

Leaders Wanted! Board of Directors Election Approaching

By the PEPOA Board of Directors

The Penn Estates Property Owners Association is a non-profit corporation governed by a nine-person Board of Directors. The Board is elected by PEPOA Members (deeded property owners in Penn Estates) who are in good standing.

In this year's election on May 2, 2020, there will be six Director positions to fill; three positions will serve for three-year terms, two will serve two-year terms, and one will serve for one year. Candidates for the Board must be at least 21 years of age, a deeded property owner in Good Standing, eligible to vote in the local municipal election, and able to carry out the duties of a Director.

What is the mission of the Board? As stated in PEPOA's Bylaws, "The Board of Directors shall determine all matters of Association policy, shall develop the vision and strategic plan for the organization, shall oversee the management and control of the business and property of the Association, and shall exercise all powers of the Association (except for any powers specifically reserved to the Members in the Declaration, the Articles of Incorporation or the Bylaws)."

What are the Board's responsibilities? The Board of Directors is responsible for the governance of PEPOA. Directors have the duty to: (1) act in good faith, in a manner they reasonably believe to be in the best interests of the Association; (2) act in accordance with PEPOA's Articles of Incorporation, Declaration of Covenants, and Bylaws; and (3) act in conformance with the Pennsylvania Community Association and Non-Profit Corporation laws.

Partial list of specific Board responsibilities:

- Enforce PEPOA's Declaration of Covenants, Bylaws, Rules/Regulations, and Policies
- Approve additions and revisions to PEPOA's Rules/Regulations and Policies
- Approve the annual operating and capital budgets
- Levy the annual maintenance fee and other fees, and collect all monies owed to PEPOA
- Maintain an adequate capital reserve fund
- Enter into contracts on PEPOA's behalf
- Maintain and improve PEPOA's buildings, roads, and other property
- Hire and provide oversight of the Community Manager
- Appoint and remove members of PEPOA committees
- Issue final rulings on Members' appeals of decisions made by the Appeals Committee and the Architectural Review Board

What qualifications and abilities should a Director have?

In order to perform their duties, Directors need to be familiar with and un-

(continued on page 4)

President's Message

by José R. Padilla, President, PEPOA Board of Directors

Hello Neighbors!

I trust that everybody has had a wonderful and safe Halloween! Thanksgiving and very soon after Christmas will be upon us. I urge everyone to be safe while driving around the community, and please remember that the speed limit on all Penn Estates roads is 25 MPH! There are children always playing in the neighborhoods so please exercise caution.

I am very proud of our accomplishments this past year, and the Administration Office has received numerous and positive comments from both residents and visitors on the upgrading of our community. We have completed the resurfacing of the tennis and basketball courts, as well as having great events brought to us by the Recreation Committee.

Our Community Manager, Ms. Phyllis Haase, has had the maintenance crew hard at work all year long, improving the community a little at a time. We know is a long ongoing process, but rest assured Phyllis continues with improving our amenities and general appearance and removing the stigmatism of the blight. She has other projects up her sleeves, and with the support of her staff and the Board of Directors, I personally cannot wait to see them come into being.

Recently, we were advised by the local Postmaster that one of their postal workers was assaulted by an unknown resident, and in the interest of their employee's safety, they would require some concessions from Penn Estates. Either we provide a Security Officer to be at the mail pavilion while they deliver and sort the mail, five hours a day, six days a week at our cost; or we secure the pavilion so the carrier can be secured while they sort and deliver; or Penn Estates would become a one-drop location at the Administration Building, and we (PE) would be responsible for sorting and delivering.

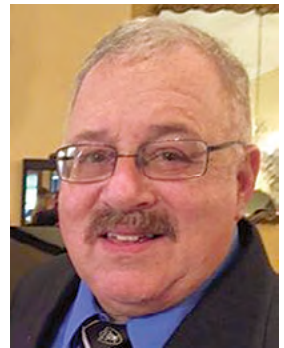
The Board of Directors elected to erect a fence with two gates around the pavilion to the satisfaction of the Postmaster. The area will be closed approximately five hours a day while the deliveries are occurring. It is essential that residents exercise patience and refrain from interfering with the carriers as they perform their duties.

The Board of Directors has diligently completed the "Final Draft" copy of the revised covenants and now have sent them for the final legal review by the association's attorney. Once we (BoD) complete the "Final Review" the attorney's comments and come to a decision on the contents, Administration will start scheduling the public forums for our members.

This past year we lost a great volunteer in Norman Jacobsen. Norm attended almost all of our events, and even though he may not have been scheduled to work it a recreation volunteer, he would always be there to lend a hand with a smile on his face. On behalf of the Board of Directors we extend our sincere condolences to the Jacobsen Family.

And I would like to personally thank every volunteer for their hard work, their dedication to our residents, and the long hours of involved in volunteering for OUR COMMUNITY. In closing, to the "NEW" volunteers thank you for stepping up and taking an interest to serve OUR COMMUNITY.

Merry Christmas and Happy New Year!



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Holiday Administration Office Hours

- November 27 - Closing at noon
- November 28 - Closed
- December 20 - Closed from noon to 2:15pm
- December 24 - Closing at noon
- December 25 - Closed
- December 31 - Closing at noon
- January 1 - Closed

Call in guests and contractors prior to their arrival

Register and manage your visitors by calling 570-424-7047, by calling the automated attendant at 570-426-1125 or online at www.pepoa.gate. Note: Inform your guests of the speed limit as the owner of the property is responsible for all fines or damages issued to guests or contractors.

2020 Census Forms

Members must submit their completed 2020 Census form to the Administration Office no later than February 15, 2020. All vehicles assigned to the unit must be included on the form.

2020 Amenity Badge Stickers

Members who have paid their dues in full may present their amenity badges to receive 2020 stickers.

From Phyllis's Desk

by Phyllis Haase, Community Manager

The Board of Directors approved the 2020 budget at their November meeting. The maintenance fee for 2020 is \$1,340 for Improved Lots and \$1,135 for Unimproved Lots.

As an incentive for early payment, discounts apply for dues paid by cash or check on or before December 31, 2019: \$50 for Improved Lots; \$30 for Unimproved Lots. There is no discount applied to dues paid by credit card due to the service fees incurred by the Association for credit card use.

Our Bylaws allow residents to take advantage of a payment plan option. For anyone wishing to take advantage, please read the following carefully: **All applications for a payment plan must be completed by December 15, 2019; a one-time \$40 application fee must be paid at the time the application is submitted.**

If full payment is not received by February 15, or if the member does not uphold their payment agreement, the member's account will be declared delinquent. The following steps will be taken starting on February 16:

- The Member will be classified as "not in good standing," resulting in loss of privileges as defined in Article II, Section C of the Bylaws.
- A delinquency fee in the amount of \$150 will be charged to the member's account if they have not paid in full or entered into a payment arrangement
- A service charge of 15% per year (1.25% per month) will be applied to the account and will continue until all charges are paid in full.
- All gate access cards linked to the Member's property or properties will be deactivated.
- No amenity badges will be issued to anyone associated with the property or properties.

If there is a balance remaining on the account after July 15, a second delinquency fee installment of \$100 will be added to the account on July 16. The Association may bring suit to collect any delinquent account and also may enforce the Association's right to foreclose on its statutory lien on the lot or unit in question. The Association shall also be entitled to collect all service charges, late charges, costs of collection, attorney's fees, and other amounts permitted by statute.

Those homeowners, who are not current with their obligations to the Association and not up to date with their payment plan, are not eligible to vote in the Annual Election; they cannot use the community amenities nor purchase day passes

to the pool and will have their gate cards deactivated. These homeowners are considered "not in good standing" and are not afforded the same privileges as members "in good standing." Ultimately, we all have a legal obligation to pay our dues the same as our obligation to pay our taxes, mortgage, utilities, and other bills. It is essential that we all meet our financial obligation to the community.



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Rockin Out at the 80's/90's Party

by Jennifer Krause, Recreation Committee Member

Penn Estates Recreation Committee hosted our first 80's/ 90's Party on September 14, 2019. When you entered the Oak Room, you automatically felt like you were back in the 80's & 90's era. The tables were nicely decorated with neon place settings and a spectacular Rubik's Cube Centerpiece filled with throwbacks from the 80's and 90's, including the very popular Pop Rock crackling candy.



Upstairs we had a totally awesome back drop that was the hit of the party. Words can't describe how cool the backdrop looked, it was something that you had to see for yourself. However, I can tell you it was very colorful and captured the 80's and 90's perfectly. Everyone who attended had a great time taking photos in front of the backdrop showing off their 80's & 90's attire with added props that ranged from inflatable microphones to the very popular Boom Box. Social media was blowing up with all our fun photos that night!

The DJ did a great job keeping the dance floor hopping with popular 80's and 90's tunes. I must admit there was never a dull moment, especially towards the

end of the night. I can't forget to mention all the great food that kept everyone coming back for more, no one left hungry. The cake was another perfect display of the 80's and 90's that got a lot of flashes from our cameras.



As we wrapped up the night, we pulled out the Red Carpet for all those in attendance to show off their awesome 80's & 90's outfits. Not only did they show off their outfits, their dance moves were pretty good too. We had a variety of Red-Carpet goers showing off their style with different outfits ranging from the 80's Rocker, Old School Rapper, Neon Shirts, to Madonna's infamous style.

The best in class outfits and dance moves were judged by the audience with enthusiastic hollering and clapping. It was Pasty Ortiz who stole the show with her fancy footwork that took to the ground with her spinning and break dancing moves. For the males, it was my very own husband, Chuck Krause who "rocked" it out with his breakdance moves followed by the "Worm" that he paid dearly for the next few weeks - LOL. I told him not to do it, but that clearly did not stop him! It was a night to remember and I think it is safe to say that everyone who came out had a blast from the past.

If you have not signed up for email notifications from Penn Estates to keep up on all the great things going on in the community, please make sure you stop by the Administration building. We also post our event flyers on the "Living in Penn Estates" Facebook group, so keep an eye out for all the great events coming up.

If you are interested in volunteering for the Recreation Committee, we can use the help pulling these events together for our community. Please pick up an application in the Administration Office.

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Leaders Wanted *(continued from page 1)*

derstand the various laws and legal documents that apply to community associations in general and to PEPOA in particular.

Directors need to devote substantial time to their duties... anywhere from 10 to 30 hours a month, and possibly more if serving as an Officer. Attending monthly Board meetings is only the tip of the iceberg. Time will also be spent attending Board workshop meetings as needed; acting as a liaison to several committees; responding to Board and committee emails and phone calls giving; and attending Annual and Special Association meetings, community forums/workshops, and other community events.

Directors must keep certain information confidential, including from spouses, until such time as the Board takes formal action.

Abilities that a Director should possess: the ability to listen, keep an open mind, and not rush to judgment; the ability to put your personal agenda aside and work only in the best interests of the Association; the ability to articulate your viewpoint and respectfully disagree with other views; present themselves in a professional manner at all times and the ability to always support majority decisions of the Board, even in those situations where you voted in the minority.

Directors do not receive any compensation.

How do I get on the Board?

If you are interested in running for the Board, you may apply by obtaining an election packet. The election packet will be available at the administration office on January 2nd of each year.

The completed election packet must be returned to the administration office by close of business Monday, February 3, 2020. The eligibility of each candidate will then be reviewed.

Candidates will have the opportunity to deliver a five-minute speech and answer questions at the Meet the Candidates Forum. The only other opportunity for delivering campaign speeches will be at the Annual Meeting on May 2, 2020.

Code of Ethics for PEPOA Board of Directors - The Code formalizes our existing guidelines for Board conduct and incorporates them into one document.

Board members should:

- Strive at all times to serve the best interests of the association as a whole regardless of their personal interests.
- Use sound judgment to make the best possible business decisions for the association, taking into consideration all available information, circumstances, and resources.
- Act within the boundaries of their authority as defined by law and the governing documents of the association.
- Provide opportunities for residents to comment on decisions facing the association.
- Perform their duties without bias for or against any individual or group of owners or non-owner residents.
- Disclose personal or professional relationships with any company or individual who has or is seeking to have a business relationship with the association.
- Conduct open, fair, and well-publicized elections.
- Always speak with one voice, supporting all duly-adopted board decisions even if the board member was in the minority regarding actions that may not have obtained unanimous consent.

Board members should not:

- Reveal confidential information provided by contractors or share information with those bidding for association contracts unless specifically authorized by the board.
- Make unauthorized promises to a contractor or bidder.
- Advocate or support any action or activity that violates a law or regulatory requirement.
- Use their positions or decision-making authority for personal gain or to seek advantage over another owner or non-owner resident.
 - Spend unauthorized association funds for their own use or benefit.
- Accept any gifts—directly or indirectly—from owners, residents, contractors, or suppliers.
- Misrepresent known facts in any issue involving association business.
- Divulge personal information about any association owner, resident, or employee that was obtained in the performance of board duties.
- Make personal attacks on colleagues, staff, or residents.
- Harass, threaten or attempt through any means to control or instill fear in any board member, owner, resident, employee, or contractor.
- Reveal to any owner, resident, or other third party the discussions, decisions, and comments made at any meeting of the board closed or held in executive session.

Election of the Board

PEPOA Members in good standing may cast votes for Directors in one of two ways. Directed Proxy ballots will be included in the Annual meeting package that will be mailed to each Member. You may complete the Directed Proxy ballot and mail it in the enclosed envelope or attend the PEPOA Annual Meeting on May 2, 2020, and cast your ballot in person.

Are you interested in running?

Serving as a Director can be challenging, and it requires a lot of time and work. It can be a thankless job at times. However, being part of the PEPOA leadership team and working to improve Penn Estates and keep it one of the best communities in the Poconos is its own reward. You will derive satisfaction and pride from contributing your talents and leadership skills to your community.

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Proper 911 House Number Signage Save Lives

by **Stephanie Joy Lewis, Contributor**

Hometowns and Times Have Changed

Many of us who grew up in small communities remember times when everyone knew everyone. Towns' landscapes were familiar to all, populated by landmarks known to everyone. If there was a fire or other emergency requiring assistance, all one had to tell the operator was "up at Old Man Johnson's place", "down at the quarry", "at the movie theatre" or "in the five and dime" and help would arrive. These are no longer the times, at least not here in Monroe County and other Pennsylvania areas.

Populations are far greater, folks move in and move away in the blink of an eye; streets are more numerous and landmarks have different nicknames used by people in the same town. In addition, often there have been two different streets with the same name, or two different landmarks of same type. To add to that, many houses did not have their house numbers posted or visible and house numbers were not necessarily sequential, adding to the inability of first responders to arrive at the right location as quickly as possible.

The 911 Re-Addressing Program

The intent of the 911 re-addressing in Monroe County, which began around 2010 was, and still is, to reduce response time when anyone needs emergency assistance. It is designed for the benefit and safety of us all - residents and visitors.⁽¹⁾⁽²⁾ In addition to street name changes, rules were put in place requiring homeowners to place street number signs at their homes. Parameters were included that allowed for uniformity in visibility, and in locations that fostered rapid detection.

The legal requirement for proper signage has been perceived as an inconvenience by some. Reminders and warnings to fix alleged improper signage has caused resentment in some residents. It may be that folks don't know the very real reasons for the uniformity and highly visible number signs. As such, they only and understandably note the undisputed inconvenience to their already very busy days. However, there are important safety reasons for the uniformity mandated in the code. Knowledge of these reasons may lend itself to a greater understanding and willingness for Penn Estates residents to more happily comply with, and perhaps appreciate, the county's requirements.

No Readily Visible Sign Means Longer First Responder Response Time

It takes more time for emergency crews to get to residences that lack posted numbers. As per one involved professional, "Minutes matter, seconds matter. Not knowing the address, and not seeing an address... could be [the difference] between life and death."⁽³⁾

In addition to having numbers posted, the quick visibility of such numbers is critical. If a resident has a number on her house that is known and visible to her, the person who placed it there, but is not so quickly seen at night (or day) by a first responder rushing to assist, what good is it? A missed number is as unhelpful as no number at all.

The issue of visibility, necessarily, must be viewed from the perspective of the first responder who is likely unfamiliar with the immediate area and the home. What is obvious to the resident will not even be known to this first responder trying to find that resident.

Some homeowners have, well-intended, placed their house numbers on their home's front, because the house is within 100 feet of the road and that is permitted under certain conditions. However, some did not place those numbers in the location that provides for uniformity in searching for the sign. Some placed their numbers, at the far end of the front of the house, instead of the permitted location near the front door.

This means that when the first responder does take time to look for a number, he is not going to see it where he is trained to first logically look. Moreover, a first responder driving down the street parallel to the front of the house will never appreciate a visible glowing sign in the darkness - because that sign will not be illuminated due to lack of headlights falling upon it. The code section specifies where the front house signage, if permissible, should be placed for good reason.

Reporting Public Needs Visible Addresses to Report Accurately

Visible addresses also assist neighbors, passers-by and the general public in reporting incidents, which leads to faster response. Pennsylvania townships have seen fatalities in the past because emergency personnel couldn't reach residents in time due to a lack of numbering and lack of detailed statement by the reporting passer-by. If the reporting person can't identify the location in his call for help, the first responders are behind the eight-ball and valuable time is lost.

Note also that if a homeowner or resident will have the inconvenience of improving her signage, that the benefit inures to her and her own family more than anyone. However, in addition to providing greater safety for her own family, she may also avoid becoming an impediment to her neighbor or his children should they need emergency assistance.

We can only control our own choices, and if her neighbor has poor signage, to his detriment, her superb signage may serve to help her neighbor receive help because his property will be better identified because of her diligence. Alternatively, if she lacks signage, first responders, when trying to find him, could very easily waste time coming to her equally unidentified home, in error, wasting valuable time.

First Responders' Safety

If first responders cannot find a home as quickly as possible, the risk of tragedy increases not only to the person in need, but the first responders as well. One EMS Assistant Chief explains that "When a home doesn't have visible signage and an emergency occurs, it isn't only the people inside whose lives are in danger. 'We can actually put ourselves at risk if [we] knock on the (wrong) door early in the morning and people don't know what [we're] doing.'"⁽⁴⁾ Assaults on EMS workers are not unheard of.

More Reliable Deliveries as a Bonus

An added benefit irrespective of the safety of us and our families? UPS, Fed Ex, other delivery people can more readily find our homes and leave our packages at the correct location. The same may hold true for invited visitors, friends and contractors.

1. <http://www.monroeco911.com/wp-content/uploads/2016/04/Addressing-Mailer-05192016.pdf>
2. <https://ecode360.com/33067703?highlight=911&searchId=10120366438387332#33067703>
3. <https://www.firerescue1.com/emergency-preparedness/articles/pa-town-pushes-for-display-of-house-numbers-to-decrease-emergency-response-time-3lr4heqogeyjQIQj/>
4. https://cumberlandlink.com/news/local/want-an-ambulance-to-find-you-make-your-house-number/article_4c9838ea-7fdb-53a2-92dc-ab2a6da04440.html



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Furry Friends Winter Safety

by Phyllis Haase, Community Manager



We love our pets, so keeping them safe in the wintertime should be a top priority. See below for some friendly reminders detailing how you can ensure your pet stays warm, happy and out of harm's way even on the dreariest of winter days.

Beware of salt and deicer. Pets' paws are extremely sensitive, so prolonged exposure to salt can be problematic. If you walk your dog regularly in areas where salt is used during inclement weather, wipe the underside of paws with warm water and a clean towel when you go back inside. Doing so

also eliminates risk of ingestion if your pup licks its paws often. Keep an eye on your pet's toe pads for severe dryness, cracking or bleeding.

Bring pets indoors. Just as in summer months when temperatures reach extreme highs, pets should be brought inside during extreme wintertime lows – IT'S THE LAW. This applies for daytime and nighttime temperatures, so check your local weather daily and limit your pup's outside time if the forecast is looking chilly. And remember—if you're uncomfortable with the outside air temperature, chances are your pet is too.

Bundle them up! When pets do go outside during the cold winter months, those with thinner fur coats may need extra warmth. Your local pet store should have an assortment of extra layers for your dog—even winter boots for pups who need extra paw protection from the cold and ice. Only add layers if your pet can truly benefit. If you're unsure, ask your veterinarian.

Keep your pet active and out of trouble. During inclement weather when you can't make it outside with your pup, set aside some extra time during the day to make sure they have some exercise—even 15 minutes of playtime helps. Paying attention to your pup keeps them engaged and happy, and ensures no bad behavior caused by boredom.



SANTA CLAUS is coming to Penn Estates! Come and celebrate with your friends and neighbors. Enjoy your favorite holiday songs. Not only will you get to sit with him and take great pictures, Santa will be handing out a gift to each child in attendance.

Penn Estates Oak Room

\$5 per Child | \$3 per Adult

BREAKFAST: Pancakes [toppings: sprinkles, chocolate chips and whipped cream], scrambled eggs, sausage, coffee, tea and juice

REGISTRATION: To attend this event, you must be a member in good standing and register with the Administration office by **December 7, 2019**. Stop in to the office or call 570-421-4265.

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Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

Is it really November? Yes! It's obvious by the necessity of spending much of my "free" time carting leaves off my property! Thank goodness for the leaf drop near the administration building. We have had some lovely and almost balmy days this fall. Halloween trick or treating was delayed a day due to rain and winds. The delay certainly did not stop the goblins from coming out to play and add to their bags of goodies. I was impressed with the costumes this year and with how polite the children were.

I remember when I was growing up (many eons ago) our costumes were made of sheets or boxes or old clothes. It seems that the costumes now are pretty high class. And the characters all had names. There were no generic princesses or skeletons. All were very specific, even though I had to be educated on the current names and sources.

Now it is time to prepare for Thanksgiving and Christmas. Phew!

Here are some of the upcoming events around the area. As always, I take my information from internet sites. Please call to confirm dates and times and costs or check the websites. If you are interested in some of the more active events, you might want to check early. The early registration fees are often lower the sooner you register.

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 almost never include skiing and snowboarding events. They are too numerous for inclusion, so please check the websites of each venue.

There are lots of ways to meet with Santa this season. Skytop Lodge has Breakfast with Santa on Sundays through December 22nd and Shawnee has Breakfast with Santa on Saturdays through December 21st. You can also see Santa if you catch the Santa Express train rides on the Stourbridge Line leaving from Honesdale on 11/29, 11/30, 12/1, 12/7, 12/8 or 12/21. It costs \$20 for adults and \$10 for children.

Jim Thorpe hosts their Olde Time Christmas on Saturdays and Sundays through 12/22. Quiet Valley has their Olde Time Christmas on weekends through 12/15. Shawnee Inn hosts Christmas carols around the tree on 12/17 and a Messiah sing-a-long on 12/21.

Grey Towers in Milford does a dramatic reading of A Christmas Carol on 12/7 and 12/8. Do you feel crafty? PEEC has a number of winter activities, such as the Holiday Bows and Boughs on 12/1. You can make your own holiday wreaths and other items while enjoying music and drinks. The cost is \$20 per wreath, and they supply the materials.

Blue Mountain Resort is having a Gingerbread workshop on 12/15. The cost is \$5 per person plus a \$25 fee for the gingerbread house. Children 12 and under get a gift from Santa. Bring an unwrapped gift for children for the Marine's toy collection. Stroudsmoor has their annual tree lighting (with fireworks) on 12/1. On 12/7 there will be a craft fest and musicfest at Stroudsburg High School. Looking ahead to the more distant future, the Stroudsburg Winterfest is scheduled for 2/15.

One of my favorite winter events is the snowmen of Stroudsburg. These are people sized snowmen created (not out of snow) by local artists. They appear throughout Stroudsburg at various locations and are moved around throughout the winter months. So cute!

Do you miss swimming after our pools close? Ahhh, the one thing that I wish we had that we don't have in this community is an indoor pool! Stroud Regional hosts lap swim at the Chipperfield Elementary School on select Monday, Wednesdays and Fridays. The fee is \$5 per person. Indoor family swim is on Fridays for \$5 per person or 15 for family of four. They host Stroudkids Holiday camp for ages 6 to 12 on 12/23, 12/26, 12/27 and 12/30 from 8:30 to 4:30. Planning way ahead, their Daddy Daughter Dance is on March 28th.

There are Christmas and New Year's brunches and dinners galore all around the area and, of course, many ski events. There are too many to list. The best choice for New Year's celebration is anything that is close to home and keeps us off the roads. PEPOA usually has the best option!

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

Penn Estates Annual Fall Festival

by Michael J. Tyrrell, Communications Committee Member

Our annual Fall Festival recently took place on a beautiful October day. This is one of our most popular family-oriented events. Face painting, pumpkin decorating and pony rides are all popular aspects of the event. Snack-type food is available for sale.

The highlight is always, hands down, the petting zoo. The interaction of the kids with the animals is priceless. The kids are just beaming with delight. I love to attend just to watch the kids react to the animals. As an animal lover and advocate it is very reassuring to see how well cared for the animals are and how lovingly the keepers look after them.

Sadly, people were turned away at the last minute due to the overwhelming response. Please remember to get your tickets early for these events. The recreation committee needs to have a final headcount ASAP to allow them time to shop for the event.



TRUNK OR TREAT

photos and article by April Yaeger, Contributor

The sun was shining brightly and the weather couldn't have been more of a blessing to host the Trunk or Treat event on the field for the children of Penn Estates on November 2nd.

Around they traveled. Witches, goblins, princesses and toads. "Trunk or treat" was the phrase of the day as they smiled and grinned the candy flowed.

Special thanks to all of the residents that came to decorate their vehicles to make this a special event for the children of our community.



Kids Halloween Party

photos by David Montalvo



Jason W. Possinger

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A Quirky Day at Luna Parc

by Sharon Kennedy, Communications Committee Member

Just a few miles into New Jersey after crossing the Dingman's Ferry Bridge is a fascinating place to visit. I heard about Luna Parc years ago, have seen pictures of it and have wanted to experience it in person. However, it is only open to the public for a few days in spring and again in autumn each year. Somehow, I have always missed those limited times until this year.

What is Luna Parc? Ah, this is going to be my chance to describe something that is beyond description. It is the home of an artist by the name of Ricky Boscarino. It is an ongoing, evolving, work of art. It is amazing and colorful and creative, and beyond anything else, incredibly quirky. The artist's own website describes Ricky Boscarino as a "madcap artist." Yep!



The tour guide described how the artist was looking for land back in 1989 and found a rundown tiny hunting cabin in the woods in Sandyston, New Jersey. He apparently fell in love and decided that he would spend the rest of his life there. From that point forward, he has been creating art in his workshop on the grounds. However, his primary piece of art is the evolving house.

As I walked toward the house, I could see sculptures everywhere. Some are made from bowling balls. A meditation house is being created from bright blue bottles. A fence is constructed from crutches. The house itself is a kaleidoscope of bright colors and shapes, all put together in a madcap way. Huge mobiles turn on the roof. Sunlight dances off copper and ceramic tiles. Somehow it is just amazing...and happy. All this is before entering the house itself.

Inside are rooms upon rooms of stuff. There is artwork. The walls and the



floor and the shower are artwork. Everywhere you look there is something unexpected. Entire walls are made of wine corks. The risers on the stairs are made of pieces of old yardsticks. Tiles swirl in differing patterns. And then there is stuff: huge bottles filled with the plastic tabs that hold plastic bread bags closed, odd memorabilia of time long gone, mannequins dressed as people he has known, musical instruments and old books. I think that I could tour there many times and notice something different each time.

If you have the chance to visit Luna Parc, it is certainly worth the \$5 entry fee and the short trip to New Jersey. He announces the open house on the Luna Parc website a few months before the actual date. (He does offer a personal tour by appointment for up to ten people for \$250 throughout the year.) In the meantime, just google Luna Parc. You can find virtual tours on the Luna Parc website and at weirdnj.com and even on you tube. Enjoy!



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Things to do in the Burgs

by Robin Nicholson, Communications Committee Member

The Burgs are particularly beautiful and entertaining during the holiday season.

From the sparkling lights along Main Street, to the cozy charm of Crystal Street, even most stoic are left feeling warm with the holiday spirit. The snowmen created by local artist all throughout Stroudsburg bring a smile to all that see them and are unique to our little town.

The Burg's are a beautiful back drop to the holidays and offer so many holiday events and things to do. On November 29th the annual Christmas tree lighting at Courthouse square in Stroudsburg Borough is a cherished tradition with candlelit carols, hot cocoa as the big tree in the center of Courthouse Square is lit.

On December 6th East Stroudsburg Borough has a tree lighting ceremony at



6 pm at the Historic Dansbury Depot. The East Stroudsburg tree lighting has appearance by the ESU Theatre Department and live music by Kings of Queen Street.

The annual Stroudsburg High School Craft and Music Fest is the kick off to the holiday season for many. This is held on December 7. The Craft Fest run from 10am to 4 pm and Music Fest is from 1pm to 10pm at Stroudsburg High School. There is musical performances all day and until 10 pm by the always talented Stroudsburg students. There are also many holiday focused events for the local shops and restaurants and pubs.

November 30th is small business Saturday where local shops downtown Stroudsburg open the holiday season with special offers and sales to promote local holiday shopping. On December 5th it's Ladies Night Out, where many come and enjoy historic Downtown Stroudsburg and hit the art galleries, urban wineries, and shops with specials and promotions for that night.

Then comes the New Year's Eve parties and festivities all over the Burgs. Take your pick of the local pubs and restaurants and you will have big New Year's entertainment! So, get out and enjoy the Burgs during this holiday season and have some fun!



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AVERAGE SOLD PRICE:
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ACTIVE



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Cell/Text (570) 730-1205
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First in a Series

Navigating Your Finances

by **Bettyanne Nevil, Board Member & Communication Committee Liaison**

BUDGET: Bringing ‘Ur’ Daily General Expenditures To life. We are going to explore how to set up a budget. I am going to list as many normal categories that are found in the majority of budgets.

But first I want to tell you that you will not get it right. Not the first month anyway. There will be something unexpected that comes up and will cost you money that you did not prepare for. Sometimes these situations are called emergencies. Like a medical test that has a high deductible. We will plan for things like that. However, with only one month going to that category, you just will not be ready.

Another reason budgets fail is because we really never track our discretionary spending. You know, Starbucks, McDonalds and those dollar store runs, etc. This is where I recommend you come up with an amount you think you spend. Then you take that cash out in singles and carry it around with you.

I am not kidding. Every time you go to buy something frivolous, pay out of this envelope full of singles. Watch that wad of money disappear. Feel what it feels like to count out the small value dollars. No debit card, no credit card and no checks.

This is to make you aware of how different it is to spend cash versus using plastic. We all know coffee from the shop tastes better than from home. Lunch tastes better, breakfast tastes better. Is it worth it?

Next, I want to remind you that you start with your net take home income including child support, tips, overtime and commissions. If you get overtime, average it out. Do not over estimate. Better to go with the lower amount if you are not sure.

The easiest way to set up a budget is to start out with envelopes. Label them. We all have bills that come once or twice a year. Do not forget them. For me it’s homeowner’s insurance, Property taxes and HOA fees. What’s yours?

Monthly I usually put money aside for many, many things. Here is a list I think is pretty complete. Rent or Mortgage. Electric, heating fuel (oil or propane), cable, internet, cell phone, car note, car insurance, car loan, health insurance, child care, and medicine (prescription and over the counter).

I have weekly and bi-weekly expenses. Do you? Here is another running list. Groceries, household supplies, eating out, gas for car, tolls, parking, laundry, entertainment, nails, hair, and newspaper or periodicals costs.

Definite but random expenses are car maintenance, appliance replacement, property taxes, homeowner’s or renters insurance, eye glasses, child support, clothing, shoes, kids activities, donations, money for gifts or helping family, lawn, birthdays, anniversaries and weddings.

Next is debt. What do you owe? Credit cards, bank loans, check cashing fees, phone minutes, tuition or student loans, school supplies, union dues, fees for money transfers or overdraft fees, bank card fees, and any other expenses not listed.

Once you get an understanding of what comes in and what goes out, I will continue helping you stay on track.

Safe Nighttime Driving

by **Phyllis Haase, Community Manager**

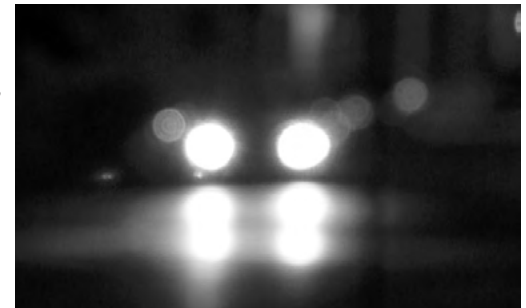
Driving at night can be tricky—especially through neighborhoods or dimly lit landscapes—so it’s important to keep in mind a few basic guidelines to make sure you and your vehicle both are well-prepared for the trip. Consider the following suggestions to help get you to your destination safely.

Ensure headlights are aimed properly. If you think your headlights are casting light too far above or below your line of vision on the road, you may need to adjust their aim. You can do this either by following instructions in your vehicle owner’s manual or seeking help from a vehicle maintenance professional.

Dim dashboard lights. Most vehicle makes and models come with a dimmer for the instrument panel. Make sure it’s set to the lowest brightness to limit distraction. Also remember to turn off overhead or visor lights while driving, which also can limit visibility at night.

Don’t wear tinted glasses. If you wear prescription lenses, opt for an anti-reflective coating, and clean them thoroughly and frequently to optimize effectiveness at night.

Learn how to spot animals and objects. While driving at night, be on the lookout for wildlife creatures’ eyes, which can easily be spotted as pairs of glowing retinas. Any animals’ eyes—like raccoons or deer—typically will reflect the light from your headlights long before their true shapes come into view.



Don’t focus on headlights in oncoming traffic. Keep your eyes on the road in front of you and avoid looking into the headlights of oncoming traffic—especially if you notice a car using the high-beam headlight setting. If the headlights on the car behind you cause a glare in your rearview mirror, adjust the mirror.

Clean your windshield. Use a clean microfiber cloth or newspaper to clean the windshield—inside and out. Make sure the windshield is streak- and smudge-free before driving at night, and try to avoid wiping window condensation with your hands. Fingerprints and oils from your skin can cause streaks that limit visibility in the dark.

Know when to use your fog lights. Many vehicles come equipped with fog lights, which typically are located underneath the front headlights and are aimed low, where fog usually appears on the road. Fog lights also can be useful on a particularly dark road to further illuminate your path.

Adjust your exterior mirrors. Pointing your side-view mirrors down slightly can help reduce glare from other drivers’ headlights and still allow you to see by tipping your head forward a few inches.

Have your eyes checked. Your eyes’ ability to keep moving and scan the landscape rather than solely focus on one spot is imperative for successful nighttime driving. Visit your eye doctor for regular checkups to determine whether prescription lenses could help you see better at night.



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Other: Penn Estates Online Yard Sale

Instagram: [penn_estates_wildlife](https://www.instagram.com/penn_estates_wildlife)

Twitter: @PennEstatesPOA

Email: Harmony Editor > pepoaharmony@gmail.com

Board of Directors > board@pepoa.org

Community Manager > Phyllishaase@pepoa.org

Eats Around Town

by Michael J. Tyrrell, Communications Committee Member

Derailed Tap House

One of the latest additions to the restaurant scene on Crystal Street in East Stroudsburg is a gastro pub with a sports bar vibe, Derailed Tap House. Right across the street from Trackside Grill. The atmosphere is very hip yet warm and inviting. On a nice day the front doors of the restaurant open which gives you a feeling of being outdoors.

We recently went for a relaxing early lunch on a Saturday. The staff was very welcoming. We started with a hand-crafted Bloody Mary - just the right level of spice, citrus and garnished with bacon and celery.

The menu was interesting. We decided on beer battered fish and chips. The cod was very fresh and crispy as were the fries. We also enjoyed their Pocono Burger which was a fat juicy sirloin burger topped with sliced brisket, jack cheese, their exclusive bongo sauce and served with their house slaw.

We upgraded to their house special gastro fries. Crispy fries finished with finely chopped herbs, smoked grated Parmesan, sea salt and olive oil. The fries were life changing. Do not come here unless you order the fries.

The portions were very generous and we brought half of our lunch home. We are looking forward to a return trip to explore some of the other offerings on the menu.



9th Street Asian Market

Earlier this year a new Asian market opened in town on 9th near the old Hess station. It is owned by the Thai Orchard Restaurant which is right across the street. In addition to a huge selection of Thai groceries, they also stock Chinese, Japanese and some Indian provisions as well. Prices are very reasonable.

It's difficult to know where to start. One of our favorite finds is a dark soy sauce, Healthy Boy brand thin soy sauce, which has become the only soy sauce we use. There is a brand of coconut milk, Chef's Choice, that has small pieces of shredded coconut in it. We try and always keep this on hand.

I have made a very authentic tasting, yet easy Thai-style peanut chicken with this coconut milk and Lee Kum Kee bottled peanut sauce. Dried hot red pepper in a good-sized package for the ridiculous price of 99 cents is a great deal.

They sell a number of Thai simmer sauces in large plastic packaging. I have tried the red curry. Very spicy and loaded with flavor. One warning. The amount is more than enough for 2 meals. After opening freeze half. Lee Kum Kee also makes a Kung Pao stir fry sauce which is available here. I plan to use it for a shrimp dish.

In the back of shop they have a nice frozen food case and stock frozen entrees as well appetizers like samosas and egg rolls. There is also a produce section where I have found Chinese long beans and very inexpensive ginger (99 cents for a sandwich-size plastic bag full).

You'll find a very interesting selection of rices, sweets and salty snacks from different parts of Asia. We love walking around this shop and always find something new to try.



Real Estate Update

by Lisa M. Sanderson, Contributor

Every November, the National Association of REALTORS releases its Profile of Home Buyers & Sellers, the industry's gold standard that offers the most recent and comprehensive data available on buyer and seller demographics, behavior, and trends, compiled from nationwide surveys and research. Here are some of the most interesting results from the most recent report for consumers considering a sale.

- Pets are overtaking children as a main factor driving purchase decisions. Buyers consider things such as proximity to dog parks and veterinary services, and pet-friendly home features as they choose the properties they buy.
- 1 in 10 buyers are looking for multi-generational homes, as folks take on caring for aging parents, and children stay with their parents longer for financial reasons.
- Top staging recommendations from real estate agents are decluttering, minor repairs, paint touch ups, and whole wall painting. These are the easiest and most inexpensive ways to increase your home's appeal for potential buyers.
- Top 3 renovation items for return on investment: New roof (107%), new wood floors (106%), and wood floor refinishing (100%). While these items have a bigger price tag, they are durable and long-lasting upgrades that buyers value.
- Top 3 items that bring the most joy, whether selling or not, are renovated kitchens, renovated closets, and full interior paint jobs.

Information has been gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service on October 31, 2019.

	Active Listings	Pending Sales	Closed YTD	Closed 2018
Total	34	16	76	102
Foreclosures	2	2	6	13
Short Sales	0	0	0	2
Low List/Sold \$	66,000	99,500	48,400	46,000
High List/Sold \$	277,000	249,900	275,000	293,000
Avg. List/Sold \$	161,706	158,437	153,918	134,814

*Pending Sales reflects only list prices as sold information is not available until sale is final

About the Author: Lisa Sanderson is a Past President of the PEPOA Board of Directors, founder of the 'unofficial' Living in Penn Estates Facebook Group, and a 27-year veteran of the real estate industry. She is a full-time Associate Broker with Keller Williams Real Estate in Stroudsburg. Comments and questions are welcome at poconolisa@gmail.com

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What do Butterflies do in Winter?

by Jennifer Nicholson, Communications Committee Member

Recently I found myself wondering how butterflies can survive our harsh winters. While some butterflies migrate to warmer climate, many do not. How could a fragile butterfly make it through frigid temperatures, ice and wind?

After some research, I found my answers. But when I think of windy, winter nights with temperatures in the negatives I am still amazed that they can pull through. Of course, this led me to research some other local animals and what their adaptations might be to help them survive the winter.

Most butterflies go through winter as a dormant pupa in a chrysalis. The case of the chrysalis offers some protection. Surprisingly, some species of butterflies overwinter as adults and just spend the winter dormant and hiding in crevasses and wedged in tree bark. For an animal that cannot maintain its own internal body temperature, the answers I found in my research just left me more amazed.

What about all the turtles in our lakes here in Penn Estates? I vaguely remember learning that they dig down into the mud and hibernate. I found out that is not necessarily true. Technically turtles do not hibernate. They greatly reduce their activity and metabolism but they remain alert and responsive during the winter. They can even be seen swimming around under the ice!

So, then I wondered, how do turtles survive without oxygen? It turns out that they can switch their metabolism to a type that requires no oxygen called lactic acid fermentation. This type of metabolism can only produce very little energy and the lactic acid that is produced is neutralized by the calcium carbonate in their shells.



Frogs cannot bury themselves in mud at the bottom of a pond because they get oxygen through their skin. Burrowing in the mud would suffocate them. So aquatic frogs sit on the bottom in a state of hibernation and terrestrial frogs try to burrow below the frost line to sleep the winter away. Many times, frogs can't dig deep enough to get below the frost line.

I can't even dig a one-foot hole in my yard with a shovel. It's all rocks. So, I imagine most frogs can't dig down very deep. They will find a crack in a log or dig under leaf litter but that certainly will not prevent them from freezing.

Turns out that some parts of the frog actually do freeze. They have a high concentration of glucose in many tissues of their body which prevent ice crystals from tearing their cells apart. Many times, frogs basically die from the cold. Their heart stops and they stop breathing, but they miraculously come back to life when they thaw.

Those crazy deer! You see them sitting on top of a pile of snow and ice on a freezing winter night and they look quite content. The winter is actually very hard on deer but their adaptations help them through.

The winter coat of deer is a different

type of hair that is hollow and traps air. Air is an excellent insulator. They reduce their metabolism, eat anything they can, walk on the same paths in the snow to conserve energy and the bucks drop their antlers in the winter to reduce the weight they must lug around. Small animals like squirrels quickly eat up these antlers for their calcium.

Still, when I see a group of deer in my headlights and they are all laying down on separate piles of ice chewing their cud, I wish they would just dig a hole in the snow and all huddle together for warmth. But as we all know, those deer do what they want.



Fitness Center Update

by Debra Cellentano, Communications Committee Member

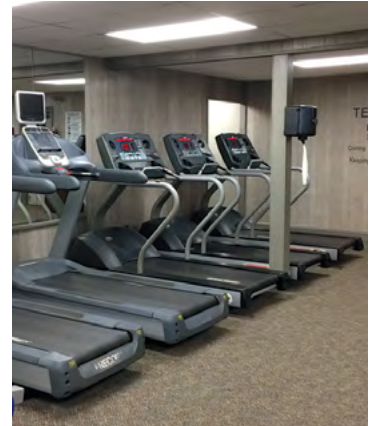
As we approach the New Year we all will have our own goals and resolutions. I know one of my goals that I've been working on for a few months now is to get healthy. I refuse to use the word diet.

I've lived in Penn Estates for sixteen years and I've joined most of the local gyms over that time frame and I've never found one that I liked. There was always something that didn't work for me (eg: parking and overly crowded). When I found out that Penn Estates was finally getting a fitness center, I was super excited.

I'm sure (if you haven't seen it for yourself) you'll be pleasantly surprised by the center. The Harmony had an article a few issues back that covered all the new amenities we have but I wanted to give you my view of things, as a user of the gym.

There's a little something for everyone – from beginner to advanced. This includes treadmills, stationary bikes, elliptical machines, weight machines (that work your arms, legs and core), free weights and enough free space to stretch, do sit ups, etc.

Besides the gym equipment, there's a little nook in the back to just sit and be. It's all nicely done. The 5PM to 9PM hours are pretty convenient. I hope, if you haven't already, you'll check out the facilities and give it a try. I've yet to go where I've had to wait for a machine. Here's to a happy and healthy New Year for all.



Children and Fitness

by Yolanda Sarrabo, NASM-CPT

It is so important to have your child active in some or another, and that begins as early as possible. The one thing many schools (elementary and middle school) and early learning centers stress is some form of activity that involves movement. Children need to burn off the energy that they so rightfully have at a young age. Their metabolism allows for them to burn off fat quicker, as well as integrating the appropriate physical activity.

All in the Family

Using forms of physical activity as a family task is a step in a good direction. Just as adults should stay active for their hearts, bones, and joints; children also need forms of activity for their overall development. As the topic of obesity holds strong it is important to have the discussion and learn the tools needed in what the family as a whole consumes in daily meals. A family that eats healthy meals that consists of vegetables, fruits, and some form of protein; is just as important as using some form of physical activity in your day to day.

Outdoor Bliss

Using the outdoors in planning well-balanced physical activities with your family can be a joy. We know most kids love being outdoors despite the weather, so adding fun to motion mix makes it less of a challenge in having the whole family involved. As always walking is a go to and bringing your child along on a brisk walk is a start. As we have a huge court in Penn Estates, bringing a ball and playing a few rounds of catch with your child that involves running back and forth can be effective.

Basics in Exercise

Building physical activity into a child's schedule has many advantages. Use these basics with the family and remember the most important thing is to have fun!

How Often > 5-7 days a week

How Long > 1 hour a day

Types of Activities > Running, walking, sports, games, and water activities

Advantages of Exercise

Keep in mind the positive examples in ensuring your child gets the right amount of exercise in their day to day:

- Less likely to become overweight.
- Strong muscles and bones.
- Lower chance in developing type 2 diabetes.

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