Penn Estates Property Owners Association

August/September 2012

Team Penn Estates Pride Receives Honors at Fundraiser

By Maureen Shindle

Every year for the last 18+ years, the American Cancer Society holds Relay for Life, its major fundraising event. The Relays are regional and all monies raised stay within the respective county. Funds are used to aid and assist cancer patients with rides to treatment, wigs, counseling and several other services. This year thirty (30) teams participated in the Stroud Relay held on June 16th and 17th. The weekend was the culmination of a year of fundraising by all teams. Relay activities included a celebration of Survivors and Caretakers and a moving luminaire for those whose battles were lost.

For the fifth year, Team Penn Estates Pride (PEP) participated in this amazing campaign and again we raised the second highest total exceeding \$11,100.00.Team PEP was also awarded the first annual award for "The Highest Year-Round Fundraising Team." This success was the result of much hard work and tremendous dedication by an amazing group of people. Our small but mighty team held several events throughout the year. And most of the team spent virtual all 24 hours of the Relay on the ESU track.



AMERICAN CANCER SOCIETY RELAY FOR LIFE

Celebrate.

Remember.

Fight Back.

"Top Year-Round Fundraising Team"

This award is presented to:

Team Penn Estates Pride

Fundraising doesn't take a break, because Cancer doesn't take a break! Thank you.

2012 Stroudsburg Relay for Life



This remarkable group of people included non-PE residents Fran Prebish, our top fundraiser with over \$1,300, and Leah DiBello with her mom, Jeannie and grandma Nancy (all recruited by Joanna). Leah, only eight years old, raised over \$500. The Penn Estates staff on the team included my amazing co-captain Joanna Huffman, Laura Jones, Sgt. Bill Harris, Lisa Gehringer and her family, and Mike Davison.

Dedicated PE volunteers Lucy and Norm Jacobsen, Jody Perkin, Jeannine Spadaccini, Kathy Ranne, Sean Reilly, Gil and Isabel Flecha, Richard Way with granddaughter Hazel, and the Juliano Family participated in the Relay and team fundraising efforts. I am eternally grateful to each and every one of them.

The passing earlier this year of Neville McDonald and Patricia Jackson-Scott, two dedicated PE volunteers, further personalized this cause for the team. Both of these wonderful people fought a valiant battle against this horrendous disease and lost. They along with other loved ones who have fallen victim to cancer are the reasons we Relay year after year. They are the reasons we will continue to Relay until those three little words – YOU HAVE CANCER – are removed from our vocabulary.

We will soon begin planning for the next Relay. Won't you join us? I assure you that being part of Relay is one of the most rewarding experiences you will have. Please contact PE Admin or mpshin54@yahoo.com for more information.



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Team Penn Estates Pride













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President's Message

Call Them What You Like, Just Don't Call Them Security
By Jody Perkin

President, PEPOA Board of Directors

There seems to be a lot of confusion over the name of our in-house security team, Public Safety or Community Police? If you are one of the confused, then rest assured that you are not alone. It doesn't help matters when multiple people are asked, they give a different answer. So, in an effort to better understand, I went hunting for information.

Allow me to explain the metamorphosis from where we started to where we are now.

- Until 2010, Security and Welcome Center staff was a contracted service through Allied-Barton
- In March 2010, the Board decided to bring these services in-house when the Allied-Barton contract expired later the same year.
- This created a Public Safety Department under the direction of former Community Manager Ed Florentino and Chief Williams; the department became responsible for all facets of security including oversight of the Welcome Center.
- On November 10, 2010, our Public Safety officers were sworn in as Peace
 Officers, and the name changed to Community Police. As Peace Officers not
 only were our officers able to enforce PEPOA's rules, but the status enabled our
 officers to enforce the laws of the Commonwealth.

Our current officers, with one exception, have all graduated from the police academy; Pennsylvania Municipal Police Officers' Education and Training Commission's Act 120 Basic Recruit Training Program. This is a 20-week program geared for municipal police officers. The program consists of 18 subject areas including: Criminal Law, Firearms, Defensive Tactics, First Aid, Patrol Procedures, and Investigations, plus many more, thus upgrading the level of talent and professionalism from

the previous vendor.

As an internal department, homeowners should be confident in our Community Police Officers and their ability to protect Penn Estates residents, families and property.

Since November of 2010, like anything new, the department has experienced some growing pains. Chief Williams departed and Chief Clemens stepped up and stepped into the leadership role, and has been diligently working to ensure a team that 'gels' with the community. There has been a solid relationship forged with Stroud Area Regional Police in the effort to maintain a safe and secure environment, but remember for a true police emergency 9-1-1 should be the first call.

The connotation of Security, Public Safety, Community Police, etc. conjures different images for different people. Regardless, they are PEPOA Community Police. The next time you encounter an officer, remember your safety is their goal.



Donate Old Cell Phones and Ink Cartridges at the Administration Office. All Donations Benefit the American Cancer Society. Thank you!

Check out our community website: www.pepoa.org



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Questions & Answers on Special Assessment

By PEPOA Board of Directors

Many homeowners have raised several questions about the special assessment vote to be held at the special association meeting on August 4.

Question: How much will the special assessment be?

Answer: The financing plan for the project to reconstruct Penn Estates Drive is based on three funding components:

- \$200,000 of PEPOA funds already set aside for this project
- Funds from a state grant
- Funds from a proposed special assessment of up to \$360 per lot

Assuming the project cost is \$1 million (firm bids will be obtained in January 2013), and assuming PEPOA receives a grant of \$300,000 (grant awards will be announced in January 2013), a \$357 special assessment will be needed to pay for the project. These figures are shown in the first row of Table 1 below.

However, the project cost could be greater than or less than \$1 million, and the grant could be greater than or less than \$300,000. The special assessment amount will then change as shown in Table 1. Note that the examples shown do not cover every possible combination of project cost and grant amount.

If it turns out that a special assessment of up to \$360 is not adequate to pay for the project when combined with the other funds because either the project cost is too high, or the grant is too small, or both, then a new funding plan will have to be developed by the Board of Directors before the project can proceed.

Table 1

Example	Project Cost	PE Drive	Grant	Assessment
A	1,000,000	200,000	300,000	357
В	1,000,000	200,000	450,000	250
C	1,150,000	200,000	450,000	357
D	850,000	200,000	150,000	357
E	850,000	200,000	300,000	250
F	850,000	200,000	450,000	143

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Question: Could the special assessment be more than \$360? **Answer:** No.

Question: What will the Board do if the special assessment is defeated on August 4? **Answer:** This question cannot be answered definitively at this point. The Board would have to meet and vote on how to proceed. However, Table 2 summarizes several alternatives the Board can consider for proceeding with the PE Drive reconstruction project.

Case A assumes we receive a \$300,000 grant and the special assessment is approved on August 4. The project would then be done in 2013. The cost to each homeowner would be \$357. If the special assessment is not approved, then the Board can consider the alternatives shown in cases B, C, and D. In Case B a loan would be obtained and used along with the grant and the \$200,000 in the PE Drive fund to pay for the project. The loan would be repaid over a ten year period through a \$50 dues increase which would be built into the 2013 budget. The cost to homeowners over the ten year period would be \$500 compared to the \$357 if the special assessment were used.

Some homeowners have suggested that we postpone the project until we can save up enough money to pay for it without using either an assessment or a loan. This possibility is shown in cases C and D. In both cases we would wait until 2018 to do the project. Assuming a 3% rate of inflation over the next 5 years, the project cost would increase to \$1,159,000 in 2018. If we got a \$300,000 grant in 2018 and if the \$200,000 were still available (and not spent on something else by a future Board), then Case C shows that we would need to generate an additional \$659,000 and set it aside for the project. This would require a dues increase of \$94 in 2013, which would cost each homeowner \$470 over the next 5 years. If there were no grant funds available in 2018 then we would have to generate an additional \$959,000 as shown in Case D. This would require a dues increase of \$137 in 2013, which would cost each homeowner \$685 over the next 5 years.

Table 2 - PE Drive Funding Alternatives

Case	Year	Project Cost	Grant	PE Drive	Other
A Fundir	2013 ng: \$357 As	1,000,000 sessment	300,000	200,000	500,000
B	2013	1,000,000	300,000	200,000	500,000
Fundir	ng: Loan pai	d off over 10 year	rs with \$50 due	es increase in 20	013
C	2018	1,159,000*	· · · · · · · · · · · · · · · · · · ·	200,000	659,000
Fundi r	ng: Addition	to PE Drive Fund		from \$94 dues i	ncrease in 2013
D	2018	1,159,000*	0	200,000	959,000
Fundi r	ng: Addition	to PE Drive Fund	d over 5 years f	from \$137 dues	increase in 2013

*3% inflation

Question: Why not save up the money needed for the project by cutting other items in the budget and not raising dues?

Answer: The Board has the responsibility to maintain the community and provide services to homeowners in keeping with our Vision Statement:

The vision of the Penn Estates Property Owners Association is for Penn Estates to be one of the best communities in the Poconos, as demonstrated by:

- Good stewardship of our environment and resources
- Strong sense of community and pride of ownership
- Secure and safe neighborhoods
- Financial stability, with adequate reserves and moderate dues
- Amenities, services and activities that meet the community's needs
- Attractive and well-maintained facilities, grounds and roads
- Continuous improvement in all we do

This requires a budget of approximately \$2.1 million. Our budget is funded with dues that are not out of line compared with other private communities; for example, our dues are lower than Hemlock Farms, Saw Creek, and A Pocono Country Place. Our budget has not grown over the past 4 years; in fact it has been reduced about 5%.

Some will say "Cut this, or cut that, out of the budget and use the money for PE Drive." The Board will certainly do what it can to control the budget while still acting in the best interest of the overall community and meeting PEPOA's Vision. However, as illustrated in Table 2, the best alternative for the PE Drive project in terms of lowest cost to each homeowner is Case A, the special assessment alternative. To do that, however, the assessment will have to be approved by a majority of the Members in good standing voting at the August 4, 2012 special meeting, either by directed proxy or in person.

The Colors of Cancer Ribbons

By Maureen Shindle

Those of you who remember 1973 will undoubtedly remember Tony Orlando and Dawn's hit song, "Tie a Yellow Ribbon" which sold 3 million copies in three weeks. That song, based on a 19th century practice of women wearing yellow to show their dedication to their men in the Calvary, started a country wide phenomenon. Soon yellow ribbons were appearing on trees and telephone poles everywhere as the nation waited for loved ones to return from Vietnam or sometimes prison, as in the song. The ribbon trend continued in the 1980's when red ribbons became the symbol of AIDS and HIV.

In 1991, the Susan G. Komen Foundation launched The Pink Ribbon Campaign in support of cancer research. The success of this crusade spawned ribbons of various colors for the all too many types of cancer. These ribbons and their meanings appear in the chart below.

If you plan to purchase one of these ribbons to show your support, be certain that the proceeds are going to your cause. All too often ruthless people sell ribbons, capitalizing on the public's goodwill, and donate very little or none of the proceeds for cancer research or support.





2012 Community Picnic

Saturday, August 11 1:00pm to 5:00pm

Rain Date: Sunday, August 12

This year's Community Day will be a traditional family picnic

Hamburgers and Hot Dogs served 2-4pm

Dunk Tank - 3 tickets \$1

Moon Bounce

Kiddie Carnival Games with Prizes - 5 tickets \$1

Aardvark Strolling Entertainment (stilts, balloon sculptures, magic)

Pocono Medical Center

Monroe County Library Book Mobile Cotton Candy and Snow Cones DJ Ryan Local Vendors

Amenity Badges Required - This is a free event for homeowners with amenity badges. Guests must accompany a homeowner with an amenity badge.

No admittance without an amenity badge.

Children 5 & under: free Children ages 6-12: \$3

BARIATRIC SUPPORT GROUP

If you are interested in joining a Penn Estates Bariatric Support Group for RNY, Sleeve, or Band patients and those planning Bariatric Surgery, email Nancy at mrsnmpadilla@yahoo.com. Or leave your contact information at the Penn Estates Administration Office for Nancy c/o Harmony Newspaper.



Treasurer's Report

By Michele Valerio, Treasurer

As of June 30, 2012

Collections of 2012 Dues: Current Month	49,832.55
Year-to-Date Totals:	
Operating Dues Income	1,501,677.99
Dues Transferred Capital Reserve	86,911.65
Total Dues Income	1,588,589.64
This is 93.20% of the 2012 Dues Income budget and approximately	
1.15% higher than the amount collected at this same time last year.	
Collection of Prior Year's Dues: Current Month	7,161.51
Year-to-Date Total Prior Dues Income	74,969.65
This is 122.90% of the 2012 budget for this line item	
Collection of Late Interest: Current Month	2,368.09
Year-to-Date Total Late Interest	28,066.24
This is 45.27% of the 2012 budget for this line item	
Collection of Collection Fees: Current Month	270.17
Year-to-Date Total Collection Fees	2,760.26
This is 92.01% of the 2012 budget for this line item	
Collection of Cap Imp Fees (CIF): Current Month	9,520.00
This is from the sale of 8 homes in June	
Year to date Capital Improvement Fees Income	21,420.00
This is 45% of the 2012 budget for this line item based on the sale	
of 40 homes for 2012	

Maintenance Update

*Note: CIF is not part of the operating income; these funds are

deposited in the Capital Reserve Account for current projects

By Mike Davison

Association Cash Assets

Operating Cash Accounts

Capital Reserve Accounts

Total Association Cash Assets

I hope everyone is having a great summer. It sure has been hot!

As you can see, road repairs are being done in the community; please be cautious with your daily travels. We are also trimming limbs away from signage that is blocking the line of sight to see them.

I hope everyone enjoyed the Carnival and is looking forward to the Community Day event.

Thank you all.



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D.A.R.E Day is Back! Saturday, August 25

You've probably seen advertisements for D.A.R.E Day. This event was such a big success last year that the Penn Estates Community Police Department will be hosting it again this year. Please come out and show your support for D.A.R.E on August 25th from 11am to 3pm.

There will be games, prizes, food and the Medivac helicopter should be landing around 12pm on the Community Field. Several local police and law enforcement agencies will be in attendance for you to vote on who has the best police car too!

Your Board at Work

By Maureen Shindle

The following actions were taken at the June 2012 Board meeting.

The Board approved the following resolutions:

- Budget Funds transfer of \$2,500 from line 5063 (Feral Cats) to new line designated as "Concessions."
- ARB Fences shall be permitted with the following restrictions:
 - Must be constructed of wood or vinyl;
 - Must be natural wood color or color of house;
 - Cannot be higher than 4 feet with slats openings no less than 2" and no more than 4";
 - Can be placed on in rear of house, no further than 5 feet into side yard as measured from rear corner of house;
 - Must be straight;
 - Can be adjusted to avoid trees, however, no permits will be granted to cut trees for fencing;
 - And must be maintained by homeowner in good repair and appearance.
 - o Deer fencing permitted if made of fine plastic netting.
 - o Snow fencing not permitted.
 - Fences deviated from these specifications require a variance permit.
- ARB Exterior house and trim colors shall comply with the basic palette of house and trim colors available at local retailers.
 - o A no fee permit is required if homeowner performing work themselves.
 - Permit may be issued for existing colors if different from basic palette colors.
 - O Custom colors and trim patterns require variance permit.
- Roadways Paving contracts awarded to F&F Paving for asphalt paving; contract not to exceed \$45,850. Additional contract awarded to Shiffer Bituminous Service for tar and chip; contract not to exceed \$83,192.
- Appeals Revision to Article XXI, Section 12 providing homeowner with the right to appeal an ARB decision within 10 days of receiving ARB appeals decision. Request must be made in writing to the board.
- Board Approval of contract to hire Young & Haros LLC as the attorneys for the association for the period of June 2012 to May 2013.
- Board Approval of the following steps for Penn Estates Drive project:
 - Apply for grant;
 - Hire engineering firm to prepare construction bids;
 - o President authorized to call Special Meeting for August 4, 2012;
 - Record date of standing for Special Meeting established as July 2, 2012;
 - Funds will be maintained in a separate account, not part of the general budget;
 - Should funds collected for project after June 1, 2012, not be used, they will be credited to relevant homeowners' accounts refunded or applied to future dues obligation at the discretion of the board.
 - Costs charged to line 9046 LRP Capital Projects in Capital Budget.

Committee Changes

The following committee appointments were approved:

• Jeannine Spadaccini and Josephine Milano to Appeals.

The following chairperson appointments were approved:

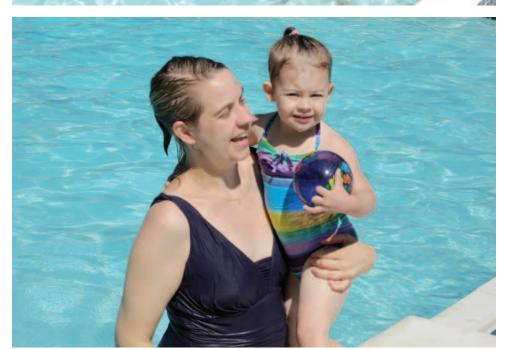
- Lucy Jacobsen to Real Estate
- Drina Juliano to Recreation
- John Baranuik to Community Safety

Note: Members may review the full approved Board meeting minutes at the Office.

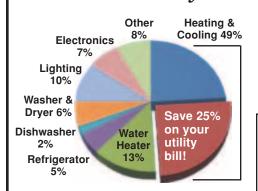








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Michael's Kitchen

It seems like a weekend doesn't go by this time of the year with out an invite for a barbecue, picnic or beach day. The first question most of us ask is "what can I bring?" Staying on the straight and narrow as far as what we eat is hard enough during other times of the year but all the socializing that revolves around food in the summer can be even more problematic.

Here are some very easy recipes I developed that are a little healthier than the norm but still crowd pleasers. This isn't diet food but subbing in reduced fat cheeses, mayonnaise and yogurt keep calories and fat down. Flavorful ingredients like alcaparrado, curry powder, dry mustard, lemon and herbs punch up taste without adding lots of salt.

Latin-Style Potato Salad (8 servings)

2 pounds small red potatoes

1 small green pepper, seeds removed and chopped

1/2 yellow onion, halved and thinly sliced

1/2 cup pitted alcaparrado (such as Goya), coarsely chopped

2 tablespoons chopped cilantro

6 tablespoons extra-virgin olive oil

1/2 cup red wine vinegar

2 tablespoons brine from alcaparrado

1/2 teaspoon salt

1/2 teaspoon black pepper

- 1. Place potatoes in a medium-size saucepan; add enough cold water to cover. Lightly salt and bring to a boil. Reduce heat to medium and cook 15 to 20 minutes until tender. Drain.
- 2. Cut potatoes into halves or quarters, depending on size, so each piece is about 1/2-inch. Place in a large bowl with green pepper, onion, alcaparrado and cilantro.
- 3. In a bowl, whisk oil, vinegar, brine, salt and pepper. Gently toss with potato mixture and let stand, covered, until cool. Serve at room temperature or chilled.

Per Serving - Calories:195, Fat:11g, Fiber: 2g, Sodium:319mg

Counter Intelligence: If you can't find alcaparrado (a mix of Manzanilla olives, pimento and capers) in your local supermarket, assemble you own by combining 1/2 cup chopped pimento-stuffed olives and a tablespoon of capers.

Curried Deviled Eggs (24 egg halves)

12 hard cooked eggs, shelled

3/4 cup reduced-fat mayonnaise

1 tablespoon curry powder

1 tablespoon grated lemon zest

1 tablespoon lemon juice

1 teaspoon dry mustard

1/2 teaspoon cayenne pepper

1/2 teaspoon salt

Chopped parsley or scallion for garnish

- 1. Halve eggs lengthwise and place yolks in a bowl. Break up with a fork and stir in mayonnaise, curry, zest, lemon juice, mustard, cayenne and salt. Stir until smooth.
- 2. Spoon egg mixture into egg-white halves and cover with plastic wrap. Refrigerate. Garnish with parsley or scallion just before serving.

Per Egg Half - Calories: 62, Fat: 5g, Fiber: 0g, Sodium: 119mg

Try This: For a subtle hit of sweetness, stir a tablespoon or two of mango chutney or apricot jam into the egg mixture before filling egg white halves.

Green Pea Salad (8 servings)

1 bag (16 ounces) frozen peas

1/2 cup reduced-fat mayonnaise

1/2 cup 2% fat plain Greek yogurt (such as Fagé)

1 small red onion, finely chopped

1 teaspoon black pepper

2 cups reduced-fat shredded cheddar cheese

1/2 cup grated parmesan cheese

- 1. Place peas in a colander and run under cold water until thawed but still cold. Drain and place in a large bowl. Stir in the mayonnaise and yogurt.
- 2. Add onion, pepper and cheeses. Stir until combined.
- 3. Cover and refrigerate for at least 4 hours.

Per Serving - Calories: 206, Fat: 13g, Fiber: 3g, Sodium: 412mg Kid Tweak: Cut pepper back to 1/2 teaspoon and add 1 teaspoon of sugar.

Out About

Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

Phew! As I am writing this, we are in the middle of a sweltering heat wave! I haven't as yet made it to the pool this year but I am looking forward to cooling off in the pool and lake as soon as I can! I am also looking forward to the Kutzown Folk Festival next weekend. Have you ever been there? The handmade quilts are amazing works of art. I often buy birthday and Christmas gifts because the craftsmanship is wonderful. Check it out next year. It is usually scheduled around the end of June to the beginning of July.

Here is a summary of just a few of the local events that will be happening in coming months. As always, I have drawn from a variety of sources. Please call or check the websites to confirm dates, times and cost.

I often report on outdoor activities at PEEC and MCC.PEEC has been hosting various activities for families, singles and children throughout the summer. PEEC has many events throughout the year, too numerous to list. Some are free, some have fees and some require reservations. Check out events, times and fees at www.peec.org or call 570-828-2319. You can drum at midnight, or learn new skills or learn about nature. Similarly, the Monroe County Conservation hosts many nature walks and educational events throughout the year, such as the Public Bog Walks. Check out their events and whether pre-registration is required at www.mcconservation.org or call (570) 629-3061.

I always enjoy taking out of town guests to the Quiet Valley Living Historical Farm. They have special events throughout the year. They have a Heritage Craft Day on 8/4/12.On 8/25/12 and 8/26/12, they host the Pocono State Craft Festival. Go to www.quietvalley.org for more information or call 570-992-6161.

The first weekend of September will be a busy one! Shawnee will host the Pocono Garlic Festival on the 1st and 2nd. Call 570-421-7231 or go to www.shawneemt.com. Downtown Stroudsburg will host the annual Stroudfest on the 1st as well. Call 570-424-0325.

Music festivals abound! The Buck Hill Sky Top Music Festival runs from 7/21-8/4.

Expect anything from opera to dance to jazz to chamber music. Check it out at BuckHillSkyTopFest.org. The Second Annual Pennsylvania Blues Festival is at Blue Mountain Ski Area in Palmerton on 7/27-7/29. Call 610-826-7700. On 9/7-9/9, the COTA Jazz and Arts Festival will be at the Delaware Water Gap. Call 570-424-2210.

The PRCA Rodeo and Chili Cook-off will be on 9/23-9/23 at Shawnee on the Delaware. Call 570-421-7231 for information.

Do you want to get down and dirty? How about the Shawnee Mountain Mud Run on 8/18? Call 570-421-7231. Or if you are REALLY ambitious, try the Pocono Challenge on 9/16 in Bushkill. For information, go to poconochallenge@hotmail.com.

Keep an eye out for festivals in the Fall (which will be listed in the next Harmony).Look for the Black Bear Film Festival in Milford, the Lumberjack Festival, Peec-a-Boo Halloween Trail and other Fall festivals.

Have fun! I welcome your suggestions.



Not only am I a Real Estate Agent, I'm also your Neighbor; I live here too. Allow me to be of service to you when it comes to selling or buying a home in Penn Estates.





2012 Pool Hours

Monday-Thursday: 11:00am-7:00pm Friday-Sunday & Holidays: 11:00am-8:00pm

2012 Pool Rules

Absolutely no admittance to the facility unless lifeguards are on duty.

- 1. Have FUN!
- 2. Pool badges are required for pool entrance. Property Owners must wear badges. Guests must pay guest fees of \$3 per day per person.
- 3. Children under twelve (12) years of age are not permitted in the facility unless accompanied by a responsible person 16 years or older.
- 4. Supervisor on duty may close the pool for reasons of safety, weather or maintenance without prior notice.
- 5. No diving will be permitted in the shallow end of the pool. No flips, back dives or other stunts will be permitted at any time.
- 6. No running, dunking, pushing or other horseplay, no sitting or hanging on ropes and no swinging on ladders will be permitted.
- 7. No glass containers, food or beverages are permitted in the facility. Absolutely no gum is permitted. Trash is to be deposited in containers provided. Water in plastic bottles is permitted.
- 8. There is absolutely no smoking permitted at the facility. Designated smoking areas are available outside of the enclosed area.
- 9. Small children still in diapers must use plastic diaper covers or swim diapers. No disposable diapers are permitted in the swimming pool.
- 10. Only appropriate swim attire may be worn in the pool. This is a family facility. No thongs or backless/bottomless bathing suits permitted.

- 11. Only radios equipped with and used with headphones shall be allowed in the enclosed pool area.
- 12. Only U.S. Coast Guard Approved floatation devices are permitted.
- 13. Socializing with or distracting lifeguards while they are on duty is prohibited. No loitering or congregating will be allowed.
- 14. Association owned lounges and chairs are available on a first come first served basis.
- 15. Have FUN!

For a complete and more formal listing of Pool Regulations please refer to the PEPOA Rules and Regulations, pages 18-19, Article VIII.

Advertising in Harmony

If you are a resident of Penn Estates, you can advertise in the classified section of the Harmony newspaper. Here are the parameters:

- Pay a \$5.00 fee at our Administration office
- The ad must be no longer than 3 lines
- A contact name, address and phone number must be provided (the address will not be published)



If you have a business that caters to the residents of Penn Estates and you'd like to run a larger display advertisement in Harmony, the contact is:

Chuck Wilson

Community Newspaper Publishers

Email: mail@cnpnet.com Phone: 570.476.3103

Harmony is also available electronically on the Penn Estates POA website (www.pepoa.org) and the Community Newspaper Publishers site at www.cnpnet.com



FRACHS

Residential

Plumbing • Heating Air Conditioning

Service • Repairs • Installations

\$25 OFF with this ad

All Calls Returned

Senior Discounts

FREE ESTIMATES • FULLY INSURED

Call: (570) 872-2542

(570) 476-2977





"A" Full Service CHIMNEY COMPANY!

Owner-operated, 15 + years of experience and continuing education! Top-notch service to keep you feeling safe and comfortable.

Some of the services we provide are:

- SWEEPS EVALUATIONS RELINING
 - CHIMNEY & MASONRY REPAIR
- WOOD, COAL, GAS & PELLET STOVES SOLD & INSTALLED
 - CAPS & DAMPERS INSTALLED WATERPROOFING
 - ROOF & SIDING INSTALLATION & REPAIR DRYER VENT CLEANING & REPLACEMENT
 - AND MUCH MORE!

"FLEXIBLE SCHEDULING AND WEEKEND APPOINTMENTS AVAILABLE"

570-422-6975



East Stroudsburg, PA

IRA ROSENBLUM CSIA #3540 - Insured





August/September 2012 www.pepoa.org Penn Estates Harmony 11







Recreation News

By Drina Juliano, Recreation Committee Chair

Another Carnival has come and gone. I hope that all the residents had a good time. I would like to take this opportunity to thank all the volunteers that helped out at this year's carnival, especially Lucy Jacobsen, Maureen Shindle, Ellen Stanley, Nancy Padilla, Clarice and Denise Wilkens for putting in their time at the ticket booth and Dennis for being the Carnival Clown doing balloon animals for the children.

A big thank you to David Juliano for putting up with my insane schedule, helping in the booth, selling 50/50 & raffle tickets, and of course putting up with James for the five days of carnival.

Also thank you to the Administration Office, Maintenance and the Community Police for their efforts in making the carnival a success.

I want everyone to know that we did hear your comments and have expressed them to AEB Amusements. They will be bringing a couple more rides for the older kids and more food next year. So start planning now; the carnival will be back around the same time next year. Hope to see you all there!!

Again thank you to all!

Community Police Corner

By Chief Clemens

I hope everyone is enjoying their summer and this heat wave. On extremely hot days make sure you take a minute to hydrate. Most of our medical calls have been for heat related circumstances. Also, if you have any elderly neighbors; take a second to check on them. If you are not comfortable doing so, call the Community Police at 570-424-7042 and an officer will check on them for you. It's better to be safe than sorry and you can stay anonymous.

Please keep in mind that since it is summer; the children of the community are out of school. Please drive slowly and be cautious of your surroundings so the Community's children don't get hurt. There are many Community programs for the kids that are sponsored by the Recreation Committee and the Pool's summer activities program. Bring the kids out for some fun and show the Volunteers that you appreciate the hard work they put into these events. It's fun time for the kids and the Volunteers deserve the praise.

You may also have noticed our little fawns running around. Again, please drive slowly so none of them get hurt. During the summer months you will see patrol officers monitoring traffic by busy areas. This is to deter anyone from speeding or driving recklessly around these busy areas such as the pool and the playground. Our number one concern is your safety and the safety of your guests.

Have a safe and wonderful summer!

Harmony Classifieds

JELLY'S ODD JOBS: Debris Removal, Clean-up: attics, basements, yards and other odd jobs. Call Jelly, 570-982-6236.

CAR FOR SALE: 1992 Chevy Corvette, Black, Black Leather, 6 Speed, 70K miles, Greenwood Package, \$10,000 or best offer. 570-420-8521.

CLEANING PERSON: If you need a cleaning person, please contact Evelyn Centeno, 570-977-2922.

ADVERTISING: To place a business card or larger display ad in the Harmony, contact Community Newspaper Publishers at mail@cnpnet.com or (570) 476-3103.

These magnets are free for all Penn Estates residents and are available in the Penn Estates Office:

Strunk Tree Service 570-421-2777 Certified Arborist



Important Phone Numbers



FIRE-MEDICAL-POLICE EMERGENCY
Dial 9-1-1
Public Safety Patrol Assist
424-7042

Welcome Center, Guest Registry 424-7047

Administration Building 421-4265

Penn Utilities Water & Sewer 1-800-860-4512

Real Estate Update

By Lisa Sanderson

Information gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service on July 17, 2012.

	Active Listings	Pending Sales*	YTD Sales
Total	64	14	26
Lowest List Price	\$49,900	\$41,600	\$25,999
Highest List Price	\$224,500	\$210,000	\$215,000
Average List Price	\$125,883	\$103,995	\$107,520
Average Sq.Ft.	1,935	1,936	1,963
Average Price/Sq.Ft.	\$68.3	\$52.3	\$51.7*
Average Days/Market	195	251	275

*Pending Sale information reflects only list prices as sold information is not available until the sale is final. YTD Sales are sales that closed since 1/1/12. Average Sale Price of these sales is \$99,258, which is 92.3% of the Average List Price. The Average Price/Square Foot indicated for these closed sales is based on the sale prices.

THERE IS SOME GOOD NEWS: Year to date sales plus pending sales equal the total sales that occurred last year, so 2012 sales are set to outpace 2011. If this trend continues, it stands to follow that prices should recover. Still, we probably have a few years before we feel any real relief in this regard as the downward spiral reverses itself.

RENTALS: Homeowners have had a couple of good years in the rental market, but this is softening a bit. Average lease prices here in Penn Estates are down about 8% since 2010, and it's taking about twice as long to find tenants these days. We can hope that this means more tenants are becoming homeowners, right?

Lisa Sanderson, a 10-year resident of Penn Estates and Past President of PEPOA and the Pocono Mountains Association of REALTORS, is Vice President and Sales Manager of Ritter & Company, a real estate sales and property management company located in East Stroudsburg.

	# Listings Sold	Average Sold Price	Average Price Per Sq. Ft
2000	89	109,300	60.3
2001	132	117,700	63.9
2002	125	127,500	71.8
2003	140	151,400	83.7
2004	161	166,700	93.0
2005	151	192,200	101.4
2006	125	199,500	110.5
2007	69	203,500	110.2
2008	55	176,900	97.1
2009	65	134,200	70.8
2010	60	106,100	59.8
2011	40	105,200	52.1
YTD 2012	26	99,300	51.7



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GORMAN CHIROPRACTIC LIFE CENTER







Dr. Sharon Gorman

Dr. Shaun Gallagher

Dr. Sandy Gordon



Hours.

Monday 10:00am-12:30pm, 3:00pm-6:30pm

Tuesday 3:00pm-6:30pm

Wednesday 10:00am-12:30pm, 3:00pm-6:30pm

Thursday 3:00pm-6:30pm

Friday 10:00am-12:30pm, 3:00pm-6:30pm

Saturday 10:00am-12:00pm

Sunday Closed

At Gorman Chiropractic Life Centers our mission is to improve the quality of your life. We know that health is so much more than just not feeling pain. We strive to have our patients reach their fullest innate potential. We are dedicated to educating our patients so they can make good decisions concerning their own health.

Tel (570) 476-4100 • Fax (570) 476-7669

21 Crystal Street, East Stroudsburg PA 18301 Email: info@gormanchiropractic.com www.gormanchiropractic.com

Smuggler's Cove

Route 611, Tannersville • smugglerscove.net • (570) 629-2277

DO YOU KNOW WHERE YOUR MAINE LOBSTERS COME FROM?

New Jersey? Long Island? Or Maine?

Every lobster dish at Smuggler's Cove is made with 100% real Maine lobsters, including our 100% real Maine lobster rolls. Yes, our lobster rolls actually are made with 100% real Maine lobster; that's it, no fillers, nothing but 100% real Maine lobster. No one in the Poconos can say that.

Stop in at Smuggler's Cove every Friday night for the best cold water real Maine lobsters anywhere. And every Friday we have some great Maine lobster specials.

Choose from these great specials every Friday:

1.25 pound live Maine lobster
Half pound Maine lobster tail
Surf and Turf with USDA Prime Sirloin and Maine lobster tail



All include our fresh baked bread and your choice of one of our great homemade soups or salad bar and any one of our great sides like fresh grilled jumbo asparagus, homemade rice pilaf or deluxe sweet fries.

There are lots of sides at Smuggler's to choose from.

All This for Only \$19.99



August-September 2012 Community Calendar

THURSDAY

FRIDAY

SATURDAY

WEDNESDAY

TUESDAY

SUNDAY

7 pm - Nominating Meeting 8:30 am -Community Safety Meeting 6 pm Softball 7:30 pm - Understanding the Bible 7:30 pm - Board Meeting 10 am - Appeals 7:30 pm - Women's Bible Workshop 6 pm Softball 10 am Community Day 12:30 pm - Mah-Jongg 4 pm -Bookmobile 6pm - Real Estate Meeting 3 pm Horseshoes 1 pm Horseshoe Tournament 7:30 pm - Darts 7 pm - Bingo 7pm - Recreation Meeting 5 pm Basketball League 7:30 pm - Understanding the Bible 7:30 pm - Women's Bible Workshop 7 am - ARB Meeting 7 pm – Wildlife & Forestry Meeting 7:30 pm - Understanding the Bible 12:30 pm - Mah-Jongg 4 pm - Bookmobile Community Day Rain Date 6 pm Softball 8:30 am – Buildings & Grounds Meeting 7:30 pm - Women's Bible Workshop 7:30 pm - Darts 7 pm - Bingo 3 pm Horseshoes 10 am – Communications Meeting 5 pm Basketball League 7 pm - Government Relations Meeting 9 am - Finance Meeting 12:30 pm - Mah-Jongg 4 pm - Bookmobile 3 pm Horseshoes 6 pm Softball 11 am D.A.R.E. Day 7:30 pm - Darts 5 pm Basketball League 7 pm - Bingo 7 pm - Long Range Planning Meeting 7:30 pm - Understanding the Bible 7:30 pm - Women's Bible Workshop 12:30 pm - Mah-Jongg 4 pm - Bookmobile 7:30 pm - Understanding the Bible 8:30 am - Community Safety 3 pm Horseshoes 6 pm Softball 7:30 pm - Women's Bible Workshop 7:30pm- Darts 7pm-Bingo 5 pm Basketball League 10 am - Appeals 4 pm - Bookmobile 5 pm Basketball League 7 pm - Nominating Meeting 6 pm Softball LABOR 7:30 pm - Understanding the Bible DAY 7 pm - Bingo 7:30 pm - Board Meeting 7:30 pm - Women's Bible Workshop 6 pm Softball 12:30 pm - Mah-Jongg 7 am - ARB Meeting 4 pm - Bookmobile 3 pm Horseshoes 6pm - Real Estate Meeting 8:30 am – Buildings & Grounds Meeting 7:30 pm - Darts 5 pm Basketball League 7 pm - Bingo 7 pm - Recreation Meeting 10 am – Communications Meeting 7:30 pm - Understanding the Bible 7:30 pm - Women's Bible Workshop 7 pm – Wildlife & Forestry Meeting 9 am - Finance Meeting 12:30 pm - Mah-Jongg 4 pm - Bookmobile 7:30 pm - Understanding the Bible 3 pm Horseshoes 6 pm Softball 7:30 pm - Women's Bible Workshop 7:30 pm - Darts 7 pm - Bingo 5 pm Basketball League 26 7 pm - Government Relations Meeting 12:30 pm - Mah-Jongg 4 pm - Bookmobile 3 pm Horseshoes 6 pm Softball 7:30 pm - Darts 7 pm - Bingo 5 pm Basketball League 7 pm - Long Range Planning Meeting 7:30 pm - Understanding the Bible 7:30 pm - Women's Bible Workshop 3 pm Horseshoes 5 pm Basketball League





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Waste and Recycling Services

Mention this ad when you sign up and get one month free service

Serving Penn Estates for over 9 Years

Garbage collection services weekly (curb side)

Recycling service weekly (carboard, paper, glass, plastic bottles and cans)

Other companies only service once a month and don't take carboard and paper.

Call us for...

- one-time pick up (bulk pickups)
- clean outs
- small demolitions

Container Service: 10, 12 and 15 cubic yards

Our company encourages recycling to reduce costs for consumers.

IF YOU WANT TO SAVE MONEY AND HELP YOUR COMMUNITY AND THE PLANET, CALL US NOW.

Prices starting at \$23.67/monthWe offer an online bill payment system

We service all of Monroe and Pike Counties

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email: ray@callfadenow.com Web: www.callfadenow.com



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