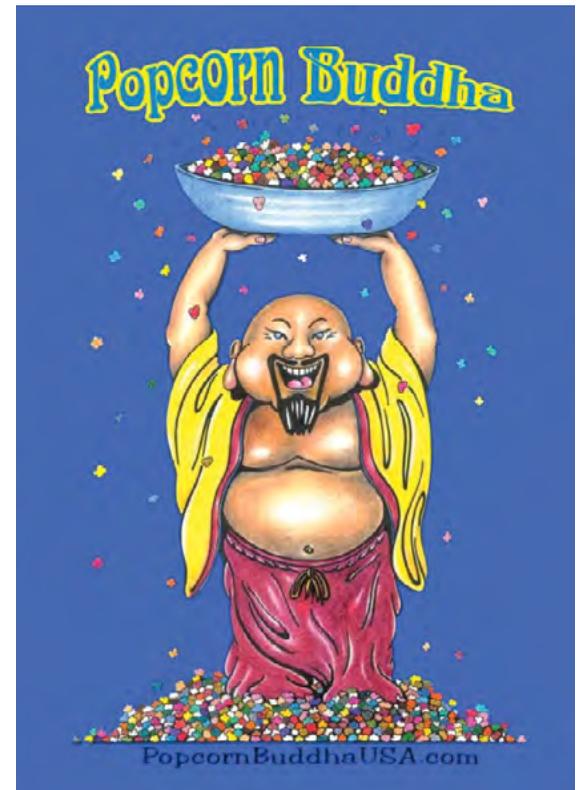
Wings or Cajun bacon Ranch to the fruity to the decadent like Iced Cinnamon Roll, Lemon Meringue Pie (surprisingly tasty) and Dark Chocolate Espresso, it is challenging to compare and pick a favorite. Their number one seller is the very colorful Kooky Kornfetti which Craig says you just have to try over ice cream (I will be taking this advice) and their number two seller is the Buddha's Delight (milk and dark chocolate, caramel and nuts).

I cannot wait to try the seasonal flavors for fall like apple fritter, pumpkin pie and caramel apple! Another seasonal favorite, named Peppermint Patty, only comes out twice per year (around the holiday season and Saint Patrick's Day) and is in such high demand that they must start preparing months in advance. Because its only available for certain times of the year, customers buy it in bulk and freeze it.

Popcorn Buddha has been the favor of choice at Hollywood parties, movie premiers and large corporate events. Their popcorn favors are great for weddings and parties and they also make gift baskets. They do free educational tours for various groups as well. Popcorn Buddha has donated substantially to community events and charities. They also have an ongoing charity with the sale of their “bird food.”

The bird food (which winds up being squirrel food at my house) consists of bottom of the barrel crumbs, unpopped or partially popped kernels and batches that were an “oops.” This scrap is ground up and sold for \$1 per bag and all proceeds are donated to a charity. Currently it is benefitting local resident Ron Labar who is suffering from stage four cancer. Other donations from the sale of the scrap has gone to breast cancer charities, fire victims, women's resources and Awesome. Having both grown up in the area, Craig and Tanya give back to their community and keep their donations local.

Craig says that “cleanliness and flavor consistency is paramount” and it shows. All of their corn is non-GMO and always grown on the same farm in Missouri. All batches are logged with the date and who made it and must be made with the recipe book open no matter what. If a batch comes out slightly off, then it is scrapped. I am so happy that this business is local and I get to stop by any day on my way home from work and try a new flavor. I look forward to the fall and winter seasonal flavors and promise to work diligently at eating my way through their entire menu.



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Nina's Corner

by Nina Hernandez, Contributor

Come My Pretties, Let's Decorate!

Fall is one of my favorite times of the year because it is the beginning of decorating season for me. There are two ways to go, simple or all out! Guess which one I am? I know not everyone is like me so here's a two for one Halloween/Thanksgiving décor tip.

The entrance to your home is incredibly easy to decorate, you can change it with the seasons, and make a huge impact. One of the simplest ways to add charm to your door is adding a holiday wreath. You can make your own or purchase one. If you purchased a wreath remember that you can always customize it. You can add the theme from the rest of your house to your wreath so your entire décor flows together.

Another simple way is by placing pumpkins and mum plants by the side of your door or even on the steps leading to your door. I like to mix real pumpkins with fake ones in all different sizes, shapes and color. Add some spider webs, a few skeletons or any other Halloween décor you already have at home and you just create an amazing spooky entrance. Once Halloween is over, simply remove all Halloween décor and you're ready for fall/Thanksgiving.



Prevent Winter Damage to Trees, Shrubs and Roses

If last winter's extreme weather took its toll on your landscape plants, you aren't alone. Here's a few reasons why you should protect your plants:

- Early cold spells can damage plant tissues that haven't had a chance to harden off for the winter.
- Dry winds and winter sun can dry out or "burn" conifer needles and broadleaf evergreen foliage, which continue to transpire (give off water vapor) during winter.
- Most importantly because where we live, deers, mice, rabbits and other animals

gnaw bark and browse leaves and twigs when other food becomes scarce during long, cold winters.

Fortunately, you can take steps in autumn to prepare plants for what's coming. I like to wrap my trees on the first week of October. I use burlap and one roll will cover two small trees or shrubs. I also use garden rope or garden twist tie to secure my wrap. You can find burlap, tree wrap and guards at your garden centers and hardware stores.

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A Night on the Town

by Matt Jacobsen, Communications Committee Member

Has there ever been a night when you weren't sure where you wanted to eat? Are you tired of going to the same place over and over again? I have found myself in that same situation many times. However, there are a few spots in town where your dinner does not have to be ordinary. One of those local spots is Sarah Street Grill.

Sarah Street Bar and Grill is one of these quaint locations that isn't just known for its good food, but also its awesome entertainment. They have plenty of food and drink specials throughout the week. For you sushi lovers, they have an extensive sushi bar. If you're a pizza lover, much like myself, they have brick oven style pizza. There is something available for all appetites. If you like trying new and different types of beers this will be your kind of restaurant. Not only do they have all the well-known beers like Yuengling, Miller and Coors, they also have beers from local brewers on tap.

If you are a lover of live music, this place is the place to be. The calendar is loaded with nights featuring live performances from various artists from all sorts of musical genres. They even have an open mic night every Wednesday which gives everyone a chance to hear something completely different and new. I have been to open mic nights before and I can assure you it's definitely an interesting experience. When they don't have live performances there is music playing all day throughout the restaurant representative of various decades from a who's who of well-known artist.

It's great hang out spot, whether you are by yourself or if you go with family or friends. I've spent many a night within the walls of Sarah Street with my friends sharing stories, enjoying live music and trying all sorts of beer and eating all the pizza a person could want. If you are looking for a place that has good food, good entertainment and great deals try Sarah Street Grill. For more information I suggest you visit their website <http://www.sarahstreetgrill.com/>



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Unravel the Beauty of Indian Ladder Falls

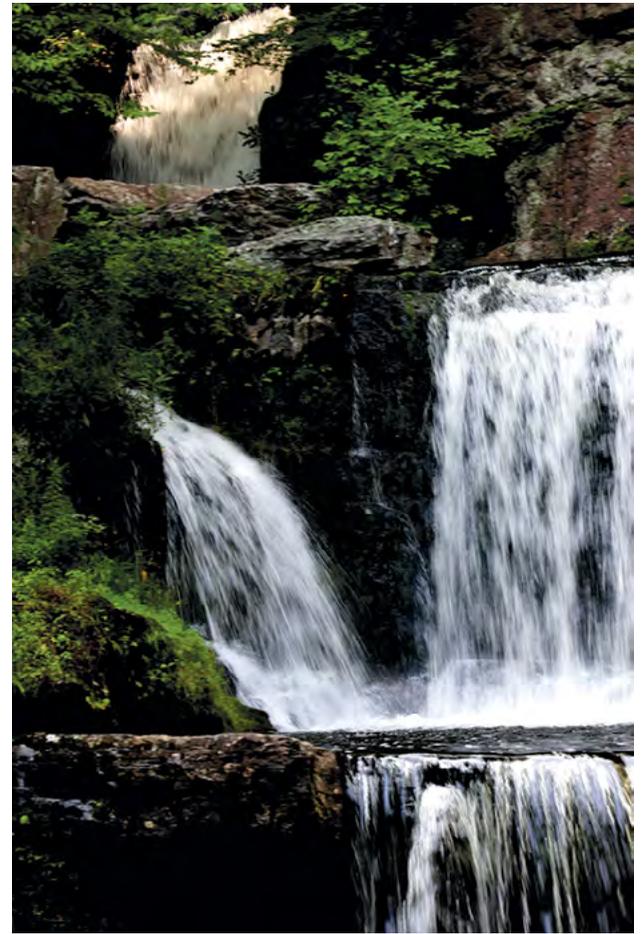
by Ting Qian, Contributor

Want to explore a secluded, stunning, waterfall without having to travel too far? Indian Ladder Falls is your place -- a hidden beauty nestled in the forest in Barrett Township near Skytop Lodge. Indian Ladder Falls features several main spectacular waterfalls and many small falls all scattered and sprinkled spontaneously along a scenic creek.



Explore the falls from the bottom to the top

When you reach Dutch Hill Road on Route 390, there is a big parking lot at the Skytop Lodge Adventure Center to your left which is open to the public. Once you park your car, just cross the street at the Route 309 traffic light, you will find yourself by a pond and trails. Follow either Trout Stream Trail or Alternate Trout Stream Trail, and you will find yourself at the foot of the Indian Ladder Falls, enjoying a stunning view of this 50-foot wonder.



Unfurl the beauty from the uppermost falls

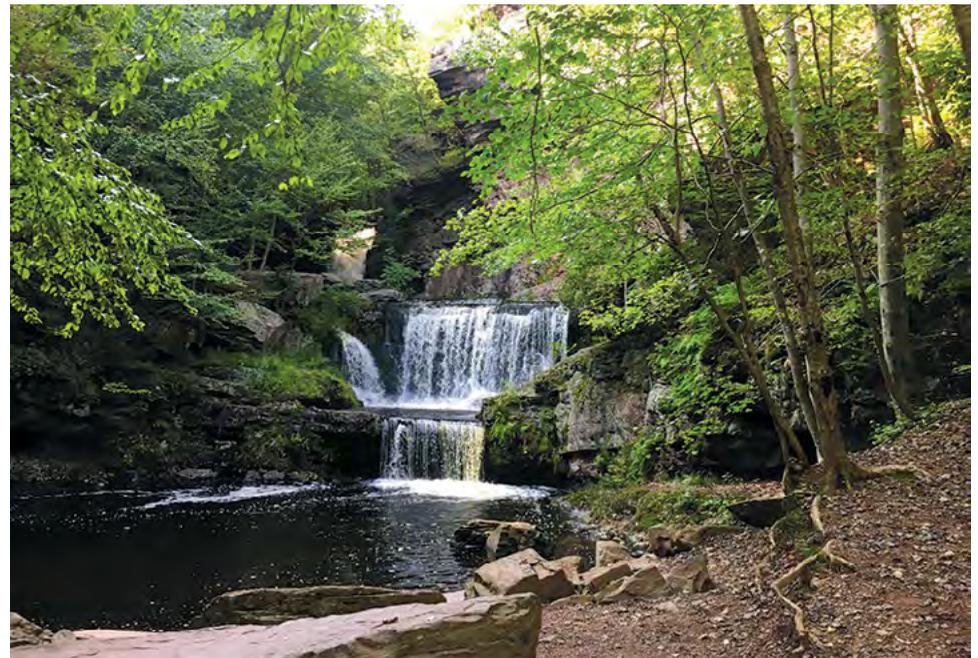
If you want to start from the upper falls, drive further on Route 390. You will find an opening off the road with no street signage on the right. You can park your car in this rugged unpaved area. Follow the trail signs to the upper waterfalls along the creek. A narrow path will take you to the upper falls.

There are numerous small falls between the uppermost falls and the middle falls. As you make your way downstream, there are areas with rope-assisted hiking to help you descend. Hold your breath as you contemplate the falls' deep drop down to the big plunge pool.

As you encounter one fall after another, sliding, cascading, and continuously revealing themselves along this trail, like rungs on a ladder, you can't help but to feel the happiness that the sheer beauty of nature brings.

How to get there

Take Route 447 North/Creek Road for 9.8 miles, then Route 390 North for 4.1 miles. There are two ways to approach the falls. Either choose to head toward the bottom of the falls to start from the bottom up, or start the journey from the upper falls down. If you choose the first option, there's a two-mile hike along the creek to get to the falls. The trail is level and very well maintained. There are interesting wooden chairs by the picturesque creek to catch your breath or that perfect picture!



Eats Around Town

by Julie Harter, Communications Committee Member

I was out for brunch with my younger daughter and friend. We were in the mood for a "Ladies Day" and decided to start with one of our new favorite breakfast/lunch places. It is called Kitch-En, located in the Eagle Valley Mall, 212 Skyline Drive, East Stroudsburg. The place is so unassuming from the outside, then you are inundated with charm upon entering.

I have decided that my favorite menu item is the Breakfast Burger, which is made with a locally sourced ground beef and pork sausage patty, Gouda cheese, fried egg, and a layer of crisp onion hash browns, topped with their house-made maple bacon marmalade on a brioche bun. This makes my mouth water just typing this.

My daughter ordered the meat and cheese omelet, which is three eggs and your choice of a selection of meats and cheeses, served with hash browns and toast. My friend ordered their pancakes and eggs. The pancakes are delicious,



but they are not your ordinary, dry cake. They are more like if a popover and a pancake had a baby. They are so moist and delicious.

They have great lunches as well. Homemade burgers, soups, sandwiches and salads are all great choices on their menu, not to mention they source all their meats and produce locally, supporting Pennsylvania farmers. I am partial to their breakfasts though, and some of my other favorites are their biscuits and sausage gravy, which is made with green onion and cheddar biscuits and served with eggs.

Another favorite is their breakfast taco, which is scrambled eggs, chorizo sausage, roasted poblano peppers, Queso Blanco, Verde sauce, and red onions in corn tortillas served with a side of beans.

Kitch-en is great, the people are warm, and the vibe is positive. Don't forget to try their coconut roasted coffee. I highly recommend it.



Tai Chi

by Evelyn Infante, Contributing Writer

During my thirteen years living in Penn Estates, I have wanted to take advantage of the many activities offered in this great community. When I was commuting to New York City, I had weekends off so I was able to attend some activities. My husband and I had a great time meeting new neighbors and having fun. Now that I own my own business, the only day I have off is Monday, and that's when I do all my chores, keep appointments, and generally run around.

While checking email one day, to my surprise and delight, I read Penn Estates was offering Tai Chi classes on a Monday afternoon. I immediately signed up. Although my Mondays are filled with chores, I deserved an hour to learn something I had been interested in for a long time. I couldn't wait to begin.

The first class was cancelled due to instructor emergency. I was on vacation for the start of the class the following week, but I made the second one, and it was all I knew it would be.

There were only five people in attendance that first day. I thought more would have signed up for such an opportunity. Tai Chi is a great way to relieve stress and most anyone can do it. Perhaps a little advertising explaining what Tai Chi is and the benefits of this exercise could have garnered more interest. There is nothing strenuous about it. In any event, the small class left plenty of room to move about.

As the lesson began, our teacher, A'Ron, explained how each movement helped calm the mind and fill our bodies with energy. He taught us how to breathe with every exercise. As we followed his movements, it seemed to me like we were performing a beautiful dance. If you've ever seen people doing Tai Chi, you know what I mean. It is very graceful.

Our instructor had the kind of soothing voice you'd expect from someone explaining how we move energy to relieve stress and improve overall well-being. There was no pressure. He stressed everyone move to his or her own pace. I tried to calm my mind as I mimicked his movements and his pace. I was over thinking it. When I relaxed enough to follow my own rhythm, it got easier and I was able to let go those pesky thoughts creeping into my brain.

I made it to three classes out of six offered. Again, my Mondays are filled with too much to do. But the three classes I attended were worth it to me. In my very busy day, I try to take a moment to de-stress. I do the Tai Chi walk whenever I can and find it helps clear my thoughts. I did not remember all of the movements, but whenever I can, I tune into YouTube and follow Jake Mace as he demonstrates Tai Chi.

A'Ron is the owner of Yoga and Ayurveda Center in Bangor. He teaches Taiji Zen which is an ancient Chinese philosophy about the natural world – Yin and Yang. For a demonstration of Tai Chi go to YouTube and follow Jake Mace who teaches the same type of Tai Chi we learned. If you hate Yoga, try Tai Chi. It will change your life.



Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

Goodbye summer! The pool closed today for the season. Community Day is next week as I write this. (The pictures may make it into this issue.) Fall is coming is all its beautyand all its leaves....and leaves....and leaves. Can we roll back the clock just a few months? Enjoy the moments of beauty as we approach the autumn and winter seasons.

Here are some of the other upcoming events around the area. As always, I take my information from internet sites. Please call to confirm dates and times and costs. Of course, there is a delay between writing this article and the publication of the Harmony. You may want to check the newspapers, and internet for other events. I like 800poconos.com and njskylands.com for upcoming events. For example, I haven't been able to find out the tree lighting events in time for this edition. Skiing events and specials are too numerous to include in this article, so check the websites for each venue.

Shawnee is busy with events this season. The Pocono Food Truck Festival and Art on the Mountain is on 10/20 and 10/21. The fee varies by age and whether you buy the tickets in advance. The Autumn Timber Festival is at Shawnee Mountain Ski Area on 10/6/ and 10/7 from 11 to 5. On Tuesday nights until 12/18 Shawnee hosts holiday community concerts on Tuesday evenings. They feature Creches from Around the World from November 22 to January 2nd. They have Breakfast with Santa from 12/1 to 12/15. Each year they also host the community sing along of the Messiah. The date is 12/22 this year.

Have you been to Grey Towers in Milford? I took a friend from California for a tour last year and she totally enjoyed it! They offer dramatic readings during this season. On 10/27 you can enjoy a dramatic reading of Edgar Allan Poe at 6 or 8. You can hear a Christmas Carol on Friday 11/20 at 7 or at 11 or 2 on Saturday or 2 on Sunday. (There is a fee of \$20.) Another great event in Milford is the Black Bear Film Festival on 10/19 to 10/21. Check the website for details.

Quiet Valley Living Historical Farm meets each holiday with a traditional celebration. The 44th annual Harvest Festival is on 10/6 and 10/7. Spooky Days on the Farm starts 10/26. The hours vary by day: Friday 5-8, Saturday 1-8 and Sunday 1-5. The 28th Old Time Christmas is on Saturday and Sunday 12/1, 12/2, 12/8 and 12/9 from 3-7.

A tradition in this area is to go pumpkin picking or go through corn mazes. Country Junction in Lehighton offers one stop shopping for these activities for the kiddos. You can enjoy corn mazes and hay rides from 11-6 on weekends and 11-4 on weekdays from 9/29 to 10/28.

On 10/26 you can take your family to Dansbury Park in East Stroudsburg for the annual Fall Festival from 11-5. There are many Fall Foliage train excursions in the area. Check the internet for dates, times and locations.

There are haunted happenings around here. From 9/22 to 11/3 you can get spooked at the Hotel of Horrors at the Lake House Hotel in Saylorsburg. Or you can choose your method of being spooked (zombie escape rooms, haunted hay-ride or haunted houses) at the Waldorf Estate of Fear in Lehighton.

Do you want to shop for unusual gifts? There are usually many craft fairs in the area, but you will need to check the newspaper because they are not yet listed on the events sites. Local folks in the Lehigh Valley really enjoy the Christ-kindlemart in Bethlehem. That runs on Fridays, Saturdays and Sundays from 11/6 to 12/23. Check the internet for more information at www.christmascity.org.

Now, I turn to events for those who actively enjoy the season. The Burn Trail Challenge is at Blue Mountain Resort on 10/6. The D&L Heritage Half Marathon is on 11/4. The River Ramble Fall Classic is on 11/11. Do you prefer to bike? The Waterfall Photo Bike guided event is for 25 miles on the Lehigh Gorge trail on 10/21 or 11/4.

Have fun! Please let me know of your favorite events so that I can include them in the future.

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Penn Estates Horseshoes League - Fun for All!

by Stephanie Joy Lewis, Contributor and Avid Horseshoe Player

Warm weather and Penn Estates Horseshoes – perfect together. Beautiful Sunday afternoons (and, at times, overcast days), BYO beverages, snacks, watermelon, dogs, burgers and side dishes join Penn Estates Horseshoes League on Sundays from late spring to early fall. Between BBQing with kids and family included, and the Horseshoe-theme, fun is offered to and enjoyed by all.

Family fun! For those of us with kids, we bring along bikes, scooters, roller blades, mitts, softballs and baseballs, and basketballs and volleyballs, for some alternative entertainment for our offspring. The group, whose attendees can vary a bit each week based on family schedules, play at the pits in back of the tennis courts each Sunday at 3:00 p.m., weather permitting. It is a come-as-you-are, no-commitment-required, kind of casual get-together. For 1½-2-3 hours, we throw shoes and it works something like this:

Basic Rules: There are three sets of pits. Two teams play a game at each set of pits. Many of us have our own horseshoes, but didn't when we started, so even if you don't have shoes, much sharing is had for the newer players. If there are more than six teams present, one or more team sits out a round. We typically play to 15 points.

Team A will have a player at each end of the two pits, as will Team B. So, Team A's first player is at one pit end, with Team B's first player. The two other players of the teams are at the other pit. Often teams will throw to see who is closest with one throw, to go first.

The game starts with Team A's first player throwing (or "pitching") his first shoe, followed by Team B's first player throwing his first shoe from the same location. Then they throw their second and last shoes of the turn. One of them can may points, or neither. All shoes now being at the other pin location, the second team-players of both teams do the same.

Scoring: There are our standard one-point throws when the shoes lands fairly within a "shoe's distance" from the pin and opponent doesn't throw closer. We use a measuring stick designed for the game, for close calls, of which there are many. There are two-point "leaners", which are when the shoe does not become a true ringer but leans up against the pin.

Then, there is the three-point ringer, which can only be beat by an opponent following up with a ringer over the prior ringer. Alternatively, the next throw can push the ringer off of its position around the post.

Only one team can score in a turn. To be a scorable throw, the shoe must land fairly in the pit, not hitting wood or bouncing in from outside the pit.

Flexibility for all: There are standard distance pits and throwing locations, but there are also throw locations that are closer – for those who feel the need in order to remain a viable player. This could be newbies (like I remain), weaker players (like me), or those with other physical reasons not based on skill. It is personal choice and a person can start closer, and decide to move further away, even to standard throwing

locations, at any time.

Teams: Teams are made up of two people, so if you have a partner, grab him or her to ensure you are not without a team. That said, it is not unusual for another solo to appear, in which case you can team up with another solo. Alternatively, some players have a one or two-game limit and so their partner needs a fill-in mid-way through the event.

Social: Either way, playing or sitting out, socializing is a big part of the story. Catching up and having a cool beverage and a bite to eat is often what the picnic table is about. Many also bring their own lawn chairs. We often communicate between Sundays via a Facebook group page to see who is showing up to play on a particular weekend. We hope to see you there!



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Things to do in the Burgs

by Robin Nicholson, Communications Committee Member

Can you keep a secret? Because I am about to tell you one. Main Street Stroudsburg has a speakeasy. Shhhh... If you have ever been curious what it was like in the 1920's during prohibition "Cappy's" will give you a taste, literally.

During prohibition from 1920-1933 alcoholic beverages were illegal. Speakeasies were hidden locations that served alcohol during this era. These concealed locations often required a secret password in order to enter, and offered drinks and live music.

Located above Siamsa Irish Pub at 636 Main Street our new local speakeasy is hidden away from the crowds and offers an air of privacy, and comfort. When you step inside you feel like you have stepped back in time. The bar tenders dress in period clothing and the tasteful dark wood interior, leather sofas, soft lighting and jazz music lilt in the background immediately envelope you in the comfort of an era past.

Cappy's offers delicious braised short ribs, wild mushroom flatbread, duck confit, crème brulee and many other small plate dishes. But let's get to the real reason you would want to hit a speakeasy - the DRINKS!

The drinks at Cappy's will truly give you an experience you have never had before. You can of course just get your same old favorite, but why do that when you can enjoy a prohibition era themed cocktail that will knock your socks off!? Cappy's prohibition style cocktails and elixirs are something you just can't miss!



CAPPY'S

"The Franklin" is a mix of Bombay sapphire, dry vermouth and olives and aptly named as this was what president Franklin Roosevelt drank to celebrate the end of prohibition. The "Mary Pickford" is named after a 1920's movie star and is a delicious mix of Bacardi white, pineapple juice and grenadine.

The "Gin Rickey" is Tanqueray London dry gin, lime juice and soda. My personal favorite is one you won't find on the cocktail menu, but if you whisper "make me the white lady" to the bar tender, a beautiful swirl of white liquid will appear. I can't tell you what's in it, but I can tell you from experience, you only need ONE!

Cappy's is open Wednesday and Thursday 4pm-12am and Friday and Saturday 4pm-2am. No secret password is required to enter, but don't tell anyone I told you!



Fun things to do and explore...

Delaware Water Gap

by Michele Valerio, Contributing Writer

The town of Delaware Water Gap has so much to do including kayaking, yoga, hiking, dining and shopping. For hiking, my favorite is Mt. Minsi which is a 5.5 mile loop with a 1000 ft climb. The trailhead is behind the Deer Head Inn off Mountain Road. Follow the white blazes to the top making sure you stay to the left at the first fork in the trail.



You will see a great view of the Delaware River about 1 mile in and then a spectacular view at the top. You can then take the easier Fire road back down to the bottom. Maps are available through www.nps.gov.

You can also hike Mt. Tammany in NJ which was named after the Lenni Lenape chief Tamanend, but this is a much harder hike since the elevation gain is steeper. You can, however, hike the trails around the mountain. There is a very pretty waterfall on the Dunfield Creek trail around 2 miles in.

Besides hiking, I enjoy the many little shops in the Gap. The Castle Inn has great little antique stores and an art gallery as well as a yoga studio. Underground Yoga is a great space for both beginners and more advanced yogis.

After a full day of physical activity in the Gap, I need to refuel and there are quite a few dining choices. There is Sycamore Grill which has standard American Pub Fare, the Deer Head Inn which is a little more upscale and has great jazz on the weekends. Then there is the Village Bakery which has sandwiches, pastries, their famous hot dog and apple pie special and BBQ served outside.

Recently they opened a new Japanese restaurant next door to where the diner used to be which is called Sango Kura. Without sounding like I am bragging about my husband, Scott Trinkle, I do want to mention that he is the chef there and makes the BBQ as well.

The new Japanese restaurant has some very interesting dishes that I have never had before. There is this savory pancake with scallions and pork that is really quite delicious and they will have sushi very soon. By the spring they will also have Sake that is brewed on premises.

If you decide to visit Delaware Water Gap, have a great time!



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Bingo and Tricky Tray Benefit for Animals Can't Talk (ACT)

by Michael J. Tyrrell, Communications Committee Member

The Penn Estates community came together yet again to help a great cause. On Saturday, August 4, 2018, a cash bingo and tricky tray event was organized to benefit ACT, the cat rescue right here in Penn Estates run by Naomi Gauntlett. The tricky tray opened at 4pm to allow purchasing of tickets for those not wanting to play bingo. The tricky tray was called after bingo ended at 9pm; you did not need to be present to win.

There were well over 50 prizes to take chances on. Too many to list them all, but did include gift certificates for haircuts and restaurants, luggage, cookbooks, a beautiful hand-crafted patchwork lady's handbag, a weekly Martz bus ticket, small oil paintings, soaps and cosmetics, ladies' accessories and much more.

The piece de resistance was a beautiful queen-size patchwork quilt made by a very modest Penn Estates resident. The ticket for this cost more than the other prizes and the lucky winner was Debbie Weatherford who was delighted with her new quilt.

Bingo started at 7pm and we had about 30 players. The basic cost of \$15 got you a set of regular and special games. Additional cards were \$5 per set. \$5 of the basic fee was allocated directly to ACT.

For something a little different, there was a free chili and cornbread tasting starting at 4pm and continuing through the event. There were

four different chilis - Buffalo Chicken, 5 Alarm Beef, Vegan Bulgar, and Veggie and Beans. The cornbread was a delish and moist smoked garlic variety. Thanks to the chili and cornbread makers, Jon Cormorant, Bettyanne Nevil, Dennis Sira, Alisa Kiepler and Michael Tyrrell. There were also desserts to buy including an impressive flan made by Nina Hernandez.

A special thanks to Melissa Penta and Jon Cormorant who brought some special furry guests from ACT, who were up for adoption, to make a special appearance.

Although Bettyanne Nevil spearheaded this event, she will be the first to agree that "it takes a village." Thanks to the folks who donated gifts and those who bought tickets, the bingo players, chili and cornbread makers and anyone else who had a hand in making this such a great success. Just under \$1,000 was raised which will be sent to ACT's vet to cover some of their costs. It always gives me pleasure to see that Penn Estates is such a generous, caring community.



photos by Kathy Borie

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- 64 homes sold in Penn Estates year to date.
- The highest-priced home sold for \$293,000 year to date.
(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
- 93% of buyers start their search on the Internet.
- The average age of today's buyer is 33 years old.

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