

Ewing in Harmony with Nature Company of the Nature of the

Penn Estates Property Owners Association

Holiday/New Year 2014-2015

Manager's Message

By Laura Jones, CM

Happy Holidays! The holidays are just around the corner, and for many, that means lots of festivities with friends and loved ones. With all of the merriment that's sure to ensue and the wonderful chaos that comes with it; feel free to pre-register your guests early via email at welcomecenter@ptd.net. Include your guest's names; date and duration of visit; your address and password. You will receive a confirmation email from the staff to confirm receipt of your guest list.

Along with the holiday season comes snow season! Yes, I said it...snow! I want to remind all residents to bring in basketball hoops that may be at the end of driveways so they don't get hit by the plows. Please discourage your children from building "snow forts" in the snow piles created by clearing driveways. The staff can't tell from inside a plow truck if children are buried in the snow piles or "snow forts" and it creates a very dangerous situation. Also, on those coveted snow days when children can't wait to play outside, please don't let them play too close to the edges of roads. The plows are big; the trucks are noisy and they don't stop easily. This means if a child slips into the road when the plow is coming it could be a terrible, possibly even fatal, accident. Let's keep those snow days happy and safe!

As long as we're still on the subject of safety; remember to carry a flashlight when you're walking. Flashing a light at the roadside while you're walking increases driver awareness to alert them to a pedestrian in the dark.

We hope you all have plenty of chances to eat, drink and be merry this holiday season. Most of all we hope it is with health and happiness. Please stay safe and best wishes from the staff and management of Penn Estates.

SPEED LIMIT 25

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

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Leaders Wanted Board of Directors Election Approaching

By Lucy Jacobsen, Chair Nominating and Steering Committee

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

In this year's election on May 2, 2015 there will be three Director positions to fill; three positions will serve for three-year terms. Candidates for the Board must be at least 21 years of age, a deeded property owner in Good Standing, 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 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.

A partial list of specific Board responsibilities includes:

- 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 understand, 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

(continued on page 4)

Community Corner

Happy Birthday John Bradley - December 5th

Happy Birthday Christopher Jacobsen - December 6th

Happy Birthday Stephanie Polemir - December 7th

Happy Birthday May Lou Smith - December 11th

Happy Birthday Rachael Martenco - December 15th

Happy Birthday Anne Cowles - December 21st

Happy Birthday Tammy DeBree Albertson - December 24th

Happy Birthday Willie Barbosa - December 26th

Happy Brthday Leighton - December 28th

Happy Birthday Mark Small - December 31st

Happy Birthday Sandy Black - January 1st

Happy Birthday Sean DeBree - January 1st

Happy Birthday Valerie Conforte - January 10th

Happy Birthday Lavina Dia - January 20th

Happy Birthday Gabby Conforte - January 23rd

Happy Birthday Patty Coykendall - January 23rd

Happy Birthday Shanna Bridglals - January 26th

Happy Birthday David Juliano - January 27th

Happy 5th Birthday Julia Werkheiser.

Happy 9th Birthday Christopher and Michael Casey

Happy 10th Birthday Emily Alonge.

Happy Belated 18th Birthday Destinee Nevil

Happy 50th Birthday Kevin Werkheiser.

Happy 60th Birthday Joanne Boyle

Happy Belated Birthday Ed Alonge

Happy Belated Birthday Dennis Wilkens

Happy Belated Birthday Kathy Ranne

Happy Belated Birthday Larry Dias

Happy Belated Birthday Michael Arron Ellis

Happy Belated Birthday Melissa Penta

Happy Belated 25th Birthday to Brian Jacobson

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Other News

- John Baraniuk was recently honored by the Randolph Volunteer Fire Co in Morris County for 30 years of service. Congrats!
- Destinee Nevil has been accepted to St Luke's School of Nursing, August 2016 Class.

Name:		
Lot/Section:		. <u></u>
Phone:		
Announcement Type: (1	Please Circle One)	
Birthday	Anniversary	Get-well
Engagement	Wedding	Birth
Promotion	Retirement	Condolence
Other:		
Special Message:		

Penn States Harmony

The official publication of the Penn Estates Property Owners Association 304 Cricket Drive, East Stroudsburg PA 18301

To submit an article or contact the Editor: pepoaharmony@gmail.com

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Community Safety Committee

www.pepoa.org

By John Baraniuk, Chairman

The Community Safety Committee thanks the parents of our community for keeping their kids safe on Halloween by utilizing flashlights and reflective material so that they were visible on Halloween night.

Now that we turned our clocks back did we remember to replace the batteries in our smoke and CO detectors?

Imagine yourself cuddled up in front of a cozy, warm fire on a snowy night, the last thing on your mind is the condition of your chimney. Unfortunately, if you don't give some thought to it before lighting those winter fires, your enjoyment may be very short-lived.

Dirty chimneys can cause chimney fires. These can either be slow-burning, keeping them invisible to bystanders, or they can be explosive, dramatic, and highly visible to everyone around. They can destroy homes and injure or kill people.

Protect Your Family

Installing smoke and carbon monoxide detectors in your home is a smart idea. Smoke detectors warn you if smoke and fire are present. CO detectors alert you of the possibility

of harmful gases present in your home if your chimney is damaged. These gases are not be noticed by humans, making a detector an important investment.

If you realize a chimney fire is occurring, follow these steps:

- · Get everyone out of the house, including yourself
- Call 9-1-1
- Homes are replaceable lives are not!

Ways To Avoid Chimney Fires:

- · Use only seasoned wood
- Build smaller, hotter fires that bum more completely and produce less smoke
- Never burn cardboard boxes, wrapping paper, trash or Christmas trees; these can spark a chimney fire
- Install stovepipe thermometers to help monitor flue temperatures where wood stoves are in use, so you can adjust burning practices as needed
- Have the chimney inspected and cleaned on a regular basis.

Wishing everyone a safe holiday season!



It's Time to Volunteer

By Lucy Jacobsen, Chair Nominating and Steering Committee

The Nominating and Steering Committee is always looking for new volunteers to join the various committees within Penn Estates. Many of the committees only meet for 1 hour each month and there are other committees that meet more often to discuss ways to better serve our community. So if you feel you can make a difference, fill out a volunteer application at the Admin office. Committees are always looking for new and fresh ideas.

You can visit the website at PEPOA.ORG to see the committees within the community. You are welcome to attend any meeting prior to joining to see if it is the committee for you. You must be a resident in good standing to join or a family member to join as a nonvoting member. There are 4 committees that don't follow this rule due to the nature of the committee and they are Nominating and Steering, Appeals, Finance and ARB. You must be a resident in good standing and a volunteer application must be submitted first before attending these meetings.

The board of directors will have 3 open positions in 2015, so if you are ready to serve your community in that capacity, please see the article regarding running for the board and all the deadline dates.

Volunteers are the backbone of this community, so please, think it over and join one of the many committees and make a difference.



4 www.pepoa.org Penn Estates Harmony Holiday/New Year 2014-2015

What Ever It's Called!

By Jane Harris, Communications Committee Member

I'm writing this after just hearing the news that a school in Maryland is eliminating any reference to particular holidays with a religious connection on its calendar. Interesting, because Christmas is after all a national holiday. I'm sure sometime it the future it will be undone...because we and the government have nothing better to do with our time and money. Now it is just time off...or school closed listed on the school calendar.

I'm a bit perplexed and actually more than a bit befuddled and just simply annoyed... big time. It's exhausting just listening, reacting and metabolizing the incendiary cause du jour. It never stops.

Everyday some person or group is protesting some innocuous custom. Some have merit, others are insipid...and demanding a resolution to their liking which of course produces outcries from the other side or the public in general.

The whole idea that eliminating all reference to particular celebrations will somehow bring us together is beyond any level of rationality. I for one want to do celebratory things with my time. I want to invest in the joy of being alive surrounded by family, friends and my community.

Plans made, cards mailed, sweets baking in the oven. Thinking of presents to give and receive. Candles, good food and cheer. How difficult is this to share?

Light and love are at the core. Spread it around...to family, friends, neighbors, co-workers. Share traditions. Share food. Share the light.

Light a candle, play some music, smile and hug someone. Give what you can to all that you meet. There are lonely neighbors, homeless folks and those suffering from illness and hopelessness. Reach out in big ways and the smallest of ways. Don't let a price tag determine what the best gift might be. More importantly, don't get caught up in the negative banter. Let it go.

Stay peaceful.

How hard is this?

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Leaders Wanted

(continued from page 1)

and committee emails and phone calls on a daily basis; preparing and presenting resolutions and reports; 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 include: the ability to commit to projects and see them through, start to finish; 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 viewpoints; and the ability to always support majority decisions of the Board, even in those situations where you voted in the minority.

Prior participation on one or more of PEPOA's committees is very helpful for Directors but it is not a requirement to serve on the Board.

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 in one of two ways:

- Fill out an application obtained from the Administration Office. Completed
 applications must be submitted to the Administration Office no later than Friday,
 February 13, 2015. The Nominating and Steering Committee will then contact
 qualified applicants and invite them to an interview with the committee.
- The other way is to obtain a Nominating Petition from the Administration Office and get the signature of fifty Members in good standing. Only one signature per lot is permitted pursuant to the Bylaws. Once the requisite number of signatures has been collected the petition must be submitted to the Administration Office, no later than Saturday, March 21, 2015.

Whether applying by application or petition, all candidates shall prepare a biography of 1200 words or less and provide a wallet-sized photo in .jpeg format for publication in Harmony. The biography and photo must be emailed to pepoaharmony@gmail.com and be received no later than Saturday, February 28, 2015.

Candidates will have the opportunity to deliver a five-minute speech and answer questions at the Meet the Candidates Forum on Saturday, April 25, 2015. The only other opportunity for delivering campaign speeches will be at the PEPOA Annual Meeting on Saturday, May 2, 2015.

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 Notice and Call to Annual
 meeting package that will be mailed to each Member on April 2, 2015. You may
 complete the Directed Proxy ballot and mail it in the enclosed envelope to the
 Association's CPA. Directed Proxy ballots must be received by the CPA no later
 than 10:00AM on April 30, 2015.
- The other way to vote is to attend the PEPOA Annual Meeting on May 2, 2015 and cast your ballot in person.

Are you interested in running?

Serving as an effective 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.

2015 Board of Directors Election Timeline

February 13, 2015 Application deadline

All candidate applications must be submitted to Administration

February 24, 2015 Interviews completed

All candidates must be interviewed by Nominating and Steering by this date.

Leaders Wanted cont.

February 25, 2015 Recommendations to Board

Nominating and Steering to submit slate of candidates to the Board for approval

March 1, 2015 Harmony article deadline

Candidate bios to Harmony > All candidates, including those using the petition process should submit bios & photos to pepoaharmony@gmail.com

March 6, 2015 Board approves candidates

Board approves candidates recommended by Nominating and Steering committee. By-laws require approval at least 60 days prior to election.

March 20, 2015 Harmony to be delivered to PE by publisher

March 21, 2015 Deadline for candidates applying via petition

(Per Bylaws, 6 weeks prior to the Annual Meeting). Candidates will be required to submit bio including picture with petition.

March 23, 2015 Insert any missing bios in paper

*at candidates time and expense. Candidate to make arrangements with Admin.

April 2, 2015 Mailing of election material per by-laws

*Harmony does not get mailed. This should also be the date of record for members in good standing. Board resolution required to establish this date.

April 25, 2015 "Meet the Candidates" event

The Nominating & Steering committee is recommending that this be the only venue for candidate speeches prior to the election, thereby eliminating candidate speeches from the Volunteer Dinner.

Board Adopts CAI Code of Ethics

At its January 4, 2013 meeting, the Board adopted a Code of Ethics for the PEPOA Board of Directors. It is based on the Community Associations Institute (CAI) Model Code of Ethics for Community Association Board Members. The Code formalizes our existing guidelines for Board conduct and incorporates them into one document. It will be provided to all candidates for Board seats as part of the application package.

Code of Ethics for PEPOA Board of Directors - This Code of Ethics for the PEPOA Board of Directors was adopted on January 4, 2013 under Board resolution BD2013-04

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 personal 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 properly closed or held in executive session.

By following the Code of Ethics, PEPOA's current and future Boards will conform to the highest standards of conduct consistent with Penn Estate's status as a CAI Gold Star Community.

Weekly Activities

Monday	Mah-Jongg	12:30 pm
•	Dart League	
Tuesday	Bookmobile	4:00 pm
	Bingo	7:00 pm

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Our Committees are the Essential, Functional Units of our Community

What are Committees for and how are they created?

Article VI of the Penn Estates Bylaws pertains to the role and establishment of committees. Article VI, Section A; All committees function in an advisory capacity to the Board and provide assistance to the proper function of the Association. The Board shall prescribe the duties of all Committees. The Board shall publish the names of all Committees Members after their appointment. Members of designated committees are required to sign a confidentiality agreement.

What Committees are there in Penn Estates?

Appeals
Buildings, Grounds & Roadways
Community Safety
Long Range Planning
Recreation

Architectural Review Communications Finance Nominating & Steering Community Day

Audit Compliance Community Documents Government Relations PEUI Wildlife & Forestry

Appeals Committee

Currently needs 5 more volunteers.

Meets the first Saturday of each month. Requires approx. 2 hours per month

- The Appeals Committee is a standing committee. All members are required to sign confidentiality agreements.
- Meetings of the Appeals Committee are not open to all community members due to the confidential nature of the material discussed.
- Hear appeals of citations, fines and assessments resulting from violations of the Penn Estates covenants, by-laws, rules and regulations.
- Prepare recommendations after each appeal hearing and forward these recommendations to the Board of Directors for action.
- Make recommendations to the Board for modification of rules and regulations based on appeals experience.

Architectural Review Board (ARB)

Currently needs 4 more volunteers.

Meets the third Saturday of each month. Requires approx. 2 hours per month

The ARB Committee, at the request of the Board of Directors and Community Manager may:

- Make recommendations to the Board of Directors concerning the adoption or amendment of the Penn Estates official Map.
- Prepare and present to the Penn Estates Board of Directors zoning ordinances relating to all building and housing codes.
- The ARB Committee will be the keeper of the official Code book.
- Prepare, recommend and review land development and permit uses.
- The ARB Committee shall assist the Code Enforcement Officer who shall be responsible for processing applications, building permits, plans, inspections and maintain the records and reports of the committee.
- The ARB Committee shall review within 30 days all variance applications.
- The ARB Committee shall review within 30 days all appeal applications.

• In the Performance of its functions, enter upon any land to make examinations and

surveys with the consent of the homeowner.

- Promote the public interest in and understanding of the Rules & Regulations.
- Hold public hearings and meetings on a monthly basis and special meetings as necessary.
- The Chairperson or Co-chair may be requested to present testimony before the Board of Directors.
- Request from other committees information pertaining to the interest of the ARB.



Audit Compliance Committee

Currently needs 8 more volunteers.

Usually meets twice in the first quarter of the year. Requires approx. 4 hours per year.

- The Audit Compliance Committee is a standing committee. All members of the committee are required to sign confidentiality agreements.
- Members of the committee shall demonstrate:
 - high integrity and ethical standards
 - independence
 - ability to understand financial records and procedures
- The Audit Compliance Committee is independent of the Finance Committee. Finance Committee members are eligible to be Audit Compliance Committee members, but there may not be more than 50% members in common.
- The same person may not chair both the Finance and Audit Compliance committees.
- The Treasurer is not eligible to serve as the Audit Compliance Committee liaison.
- The committee meets at least quarterly; more often as required.
- Along with the Board and Management, the committee receives the annual independent audit report and attends presentations made by the independent auditors.
- The committee reviews: (1) the Independent Auditor's Report and accompanying financial statements and supplementary information, and (2) the Management Comment Letter from the independent auditor.
- The committee develops an action plan to correct the audit findings and implement the recommendations made by the independent auditor. The committee submits this plan to the Board for approval. The action plan includes:
 - What needs to be done
 - Who is responsible to do it
 - When it is to be completed
- Following Board approval, the action plan is implemented and the committee monitors
 progress and reports status to the Board.
- The committee conducts quarterly reviews to verify that corrective actions have been implemented, and improved procedures are being followed, to address the findings of the Independent Auditor.
- The committee reports the results of all reviews to the Board.

Buildings, Grounds and Roadways Committee

Currently needs 8 more volunteers.

Meets the third Saturday of each month. Requires approx. 2-3 hours per month.

- Develop, along with the Associations' Maintenance Department, an ongoing "live document" identifying the drainage issues along the community's roads.
- Develop and maintain an annual survey of Association roads and repair cost estimates; propose the annual budget for road repairs/maintenance and drainage improvements.
- Develop, in cooperation with Management and other committees, and with input from Members, recommendations for improvements and renovations to Association buildings, grounds and amenities.
- Prepare detailed project proposals for submission to the Finance Committee and subsequent approval by the Board.
- Work with the Finance Committee and Management to develop annual and long-range capital budgets that support the Association's Strategic Plan.
- Prepare budget requests covering anticipated annual expenses related to the committee's functions.

Communications Committee

Currently needs 5 more volunteers

Meets the Third Saturday of each month. Requires approx. 2-4 hours per month.

- Make Association members aware of community events using various media.
- Inform and educate the community about important issues.
- Prepare documents promoting Penn Estates.
- Solicit material for the Penn Estates website (pepoa.org) and edit submitted articles.
- Produce Harmony using materials from pepoa.org, and working with Management and the Publisher to assemble each issue in accordance with the annual schedule.
- Investigate and recommend new methods and procedures for improving the effectiveness of internal and external communications.
- Prepare budget requests covering anticipated annual expenses related to committee functions.

Our committees cont.

Community Documents Committee

Currently needs 7 more volunteers

Meetings are scheduled as necessary

Time requirements are dependent upon the project but approx. 5-10 hours per year.

- The Community Documents Committee is a standing committee. All members are required to sign confidentiality agreements.
- Receive, consider, and review rule changes or requests to modify community documents as suggested by the Board, other committees, and Association Members.
- Review existing documents that present policies, rules and regulations and make recommendations to the Board for modification or deletion where necessary.
- Assemble and organize all documents that present PEPOA policies, rules and regulations in a logical form in order for them to be made available to the community and be properly enforced.
- Coordinate with management to assemble and publish the community documents in a manner that allows updating and ease of maintenance.
- Assemble and organize the Committee Operations Manual in such a way that it reflects the ideas of the Board but does not conflict with the By-Laws or Rules/Regulations.
- Prepare annual budget requests covering anticipated expenses related to the committee's activities.

Community Safety Committee

Currently needs 3 more volunteers

Meets the First Saturday of each month. Requires approx. 2 hours per month.

- Review monthly and annual reports submitted by the Public Safety Department to identify trends of improvements and weaknesses that need attention.
- Routinely review input from other committees as it relates to safety issues.
- Work cooperatively with other committees to plan long-range improvement .projects to benefit residents and secure the common areas.
- The Community Safety Committee works closely in partnership with the Public, Board, Management and other voluntary committee organizations within Penn Estates to co-ordinate and recommends services and programs to the Board and Management to improve community safety and reassurance, reduce crime, anti-social behavior, alcohol and substance misuse and environmental crime that may affect Penn Estates.

The Recreation Committee invites you to

Breakfast with Santa

December 6th 10:00am to 12:00pm Community Center

Pancakes, sausage, juice & coffee \$3 per child \$3 per adult (if eating)



www.pepoa.org



Please bring a wrapped gift (valued at less than \$10) with your child's name on it for Santa to hand out.

Santa will be lighting the Penn Estates tree for us!

Finance Committee

Currently needs 7 more volunteers

Meets the Fourth Saturday of each month. Requires approx. 2-4 hours per month.

- The Finance Committee is a standing committee. All members are required to sign confidentiality agreements.
- Develop the annual budget for Board approval. Requires input from all committees,
 Management, Board and homeowners. The elements and timetable for the budget development process are defined in the Bylaws Article VIII, and outlined in the Committee Operations Manual section titled: "Association Financial Management Process."
- Review monthly and year-to-date income, expenses, cash flow, and bank balances
 throughout the year and advise the Board of financial problems and issues as needed. Make recommendations to control expenses, to avoid deficits, fund reserves and
 enhance collection of dues.
- Review all major contracts for operating services (security, snow removal, janitorial, insurance, etc.) prior to approval by the Board of Directors.
- Annually review the capital reserves study. Recommend periodic update of the study to adjust for changing replacement costs, inflation and actual condition of assets based on input from Buildings and Grounds Committee and Management.
- Review the financial aspect of "Project Planning Proposals" for all proposed Capital Projects prior to their submission to the Board. Recommend approval, revision, or disapproval to the Board.
- Review and offer recommendations to the Board for any proposed budget line item transfers or capital budget overruns.

Government Relations Committee

Currently needs 8 more volunteers

Meetings are scheduled as necessary. Requires approx. 2-6 hours per year.

- Annually coordinate the posting of non-partisan banners, flyers, e-mail and other activities in an effort to increase the level of voters going to the polls.
- In coordination with the Board and Community Manager, take the lead in establishing educational meetings and





Our committees cont.

candidate nights and visits.

- Interview candidates and publish the interviews and photos in Harmony prior to election.
- Meet with other local homeowner associations to discuss Get-Out-The-Vote strategies.

Nominating/Steering Committee

Currently needs 4 more volunteers

Meets the First Thursday of each month. Requires approx. 2-4 hours per month.

- The Nominating/Steering Committee is a standing committee. All members are required to sign confidentiality agreements.
- Partner with other committee chairs to determine volunteer needs.
- Reviews all volunteer applications received from the PEPOA Administrative Office. The
 chair or their designee will conduct a telephone screening to determine where the applicant's interests and skills may best suit the needs of the Association. After reviewing
 the current committee roster and candidate's skill sets, the committee will
 - Forward applicant's name to their committee of interest,
 - If no vacancy exists, attempt to direct a committee where the greatest need exists
 - If applicant is not interested in committee where a need exists, the application will be 'wait-listed' until such a time that a vacancy exists on their committee of interest.
 - Nominating will maintain the list of any applicants 'wait listed'
- The committee is responsible for the annual process of publicizing, recruiting, screening and presenting nominees for the Board of Directors election, in the most objective and impartial manner possible.
- The Nominating/Steering Committee, as required, will publicize, recruit, screen and
 present nominees to the Board of Directors, in the most objective and impartial manner possible, to assist the Board in the selection process in the event an interim Board
 vacancy.
- The committee arranges the official 'Meet the Candidates' event a minimum of four
 weeks prior to the annual meeting. The committee will also work with other committee
 chairs to facilitate brief meet and greets for the candidates at the beginning of committee meetings. Candidate introductions are to last a maximum of three (3) minutes
- The Association's accountant serves as Judge of Elections, in partnership with committee to count ballots at the annual meeting to determine the outcome of the Board elections.
- Partner with Management to create and maintain a list of active volunteers to be
 invited to the annual volunteer's appreciation dinner, and recommend appropriate
 methods of recognition. This event is conducted as a "thank you" from the Board of
 Directors and Management, to all volunteers.

- Prepare budget requests covering anticipated annual expenses as it relates to the committee functions.
- Any other projects as assigned by the Board.

PEUI Advisory Committee

Currently needs 9 more volunteers.

Meetings are scheduled once per quarter. Requires approx. 2-4 hours per year.

- Meet semiannually with the management of PEUI and the PEPOA Community Manager
- Review any violations or non-compliance reports issued by PEUI during the previous six month period, and review PEUI's corrective actions
- Communicate water quality and water/sewage service problems raised by Penn Estates residents to PEUI management
- Communicate information regarding PEUI and its solutions to water quality and water/ sewage services problems to residents
- Promote water conservation in the community
- Represent PEPOA's interests in rate increase proposals and provide testimony at rate hearings

Recreation Committee

Currently needs at least 1 more volunteer.

Meets second Thursday of month plus events. Requires approx. 2-10 hours per month

- All community recreation activities, including the contracted summer program, seniors group, teen group, dart league, horseshoe league and bingo, fall under the general responsibility of this committee. Representatives from each of these groups should be members of the committee.
- Provide community input and planning for the year-round recreation and activities program.
- Schedule community events throughout the year. Cooperation with Management is necessary in order to schedule building usage, determine appropriate user fees, etc.
- Prepare a recommended annual recreation budget for the Finance Committee for operations, capital and reserves.
- Work with Management, <u>Harmony</u> editors and Communications and Public Relations Committee to publicize community events and encourage participation.

Community Day Ad Hoc Committee

Currently needs at least 8 more volunteers.

Meets the second Thursday of each month before Recreation plus Event.

Requires approximately 2-10 hours per year.

This Ad Hoc Committee is specific to Community Day only. Community Day is held once a year. Volunteers on this committee arrange for vendors; entertainment; food; set-up and clean-up of the annual Community Day event.



Holiday/New Year 2014-2015 www.pepoa.org Penn Estates Harmony 9

Our committees cont.

Wildlife & Forestry Committee

Currently needs 8 more volunteers.

Meets the third Wednesday of each month. Requires approx. 2 hours per month.

- The committee works to develop and implement processes to manage the feral cat population through the Trap/Neuter/Release (TNR) initiative.
- The committee works to develop and implement processes regarding stray and abandoned felines, and their progeny, as it relates to their housing, required veterinary care needs ensuring the most humane treatment possible, and subsequent placement with a rescue agency of the committees choosing post spay/neuter.
- The responsibility for authorizing or declining veterinary care beyond that which is considered 'routine', rests with the committee chair; ensuring those decisions are humane, reasonable and financially sound.
- The Wildlife and Forestry committee will fundraise and seek grants to assist in offsetting the expenses of the above noted program.
- Educate homeowners on matters affecting domesticated animals and indigenous wildlife
- The committee will partner with Public Safety to identify colony locations for TNR, based on homeowner reports to Public Safety, PEPOA Management or directly to the committee.
- The committee may assist Public Safety, if requested, with programs that address the canine issues affecting the community.
- If needed and as requested/directed the committee will be responsible for initiating and/or obtaining studies and research material germane to deer herd counts, and herd management programs.
- Prepare budget requests covering anticipated annual expenses as it relates to the committee functions.
- Any other projects as assigned by the management or the board.

How to I apply to become a Committee volunteer?

The Board of Directors has determined that all residents who wish to volunteer for service must submit a short application to Administration. The Nominating/Steering Committee interviews all applicants. A recommendation is then made by the Nominating/Steering Committee to the Board as to how the volunteer might best fit into the organization's needs. It is not always the possible to place a volunteer on the committee of preference.

Applications are available in the Administration Office and on the Community website at www.pepoa.org under Resources/Documents/Volunteer Applications. Applications can also be completed and emailed back to admin@pepoa.org.

What's A Deer To Do?

By Jane Harris, Communications Committee Member

There's an impasse on our mountain.

Residents on one side...our Board and the PA Game Commission on the other, and the deer in the middle.

More and more people have been and still are making the exodus to the mountains of PA, leaving sprawling suburbs and hi-rise dwellings.

Fresh air, no lawns to cut, lots of green woods, a private peaceful world with singing birds, acorn eating squirrels, some hawks, an occasional bear...oh, and those damn flower eating, shrub swallowing deer. Well, nothing's perfect, right?

Wrong.

We can fix it.

We have decided to take what is "ours."

We have decided to remake it to suit our needs.

We have decided that we belong here, but the deer do not.

The consensus is that the deer need to go. The Game Commission and USDA encourage the culling of the herd by way of sharp shooting teams from the USDA as well as the sale of money making hunting licenses.

The plight of the deer is adjusting to the demise of their habitat, and then adding insult to injury they are seen as a "problem" by the residents who don't want the deer eating their shrubs and gardens.

It's true, the overpopulation of the white tailed deer (as well as multiple other species) present a myriad of trickle down results. Automobile-deer encounters, destruction of understory forest growth as well as a domino effect that impacts other species such as songbirds. But the truth is there are many other factors that cause detrimental changes.

The PA Game Commission and the USDA monitor herd counts and work to reduce the negative impact of deer and other wild creatures. They would like us to do our part and the edict is...DO NOT FEED THE DEER! Allow nature to take its course.

Winters are hard on deer. Their food supply is limited to acorns; not enough to go around. If there is little or nothing to eat, our PE herd will reduce "naturally." Sounds like a plan...except those intuitive deer now sense that there is more room on the mountain and proceed to produce more babies. Their response to an organized kill off is the same. So a super expensive kill off would be nothing but a temporary fix.

Meanwhile, feeding the deer (or any wild animal) is a violation of our rules and regulations and will result in a fine. So again, please DO NOT FEED THE DEER.



LINE#	DESCRIPTION	2015 FINAL OPERATING	LINE#	DESCRIPTION	2015 FINAL OPERATING
21142 11)	BUDGET	21142 11	DESCRIPTION	BUDGET
	DUES REVENUE			SCHEDULE C - SEASONAL DEPT	
04000	Dues Income	1,616,465	08000	Rec Payroll-Lifeguard/Rec Di	65,000
04001	Prior Dues	15,000	08001	Recreation Payroll Taxes	11,100
04004	2014 dues deferred to 2015	100,000	08020	Lifeguard Expenses	1,500
04020	Interest on late payments	48,000	08030	Lake/Pool Maintenance	23,500
04021	Collection Fees	1,000	08031	Lake/Pool Testing	5,300
04050	Delinquency Fee	38,150	08032	Equipment Purchase	3,000
04051	Payment Plan Application Fee	30,000	08040	Amenity Badges	1,600
			08021	Pool Activities	2,000
	SUBTOTAL DUES REVENUE	1,848,615			
				TOTAL SEASONAL DEPT	113,000
	OPERATING REVENUE				
04030	Public Safety	5,000		SCHEDULE D - COMMITTEES	
04070	Interest Income	1,000	08060	Community Day	5,000
04071	Rental Registration	16,500	08061	Carnival	500
04075	Gate Cards	15,000	08063	LRP Committee	500
04085	Oak Room Rental	1,000	08064	Communications Committee	300
04080	Resale Certificate Fee	7,650	08065	Nominating Committee	1,100
04090	ARB	10,000	08090	Recreation Activities	10,000
04099	Miscellaneous Income	10,500	08080	Real Estate Committee	0
04077	Carnival Income	2,000	07042	Community Safety Committee	1,000
	CURTOTAL OPERATING DEVENUE	CO CEO	05081	Board Expense	600
	SUBTOTAL OPERATING REVENUE	68,650	08067	Appeals	0
	TOTAL REVENUE	1,917,265		TOTAL COMMUTTEES	10,000
	TOTAL REVENUE	1,917,203		TOTAL COMMITTEES	19,000
	SCHEDULE A - MAINTENANCE			SCHEDULE E - OFFICE	
06000	Maintenance Payroll	190,332	05002	Management Payroll	97,920
06001	Maint P/R Taxes	24,743	05003	Management P/R Taxes	12,730
06002	Maint Benefits	53,293	05006	Management Benefits	24,676
06020	Janitorial Supplies	5,150	05000	Admin Payroll	137,700
06030	Buildings & Grounds	12,500	05001	Admin P/R Taxes	19,278
06040	Landscape Maintenance	1,000	05007	Admin Benefits	38,556
06050	Amenity Repairs	13,000			
06060	Refuse Collection	11,000		TOTAL OFFICE	330,860
06061	Tools/Equip Purchase/Repair	6,000			
06062	Rd Repair Materials (in house	5,000		SCHEDULE F- ADMINISTRATION	
09020	Road Annual updrade (contrac	134,600	05020	Accounting Services	15,000
06070	Snow Removal	25,000	05030	General Legal Services	30,000
06080	Vehicle Fuel	40,900	05040	Computer Expense	33,000
06090	Vehicle Maintenance & Repair	12,000	05050	Operating Supplies	10,300
			05060	Leased Equipment	16,500
	TOTAL MAINTENANCE	534,518	05070	Collection Filing Charges	19,975
			05080	Annual/Special Meetings	1,000
	SCHEDULE B - CONTRACT SECURITY		05090	Bank Fees & Interest	2,500
07055	Monthly Contract Charges	301,392	05091	Payroll Processing Fee	3,000
07056	Overtime Charges	10,783	05100	Credit Card/Bank Fees	16,000
07057	Monthly Vehicle Charges	21,600	05110	Refunds	500
####	ACA surcharge	31,200	07041	Alarm System Fees	3,000
07058		0			
07059	Security Supplies	3,000		TOTAL ADMINISTRATION	150,775
	TOTAL CONTRACTED SECURITY	367,975			
	TOTAL CONTRACTED SECURITY	307,375			
				•	



Penn Estates Annual Toys for Tots Collection

Bring new unwrapped toys to the Administration Office by 12/19/14

2015 FINAL CAPTIAL BUDGET					
CAPITAL IMPROVEMENT BUDGET					
2015 Dues Income designated for capital improvement fund	\$65,835				
CIF collections designated to Cap. Impr. fund (40 homes sold x \$1190)	\$47,600				
Interest earned on capital improvement fund	\$133				
Total Capital Improvement Contribution	\$113,568				
Gate Access System	\$50,000				
Miscellaneous Small Projects	\$10,000				
Total Capital Improvement Expense	\$60,000				
Net Increase Into Capital Improvement Fund	\$53,568				

\$21,945
\$13,090
\$1,760
\$36,795
\$0
\$36,795
\$0
\$36,795

2015 DUES MODEL

	# Members								П	I	Delinquency
No Increase	Paid		Less				Net Dues	Net Capital	Net Reserve	Delinquency	Fee
	in period	Base Dues	Non Reserve Cap \$ \$45 per unit	Capital Reserve \$	Discount	Net Dues	Revenue	Revenue	Revenue	Fee	Revenue
Improved lots (1707)											
prior to 1/1/13	500	\$1,190	\$1,145	\$1,130	\$50	\$1,080	\$540,000	\$22,500	\$7,500	\$0	\$0
1/1/13 to 2/15/13	290	\$1,190	\$1,145	\$1,130	\$0	\$1,130	\$327,700	\$13,050	\$4,350	\$0	\$0
2/16/13 to 7/15/13	508	\$1,190	\$1,145	\$1,130	\$0	\$1,130	\$574,040	\$22,860	\$7,620	\$50	\$25,400
7/16/13 to 12/31/13	110	\$1,190	\$1,145	\$1,130	\$0	\$1,130	\$124,300	\$4,950	\$1,650	\$100	\$11,000
Total	1,408						\$1,566,040	\$63,360	\$21,120		\$36,400
			\$45 per unit	\$15 per unit							
Unimproved lots (56)											
prior to 1/1/13	15	\$985	\$940	\$925	\$30	\$895	\$13,425	\$675	\$225	\$0	\$0
1/1/13 to 2/15/13	10	\$985	\$940	\$925	\$0	\$925	\$9,250	\$450	\$150	\$0	\$0
2/16/13 to 7/15/13	25	\$985	\$940	\$925	\$0	\$925	\$23,125	\$1,125	\$375	\$50	\$1,250
7/16/13 to 12/31/13	5	\$985	\$940	\$925	\$0	\$925	\$4,625	\$225	\$75	\$100	\$500
Total	55						\$50,425	\$2,475	\$825		\$1,750
Total properties paid	1,463						\$1,616,465				\$38,150
Total % paid	83.0%										
Total Capital Revenue								65.835	\$21,945		



		2015 FINAL
LINE#	DESCRIPTION	OPERATING
		BUDGET
	SCHEDULE G - COMMUNITY RELATIONS	
05051	Membership Mailings Postage	10,000
05052	Website	1,200
05057	Dues/Subscript/Staff Training	2,000
05053	Advertising	1,800
05054	Volunteer Dinner	2,500
	TOTAL COMMUNITY RELATIONS	17,500
	SCHEDULE H - ARB	
05010	ARB Payroll	38,000
05011	ARB P/R Taxes	6,460
###	proposed benefits	10,640
	TOTAL ARB	55,100
	SCHEDULE I - COMMUNITY INSURANCE	
08201	Insurance Directors & Officer	11,050
08202	Insurance - Umbrella	13,225
08203	Insurance - Package (QBE)	65,025
08204	Insurance - Worker's Comp	25,000
08205	Insurance Volunteer	665
	TOTAL COMMUNITY INSURANCE	114,965
	SCHEDULE J - TELE/UTILITIES/COMMUNICATIONS	
08250	Util, Pool Lake, Store, Bldgs	73,500
08260	Telephone & Communications	17,000
	TOTAL TELE/UTIL & COMM	90,500
	SCHEDULE K - DEBT SERVICE	
05092	Loan Interest Expense	21,990
05093	Loan - Principal	99,694
	TOTAL DEBT SERVICE	121,684
	TOTAL DEBT SERVICE	121,004
	GRAND TOTAL OPERATING EXPENSE	1,915,877
	NET CHANGE	, , , , , , , , , , , , , , , , , , , ,
	OPERATING CASH FLOW	1,388

Committee Meeting Schedule

Appeals	. 1st Saturday 10:00 am
ARB	. 3rd Saturday 7:00 am
Board of Directors Meeting	. 1st Friday 7:30 pm
Buildings, Grounds & Roadways	. 3rd Saturday 8:30 am
Communications	. 3rd Saturday 10:00 am
Community Documents	. TBA
Community Safety	. 1st Saturday 9:00 am
Finance	. 4th Saturday 9:00 am
Government Relations	. TBA
Long Range Planning	. 4th Thursday 7:30 pm
Nominating and Steering	. 1st Thursday 7:00 pm
Recreation	. 2nd Thursday 7:00 pm
Wildlife and Forestry	. 3rd Tuesday 7:00 pm

We want your dimes; just your dimes...

Team Penn Estates, our American Cancer Relay for Life Team is collecting dimes.

Did you know your donations stay here in Monroe County, for the residents living here? We are a very big county - 617 square miles. This past year American Cancer helped 334 newly diagnosed cancer patients - their Roads to Recovery program gave patients 3,309 rides to their cancer treatments (including trips to Stroudsburg, Allentown, Wilkes-Barre, Hershey, Philadelphia and other locations). This is just one of many services that American Cancer provides.



Please drop them off at the Admin Office or you can drop them off at the Community Center on Monday evenings during darts, or Tuesday evenings during bingo.

Team Penn Estates invites you to join our team... if you are interested in being a part of our Relay for Life team, please email Drina and Nancy at mrsnmpadilla@yahoo.com or leave a message at the admin office for Drina or Nancy (570-421-4265).



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Out About

Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

If you listen to the predictions, this is to be quite the winter, rivaling the frigid temperatures of last year! So, we may as well get out and enjoy all the season offers. The snow bunnies among us know where to ski and snowboard. The list is too much for this article. Here is a sampling of the other events in the area. I draw from various sources; however, if you want to look online for events within driving distance, I find three sources to be most helpful: 800poconos.com, njskylands.com and lehighvalleylive.com.

This is a great time for tree lighting events, holiday train rides, season appropriate plays and craft fairs. Quiet Valley hosts their Olde Time Christmas event on Saturdays and Sundays from 12/6 to 12/14. Call 992-6161 for details. Jim Thorpe's Olde Time Christmas takes place on Fridays, Saturdays and Sundays from 12/5 to 12/14. Call 1-888-Jim-Thorpe.

Santa seems to be everywhere! He will be at Jim Thorpe's Olde Time Christmas and at the Franklin Festival of Lights at Pfiffer Dam from 12/5 through 12/23. He will also be on several of the holiday train excursions. The closest Holiday Express Train leaves from East Stroudsburg and goes to DWG on Saturdays and Sundays from 12/13 to 12/20. If you want to travel a bit, there are a number of train excursions from Scranton. The Canadian Pacific Holiday Train is at the Steamtown National Historical Site in Scranton. Call 340-5200. The Dickensian Holiday Express is on 11/30 and the Holiday Express Excursion Train to Santa is on 11/28 and 11/29. Call 209-5851.

East Stroudsburg will have a Winterfest and Tree Lighting on 12/13. Call 424-7540. Do you want to see and shop for local arts and crafts? The 10th Annual Holiday Arts Festival will be at Skytop Lodge on 11/29 and 11/20. Call 350-6512.

Do you want to sing in the season? How about adding your voice to Handel's Messiah on 12/22 at the Shawnee Playhouse? Call 421-5093. Or you could go to some seasonally appropriate plays like Scrooge or Christmas Peter Pan at the Shawnee Playhouse. Are you missing the Farmer's Market? An indoor farmer's market will be at the Sherman Theater on Saturdays from 8 to noon from 11/15 to 3/28. Enjoy!

Speeding ...it's a problem!

By Laura M. Jones, CM

I appeal to all residents and their guests to please obey the speed limits. There are far too many variables and unforeseen obstacles to remain safe when you're speeding. Deer; children; joggers; bicyclist and small running animals all pose hazards and risks when driving. The limits are posted for driver's safety and all others around them.

The speed limits, weather and road conditions permitting, for all Community roads is 25 M.P.H. unless otherwise posted.

Penn Estates Drive is 25mph from the front gate to Mill Road then posted at 35mph up to the back gate. Please approach the Community Center complex with caution; this area is 25mph with speed bumps for the safety of the Community's children.

The No-Tolerance zone has not changed but the hours have. The hours are now 6:00am to 8:00pm daily. Speeding fines will be doubled in this zone.

As per page 64, Schedule of Fines, Speeding

First Offense:

In excess of posted limit; equal to speed up to 10 miles over posted limit.

Speeds in excess of ten miles per hour over the limit \$100.

Second Offense:

In excess of posted limit; two times speed up to 10 miles over posted limit.

Speeds in excess of ten miles per hour over the limit \$200.

Third and all subsequent offenses:

\$500 each violation.

Hiking in Hickory Run State Park

By Michele Valerio, Contributing Writer

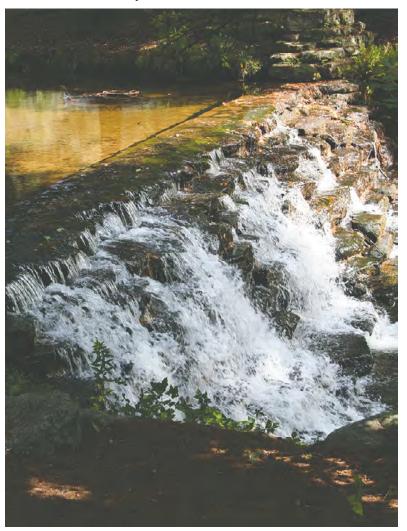
Hickory Run State Park is one of the most unique parks in the entire Northeast region due to glacier activity from approximately 20,000 years ago. The overall terrain of the park is extremely diverse with thick evergreen forests, lakes, rivers and then areas with low lying shrubs. It's an easy drive from I-80, just take exit 274 turn left onto SR 534 and follow the signs.

One of the most notable geological features is the Boulder Field which is considered a National Natural Landmark. The boulder field can be reached by car on Boulder Field Road or by hiking the 3.5-mile long Boulder Field Trail from the trailhead on SR 534.

The 15,990 acre park has over 40 miles of trails that range from very easy to difficult. My favorite trail is the Shades of Death trail which may sound ominous and scary based on the name but it is one of the most beautiful and picturesque trails in the whole park. The name itself only refers to the area which was named by the farmers who felt the land was shady and hard to farm. This 1.5 mile rocky trail follows Sand Spring Run and rambles through thick rhododendrons and interesting rock formations. The beginning of the trail is right by the main parking area near the Ranger's Station on SR 534.

Another hiking trail I often use is the Fireline Trail which takes you to an overlook view of the Lehigh River. You can see an old bridge remnant still standing in the river. And don't miss the Hawk Falls Trail which is a fairly rocky and steep trail that takes you the Hawk Falls a 25 foot waterfall. I hope you have an enjoyable time if you go to this wonderful park.

 $Trail\ map\ address\ online\ is:\ http://www.dcnr.state.pa.us/cs/groups/public/documents/document/dcnr_004632.pdf$









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Penn Estates Fall Festival























Michael's Kitchen

By Michael Tyrrell, Communications Committee

Dips are a lifesaver this time of the year. Whether it's a potluck at work, holiday dinner, drinks at home or at friends, there is always a need for an easy appetizer that can be thrown together easily with ingredients mostly on hand. These are some tried and true dips that never disappoint. Here's a good cheat. The buffalo dip freezes beautifully, so double the recipe and freeze half for a "dip emergency". Merry Christmas and Happy Holidays to all!

www.pepoa.org

Caesar Dip and Veggies (makes 2 ½ cups)

1 lb creamy cottage cheese

½ cup grated Parmesan cheese

3 tbsp lemon juice

1 tbsp Worcestershire sauce

1 ½ tsp garlic salt

½ tsp salt

1/8 tsp black pepper

½ tsp hot-pepper sauce

½ tsp anchovy paste (optional)

1/3 cup olive oil

12 cups cut-up raw vegetables for dipping, such as carrots, sweet green and red peppers, zucchini, radishes, string beans, broccoli and cauliflower.

• Puree cottage cheese, Parmesan, lemon juice, Worcestershire, garlic salt, salt, black pepper, hot-pepper sauce and anchovy paste, if using, in food processor, about 2 minutes. With machine running, gradually add olive oil and process 1 minute. Serve with raw vegetables.

Warm Creamy Crab Dip (8 to 12 servings)

8 ounces reduced-fat cream cheese, softened

1/3 cup light mayonnaise

1/3 cup fat-free milk

2 tbsp chopped fresh dill, plus sprigs for garnish

1 tsp Worcestershire sauce

¼ tsp garlic salt

3/4 lb imitation crab meat (surimi), coarsely chopped

6 tbsp grated Parmesan cheese

Sliced carrots, celery, cucumber, radishes and crackers for dipping

- Heat oven to 350 degrees. Coat a 9-inch pie plate with nonstick cooking spray.
- In a large bowl, combine cream cheese, mayonnaise, milk, dill, Worcestershire sauce and garlic salt. Fold in imitation crab meat. Spoon mixture evenly into prepared pie plate. Sprinkle Parmesan cheese evenly over top.
- Bake at 350 degrees for 25 to 30 minutes until lightly browned. Cool slightly.
- Garnish with dill sprigs and serve with vegetables and crackers.

Buffalo Chicken-Style Dip (makes 2 ½ cups)

2 large boneless, skinless chicken breast halves (1 lb total)

6 tbsp Frank's hot sauce

1 pkg (8 oz) cream cheese, cut into 1-inch chunks

½ cup blue cheese dressing

½ cup shredded cheddar cheese

crackers for dipping (Keebler Club Crackers work well)

 Place chicken breasts in a medium-size in a medium-size skillet and add enough water to cover. Bring to a boil over high heat. Reduce heat to medium, cover and poach for about 6 to 7 minutes or until internal temperature reaches 170 degrees. Remove chicken to a plate to cool. Shred with 2 forks.

- Place shredded chicken and hot sauce in a medium-size skillet and heat through. Add cream cheese and dressing and heat until well blended. Add half of the shredded cheese and stir until melted.
- Place in a microwave-safe crock and sprinkle the remaining cheese on top. Serve warm with crackers. Reheat in microwave as needed.

Reuben-Style Dip (makes 4 cups)

½ lb diced corned beef

1 pkg (8 oz) cream cheese, softened

1 cup shredded Swiss cheese

1 cup sauerkraut

½ cup sour cream

1 tbsp ketchup

2 tsp spicy brown mustard

Rye crackers (or party-size rye bread, quartered)

- Heat oven to 350 degrees. Grease a 1-quart microwave-safe casserole dish.
- In a medium-size bowl, mix corned beef, cream cheese, Swiss cheese, sauerkraut, sour cream, ketchup and mustard. Spoon into prepared casserole dish.
- Bake for 30 minutes, until hot and bubbly. Serve warm with crackers.



Hello; my name is Sharon Bradley. My family and I are proud to call Penn Estates our home since 2001. I'm a full-time Realtor and would like to share with you a FREE online Penn Estates Update. In this update, you'll receive real-time data on when a Penn Estates home is listed for sale, when it goes under contract and when it sells.

Contact me, Sharon, your Concierge for all your real estate needs.

Sharon Bradley, Associate Broker

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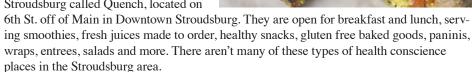


Eats Around Town

By Julie Harter, Contributor

Hello everyone, my name is Julie and this is my first restaurant review. I have lived in Penn Estates for 12½ years. My husband, Dan, and I have two daughters. I have worked in the food industry since I was 16. I'm a Culinary School graduate and LOVE food.

I thought I would start on a healthy note and talk about a little gem in Stroudsburg called Quench, located on



I URGE everyone to check out Quench.

My family and I went on a Saturday after walking around the Monroe Farmers Market. My daughter ordered the Pancake Panini. This was a refreshing twist on plain old pancakes. It consists of a sweet lemon crème filing and fresh berries between the two pancakes and then pressed Panini style. It was absolutely delicious, light and creamy. I ordered the curried chicken salad sandwich on whole wheat. I love curried chicken salad, but I tend to be picky

about it. It had the perfect amount of curry and the sweetness from the Craisins. Add the crispness of fresh lettuce and tomatoes and I was a happy girl.

They serve a different fresh from scratch soup every day. We had the Italian wedding soup with their twist of using chicken sausage for the meatballs instead of ground beef. It was a perfect healthy substitute loaded with Italian flavor and flair.

Quench has something called a FOODIE FRI-DAY every week. They make a homemade entrée of meat/fish accompanied by a vegetable and another side du jour. This is a great idea for picking up a healthy meal for your family at a great price.

Let's talk smoothies and juices!! The juices and smoothies here remind me of my trips to Seattle where they are very popular. I had the Ironman Juice; it consists of green apples, kale, celery. I felt healthier immediately. My daughter ordered the

BluJazz smoothie made with blueberries, bananas and yogurt.

Prices are very reasonable, as smoothies and juices range from \$5-\$6.50. Sandwiches, wraps and salads range from \$5.00-7.50.

If anyone is looking for a healthy alternative to take out (or you can eat in), I highly recommend Quench. It will "Quench" your desire for delicious, healthy options locally.







HAPPY HOLIDAYS from The Cristina Primrose Team



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Michelle Clark Buyer's Specialist



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Jessica Keller Buyer's Specialist

Did you know:

Cristina Primrose

Listing & Marketing

Specialist

- 61 homes are presently for sale in Penn Estates.
- 85 homes have sold in Penn Estates year to date.
- The highest-priced home sold in Penn Estates for \$191,000 year to date.

(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)

- 90% of buyers start their search on the Internet.
- The average age of today's buyer is 25 years old.

For up-to-date information from your Penn Estates Specialists, call today!



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