



HAVE A SAFE HALLOWEEN

By Laura Jones, Community Manager

Halloween is a kid's delight. It's a blast to dress up in costumes, go trick-or-treating, attend parties and, most of all; eat candy.

At the same time, Halloween can be scary for parents. Costumes can be dangerous, too much candy can be sickening and walking around at night can be risky.

The Centers for Disease Control and Prevention offer these tips (in anagram form) to make sure your little ghouls and goblins have a safe Halloween:



- S** – Swords, knives and similar costume accessories should be short, soft and flexible.
- A** – Avoid trick-or-treating alone. Children should walk in groups or with a trusted adult.
- F** – Fasten reflective tape to costumes and bags to help drivers see trick-or-treaters.
- E** – Examine all treats for choking hazards and tampering before they're eaten.
- H** – Hold a flashlight while trick-or-treating to help see and help others see you.
- A** – Always test make-up in a small area first. Remove it when done to avoid skin irritation.
- L** – Look both ways before crossing the street. Use established crosswalks wherever possible.
- L** – Lower the risk for serious eye injury by avoiding decorative contact lenses.
- O** – Only walk on sidewalks or on the far edge of the road facing traffic to stay safe.
- W** – Wear well-fitting masks, costumes and shoes to avoid blocked vision, trips and falls.
- E** – Eat only factory-wrapped candy. Avoid eating homemade treats unless you know the cook.
- E** – Enter homes only if you're with a trusted adult.
- N** – Never walk near lit candles or other open flames. Be sure to wear flame-resistant costumes.

If you're hosting a party or expecting trick-or-treaters:

- Provide healthy treats, such as individual packs of raisins, trail mix or pretzels. Offer fruits, vegetables and cheeses to party guests.
- Use party games and trick-or-treating as an opportunity for kids to get their daily dose of 60 minutes of physical activity.
- Be sure walking areas and stairs are well-lit and free of obstacles that could cause falls.
- Keep candle-lit jack-o-lanterns and other open flames away from doorsteps, walkways, landings and curtains. Place them on sturdy tables, keep them out of reach of pets and small children and never leave them unattended.
- Drive safely and watch out for trick-or-treaters.

President's Message

By José Padilla, Board President

Hello Neighbors!

By the time you read this summer will be over and school will be in its second semester session and above all, I hope everyone has enjoyed their summer season! I would like to extend a "Job Well Done", to our volunteers from the Wildlife & Forestry Committee for sponsoring the overnight camping trip on our beach. I was by their camping area, along with several other Board members and saw what dedicated volunteers with a passion can do for our community. Well done Jennifer & Robin!!!

With school in session I must take this opportunity to remind all of residents to be aware of the children walking to and from the bus stops in the early mornings and of course in the evenings, especially once Daylight Savings Time ends. All residents are reminded to obey at all traffic regulations specifically the "SPEED LIMIT", "STOP" and "BUS STOP" signs at all times, but more so when the time changes. Please drive carefully and be aware of the children.

At the September Board meeting there were several members who were questioning the complaint procedure and how they are handled, specifically that they are not receiving answers to their complaints. Although our community manager was not at the meeting to present the Administration's procedure, all of the Directors feel that this is a serious service issue and will be putting forth several new procedures with deadlines to our Administration. Together with our staff we will put in place a policy that will benefit all of our members and residents. Remember, the Board or the Administration cannot act on complaints that have not been presented formally or are hearsay. We encourage all residents to present their complaints in writing using a complaint form that is available in the office during regular office hours. We are making arrangements to have the form made available on our web site.

September is the month that we will begin installing our new gate card system that is well overdue. Our current system is old and antiquated and can no longer be serviced

(continued on page 3)



Highland Lake and the beautiful Pocono Mountain autumn colors

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PEPOA Weekly Activities

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

The Penn Estates Recreation Committee Presents

Penn Estates Fall Festival

October 3, 2015

12:00pm to 4:00pm on the Field

Petting Zoo, Pony Rides, Pumpkin Patch,
Pumpkin Carving/Painting and more!

\$5 per child

Refreshments and treats can be purchased

The Penn Estates Recreation Committee presents



Community Yard Sale

October 3, 2015 9:00am to 4:00pm

The Yard Sale will take place at 1/2-court Basketball.
No need to sign up; just show up with your own table.

Penn Estates Harmony

The official publication of the Penn Estates Property Owners Association
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Community Corner

Happy Birthday

Ashley Krause
 Ed Alonge
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 Jenifer Benetazzo
 Jim Pepper
 Jolie Sprewell
 Barbara Madden
 Darryl White
 Dennis Wilkens
 Larry Dias
 Lennea Aurillia
 Nick Pepper
 Donna McCartney
 Michele Valerio
 Laura Slomiak
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 Christina Geogia
 William Stanukenas
 Aaron Ellis
 Brian Jacobsen
 Sue Werkheiser

Happy Belated Birthday

Isabel Flecha
 Ellen Stanley
 Chloe Serafin
 Miley Serafin
 Theresa Kirk
 Christopher Stanukenas
 Vinny Awe
 Jonathan Awe
 Andrea Werkheiser
 Matthew Jacobsen

Happy Anniversary

Stephanie & Miguel Polemir
 Danielle & Ed Alonge
 Nancy & Jose Padilla
 Kevin & Sue Werkheiser
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President's Message

(continued from page 1)

and at any given time, without noticed it can lose or "dump" data from the main system causing gate cards to be voided, requiring the office to issue new cards. Please look for an announcement from Administration regarding the procedure for replacing your current cards.

In addition, I would like to speak about lost pets. As diverse as residents of Penn Estates are, one can only imagine about what our pet population is like. Pets are an extension of our families and it is very heart wrenching when one goes missing or succumbs to aging and health.

When a pet goes missing one of the first thing that happens immediately, is that panic sets in. And after a quick search of areas that YOU think the pet maybe, reality sets in and now you want an all out search party through the neighborhood. One of the most effective tools in the search and notification of the community is the lost pet flyer, posted everywhere. If you are the owner of the missing pet you may ask the office to post the flyer at the office on the community table where event flyers are kept for a short period of time, because of a limited amount of space. The office can also authorize the flyer to be posted at the bulletin boards at the mailboxes, also for a short period of time when space is available. Remember there are over 6,100 residents and 1,700 homes in Penn Estates and that my friends means there are a lot of pets in our community.

Lastly, over the Labor Day weekend at a cookout I happened to meet a new resident who stated that he and his family had searched all over the Poconos for a community to raise his family in. His searched led him to Penn Estates and all I heard from him were praises for the community. This was breath of fresh air since in our position on the Board we here our fair share of complaints and criticism. To say the least it made my Holiday weekend that much better!

Please remember to drive safely on our roads. Thank You.

Are You Ready for Cold Weather?

By Laura Jones, Community Manager

Fall is the time to prepare for winter—cold and wet conditions not only make you miserable, but they can damage your home. Some winterizing can wait, some can't. Make a list of what needs to be done, and tackle the time-sensitive tasks first. Here's a simple checklist from the association to help you get a jump on winter.

Indoor Winterizing:

- Examine doors and replace weatherstripping as needed.
- Examine window caulking and reseal where needed.
- Examine and repair vents where needed.
- Clean chimneys and flues.
- Remove items near heat vents.
- Place nonskid runners or door mats outside to help keep water, sand and salt out of the house.

Outdoor Winterizing:

- Cut back tree branches and shrubs that hide signs or block light.
- Examine outdoor handrails and tighten if needed.
- Turn off electrical breakers for outdoor equipment.
- Close hose bibs.
- Clean out gutters and downspouts.
- Clear yard drains.
- Spray outdoor locks and hinges with lubricant.
- Stake driveway and walkway edges that may be difficult to find under deep snow

Assemble, stockpile or refresh winter supplies:

- Batteries
- Candles and matches
- Ice melt and deicer
- Sand
- Snow shovels
- Generator fuel
- Antifreeze

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	2nd Tuesday.....	7:30 pm
Communications	3rd Saturday.....	10:00 am
Community Documents	TBD	
Community Safety.....	1st Saturday	9:00 am
Finance	4th Saturday.....	9:00 am
Government Relations	TBD	
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.....	4th Wednesday	7:00 pm

Mah Jongg

Anyone interested in playing Mah Jongg? We play every Monday 11:45am to 4:30pm.

For more information please call Clarice Wilkens at 570-421-0391. We will teach you how to play, even if you've never played Mah Jongg before. We have a great group of people each week and we hope you will join us!



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The 2016 PEPOA Budget Adoption Process

By Sean Reilly, Treasurer

The Preliminary PEPOA Budget has begun its annual cycle of preparation.

> Step One - The Community Manager, Laura Jones, as per the by-laws, has prepared the draft budget and presented it to the Finance Committee.

> Step Two - The Finance Committee met in four evening meetings and modified the Draft and approved it to be sent to the Board of Directors. The Chairman of the Finance Committee, Mr. Gil Flecha, delivered the budget and presented it in detail to the Board.

> Step Three - On 9/11/15, the Board at its open monthly meeting, approved the Preliminary Budget for publication and a 30 day comment period.

> Step Four - The Preliminary Budget is published in this issue of Harmony and on the PEPOA website for review and comment by the membership.

> Step Five - The Treasurer will chair an open forum on the Preliminary Budget on 10/10/15 in the Community Center at 9:00am. Written comments may be sent to the Board or the Finance Committee at info@pepoa.org, or dropped off at the Administration Office.

> Step Six - The Board will meet to review public comments and adopt the Final Budget at a Special Budget meeting on November 14. The Final Budget will be posted on the PEPOA web site.

Budget Summary

OPERATING BUDGET

Proposed Operating Revenue	\$ 1,826,655
(from dues and other revenue and rollover of \$100,000 from the anticipated 2015 surplus)	
Proposed Operating Expenses	\$ 1,815,108
Proposed year end Operations Balance	\$ 11,547

CAPITAL IMPROVEMENTS

Proposed Capital Improvement Budget Income	\$ 66,770
Proposed Capital Improvement Expenses	\$ 39,480
Proposed net increase to Capital Improvement Fund	\$ 27,290

CAPITAL RESERVES

Proposed Capital Reserve Income	\$ 224,810
(from a \$150 portion of each members dues plus interest)	

CAPITAL RESERVE EXPENDITURES

Expenditures will include an as yet to be determined set of projects projected in the Capital Reserve Study, including road repairs, tennis and basketball court repairs, maintenance equipment, mowers and vehicles. Note: Each of these Capital expenditures requires a project plan presented to the Finance Committee and Final approval by the Board

ESTIMATED 2015 SURPLUS

Due to the fine work of our Community Manager and staff, an increase in our overall dues collection rate due to staff collection processes, an improving resale market and the watchful eyes of the Finance Committee and the Board, we estimate a potential year-end surplus of \$374,000 in 2015. \$100,000 of the anticipated 2015 surplus will be used as revenue for the 2016 Operating Budget and the balance will be allocated to the 2016 Capital Reserve Fund to be used for implementing the ongoing repair and replacement work outlined in the new Capital Reserve Study.

Approved 2016 Preliminary Capital Budget

Non-Reserve Capital Improvement Budget

INCOME

2016 Dues Income designated to Non Reserve Capital Fund	
CIF Funds designated to Capital Improvement Fund	\$ 66,640
Based on the sale of 56 homes @ \$1190	
Interest Earned on CIF	\$ 130
Total Capital Improvement Contribution	\$ 66,770

EXPENSE

Miscellaneous Small Projects	\$ 10,000
Permanent generators for front and back gate locations	\$ 14,480
includes 3% contingency	
Beach project	\$ 15,000
includes 3% contingency	
Total Capital Improvement Expenses	\$ 39,480

Net Increase to Capital Improvement Fund **\$ 27,290**

Capital Reserve Budget

INCOME

2016 Dues Income designated to Capital Reserve Fund	\$ 223,050
2015 Dues Model \$150	
CIF Funds designated to Capital Reserve Fund	
Interest Earned on CIF	\$ 1,760
Total Capital Reserve Contribution	\$ 224,810

EXPENSE

All expenses are pending BOD approval of the 2016 project plans

Roadway Asphalt Overlay (Primary)	\$ 192,229
Tennis Court Resurface	\$ 118,252
Basketball Court Resurfacing	\$ 45,805
Tennis Court Recoloring	\$ 19,102
Basketball Court Recoloring	\$ 8,139
\$191,298 /this is one project	
Vibratory Roller (replace with skid steer 2016)	\$ 40,000
ARB Vehicle	\$ 25,000
New Holland Bucket Mower	\$ 25,000
Security/Surveillance System	\$ 21,210
Exterior Lighting - Basketball/Tennis Area	\$ 17,830
Asphalt Shingles Admin Building	\$ 8,400
Bingo Machine and Backboard	\$ 10,500
Total Capital Reserve Expenses	\$ 531,467

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2016 Dues

> No Dues Increase

Improved Lots: Dues \$1040 + \$150 Capital Reserve = \$1190

Unimproved Lots: Dues \$835 + \$150 Capital Reserves = \$985

2016 Approved Preliminary Operating Budget

INCOME

DUES REVENUE

Dues Income	1,510,405.00
Prior Dues	11,000.00
Deferred Dues	100,000.00
Interest on late payments	53,000.00
Collection Fees	4,500.00
Delinquency Fee	40,750.00
Payment Plan Application Fee	28,000.00
SUBTOTAL DUES REVENUE	1,747,655.00

OPERATING REVENUE

Public Safety	18,000.00
Interest Income	1,000.00
Rental Registration	16,500.00
Gate Cards	16,000.00
Private Event Rental	3,200.00
Resale Certificate Fee	8,400.00
Codes Enforcement	4,200.00
Miscellaneous Income	10,000.00
Carnival Income	1,700.00
SUBTOTAL OPERATING REVENUE	79,000.00

TOTAL INCOME.....1,826,655.00

EXPENSES

SCHEDULE A - MAINTENANCE

Maintenance Payroll	196,060.00
Maintenance P/R Taxes	25,500.00
Maintenance Benefits	54,900.00
Janitorial Supplies	6,000.00
Buildings & Grounds	12,500.00
Landscape Maintenance	2,500.00
Amenity Repairs	13,000.00
Refuse Collection	12,000.00
Tools/Equip Purchase/Repair	5,000.00
Road Repair Materials (in-house)	5,000.00
Snow Removal	25,000.00
Vehicle Fuel	42,500.00
Vehicle Maintenance & Repair	12,000.00
Gypsy Moth Spray Treatment	10,000.00
TOTAL MAINTENANCE	421,960.00

SCHEDULE B - CONTRACT SECURITY

Monthly Contract Charges	301,392.00
Overtime Charges	12,658.00
Monthly Vehicle Charges	21,600.00
Security Supplies	4,200.00
ACA Surcharge	31,200.00
TOTAL CONTRACT SECURITY	371,050.00

SCHEDULE C - RECREATION (POOL/LAKE)

Rec Payroll-Lifeguard	70,635.00
Recreation Payroll Taxes	12,008.00
Lifeguard Expenses	1,700.00
Seasonal Activities	4,000.00
Lake/Pool Maintenance	10,000.00
Lake/Pool Testing	5,400.00
Equipment Purchase	3,200.00
Amenity Badges	1,500.00
TOTAL RECREATION DEPT	108,443.00

SCHEDULE D - COMMITTEES

Community Safety	635.00
Community Day	6,000.00
Carnival	500.00
Communications Committee	300.00

Nominating Committee	1,800.00
Recreation Activities	10,000.00
Wildlife and Forestry	300.00
Board Expense	600.00
TOTAL COMMITTEES	20,135.00

SCHEDULE E - OFFICE

Management Payroll	100,900.00
Management P/R Taxes	13,115.00
Management Benefits	28,240.00
Admin Payroll	141,850.00
Admin P/R Taxes	18,450.00
Admin Benefits	39,800.00
Codes Enforcement Payroll	38,600.00
Codes Enforcement Payroll Taxes	5,025.00
Codes Enforcement Benefits	10,810.00
TOTAL OFFICE	396,790.00

SCHEDULE F - ADMINISTRATION

Accounting Services	15,000.00
General Legal Services	37,100.00
Computer Expense	19,000.00
Operating Supplies	12,100.00
Leased Equipment	11,000.00
Collection Filing Charges	11,250.00
Annual/Special Meetings	1,850.00
Bank Fees & Interest	2,600.00
Payroll Processing Fee	3,000.00
Credit Card/Bank Fees	16,500.00
Refunds	1,500.00
Alarm System Fees	2,900.00
Gatehouse Support Fees	6,700.00
TOTAL GENERAL & ADMIN	140,500.00

SCHEDULE G - COMMUNITY RELATIONS

Membership Mailings Postage	12,000.00
Website	1,200.00
Dues/Subscript/Staff Training	5,000.00
Advertising	1,900.00
Volunteer Dinner	3,000.00
TOTAL COMMUNITY RELATIONS	23,100.00

SCHEDULE H - COMMUNITY INSURANCE

Insurance - Directors & Officer	11,050.00
Insurance - Umbrella	14,600.00
Insurance - Package (QBE)	65,025.00
Insurance - Worker's Comp	25,000.00
Insurance - Volunteer	1,700.00
TOTAL INSURANCE	117,375.00

SCHEDULE I - TELE/UTILITIES/COMMUNICATIONS

Utilities, Pool Lake, Store, All Buildings.....	68,000.00
Telephone & Communications	19,000.00
TOTAL TELE/UTIL & COMM	87,000.00

SCHEDULE J - DEBT SERVICE

Loan Interest Expense	46,160.00
Loan - Principal	82,595.00
TOTAL DEBT SERVICE	128,755.00

GRAND TOTAL OPERATING EXPENSE1,815,108.00

OPERATING CASH FLOW 11,547.00



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

Eats Around Town

By Julie Harter, Communications Committee Member

As the summer comes to an end, the Labor Day weekend always brings all kinds of fun for people around the country. In our little neck of the woods we have a gem called the Garlic Festival at Shawnee Mountain Ski Resort. I have been going for that past few years, always enjoying the plethora of treats that are offered and of course all with garlic in them. This year, however, was special for me because I got to participate in the festival in more than one way.

First, the owner of Quench Café on 6th and I decided to have a booth this year. We felt that we could bring a different and healthy taste to the festival. The responses were all great on what we served. From the Garlic and Kale burgers to the Garlic Peanut Noodles. Many enjoyed our Garlic Sriracha Chicken satays and people who wanted to keep vegan found our Kale and Chickpea salad refreshing with its homemade Garlic and lemon vinaigrette. With both days being very hot, people were also loving the fresh, from scratch Sweet Thai Iced Tea that I prepared that was made with black tea, fresh squeezed oranges, star anise and other spices, and fresh coconut milk.

The second thing I was fortunate to participate in was the festival's annual cooking contest that is similar to the show "Chopped." Because one of the chefs scheduled could not make it, some of the festival committee members knew I was there and hunted me down to ask if I would compete. Although I was a little nervous, I had a great time doing it and many watchers came up to me after and said the quinoa I made was excellent

even though I was the first to get "chopped." Now, I have a whole year to plan for the next year's competition. Yes, I was asked to do it again.

These two events kept me rather busy the whole weekend but I still was able to visit the other booths to try my yearly favorites like the fried sweet cornbread with mozzarella, Texas style fall off the bone ribs, and the roasted corn on the cob. My daughter always likes to try a sample of the garlic Italian ice but then gets the mango flavor instead. The garlic ice cream is surprisingly refreshing.

If you have not experienced the Garlic Festival, I highly recommend you slot it into your calendar for next year's Labor Day weekend. Please enjoy the following recipe for the garlic peanut noodles I made.

Bon Appetite!



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Garlic Peanut Noodles (served chilled)

Rice Noodles or Vermicelli Pasta
1 carrot, shredded
4 scallions, chopped
2 cups savoy cabbage, julienned
1 handful flat peas, julienned
1 cup steamed broccoli flowerets

Sauce:

4 cloves garlic, minced
2 Tbls Sesame Oil
Hand full fresh Cilantro, chopped
½ cup natural peanut butter, smooth
¼ cup soy sauce
Juice of 2 limes
Mix sauce ingredients and then toss with noodles and vegetables.

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Wildlife & Forestry Committee – Revitalized!

By Robin Nicholson, Wildlife and Forestry Committee Member

Some may know the Wildlife & Forestry Committee had been in hibernation for several years (pun intended). However, in recent months the committee has emerged from hibernation with a revitalized energy and focus. The new, recharged committee has affirmed an emphasis on education, conservation and appreciation of the beautiful environment that surrounds us in Penn Estates.

If you attended Community Day you might have stopped by the Wildlife & Forestry Committee table where over 70 bird feeders were made by our community youth with the guidance of committee members. The children also enjoyed creating and decorating “pet rocks” while learning and talking about our environment.



On Community Day, committee members encouraged residents to express their interest for participation in upcoming fun events sponsored by the Wildlife & Forestry Committee including; Camp Night at the Beach, an educational Nature Walk and a Fishing Contest.

The first event sponsored by the Committee “Camp Night at the Beach” invites residents to join in a family camp night at Highland Lake Beach. During the camp out appreciation and conservation of our beautiful environment will be emphasized along with some good old camping fun to include s’mores, hotdogs and campfire stories!



The committee-sponsored Nature Walk will feature a fun, educational focus. Youth and families are invited to join in an exploration together of our beautiful Penn Estates environment so rich with life and nature while committee member (also science teacher) teaches about the fascinating natural world that surrounds us.

The committee is also planning a catch and release Fishing Contest where youth will enjoy time outdoors and even a prize for fastest and largest catch!

Watch for announcements of upcoming Wildlife & Forestry sponsored events and please join in!



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Penn Estates Community Day

Photos by Nicole Padilla





Penn Estates Recreation Committee presents

KIDS HALLOWEEN PARTY

Saturday October 31, 2015

Penn Estates Community Center

Time: 2:00pm to 4:00pm

Come join us for food, fun and our Halloween Costume Contest!

\$3 per person; Kids under 5 free



TRUNK OR TREAT

Saturday October 31, 2015

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Animal Wellness Center Now Open

By Sharon Kennedy, Communication Committee Member

I stopped by the Animal Welfare Society of Monroe (AWSOM) booth at Stroudsfest this weekend and learned that the new Animal Wellness Center is now open. Personally, I am a great fan of AWSOM, having adopted an incredible little dog from there two years ago. He is my buddy and I am grateful that he was well cared for by AWSOM until we found each other.

At the time, the adoption fees included reduced costs for neutering at a local veterinarian. However, the neuter was still costly due to the office visit and blood work and other necessary vaccinations. The Animal Wellness Center offers these same services at a much-reduced cost.

The person at the AWSOM booth informed me that it is truly a center for wellness care, not for major emergencies and treatment. On the brochure, the spay and neuter services include an exam, sedation and pain medication, anesthesia and discharge instructions for \$100 for males and \$150 for females. (There is an additional charge for large companion animals over 90 pounds.) The recommended blood work is \$40. Spay

for cats is listed as \$60 but if the cat is feral the cost is only \$35.

They offer other wellness services, such as dental cleaning, vaccines, tests, microchip, and nail trims. They are open Mondays through Fridays, with evening hours until 8 on Thursdays. The brochure says that appointments are required. Find out more at AwomAnimals.org or on their facebook: A.W.S.O.M.



Community Safety News

By John Baraniuk, Committee Chair

At Community Day, the Community Safety Committee had tables set up where we displayed various items from the Red Cross on how to prepare in the event of an emergency or disaster. We handed out pocket first aid kits and all-purpose safety lights with reflective bands for residents who are walking or biking in the evening.

We also handed out survey forms so residents can let our committee know what kind of safety seminars or ideas they would like to see happen in the future. Our goal is to ensure the safety of our residents. The committee would like to thank all those who stopped by.

In the photo are some of the committee members who were present. Pictured left to right: Charles Trent, John Baraniuk, Barbara Austin King and Rafael Marrero.

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Instagram: The New PEPOA Frontier

By Katherine Hernandez, Communications Committee

The Communications Committee has started a “Beautiful Penn Estates” campaign on the social network “Instagram.” Our board has approved the effort and we are pleased to share this news with you, members.

Instagram allows us to display beautiful images of our cherished natural landscape and wildlife. The pictures are the main focus of this campaign, but people can leave comments of appreciation, too.

The Committee wants to share this ongoing visual display of our stunning environment within community members, to start. Eventually, we might like to extend our Instagram photos to outside communities, real estate brokers, and potential renters and buyers as a method for communicating the aesthetic pleasures available to PEPOA members.

For now, though, we invite community members to “follow” us on Instagram. In an effort to keep followers limited to PEPOA members, we ask that you send your request as instructed below, and then send a quick email to one of the



following addresses to verify that you live in Penn Estates: newyorkmikey@verizon.net; kmillshernandez@gmail.com; nicholsonvasquez@gmail.com; pinkpradabag@yahoo.com.

In your email, please include your lot and section as well as your Instagram name, so we can approve your follow request.

Here’s how you can find and follow us on Instagram:

For members who have the Instagram app on their smartphones

1. Open your Instagram application
2. Click the search icon (magnifying glass) at the bottom of your screen.
3. Type “penn_estates_wildlife” into the search box.
4. Tap name when it appears in the list below the search box (It will say “The Communications Committee” beneath “penn_estates_wildlife”).
5. Tap the “Follow” button and wait for approval.
6. Enjoy our photos!

For members who do not have Instagram on their smartphones

1. Go to the “App Store” in your phone
2. Search for “Instagram”
3. Select and download Instagram for free
4. Set up your unique Instagram account (follow instructions on screen)
5. Follow instructions above “For members who already have Instagram app on their smartphones”

We hope you enjoy this new way to share the beauty of Penn Estates within the community and agree with our vision of using it to help future members get a sense of what awaits.



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Reading Corner

By Evelyn Infante, Contributor

If you’re looking for a book that’s both informative and entertaining, check out *Field Trip* by Jack Hillman. This is a well-told story of a group of teens that have been chosen by their teacher to go on a field trip to the Delaware Water Gap. They are to visit the last glacial pond in the state, take note of their surroundings, and collect samples of unusual plants, rocks, insects and anything else growing in the woods. It is an entertaining and informative book by one of our own Pennsylvania resident writers with many published books to his credit.



In *Field Trip*, two of the teens plan for the trip by filling their backpacks with as much survival gear as they can carry in order to equip themselves for any eventuality. This preparation comes in handy more than once.

During the field trip, one of the students, Michael, decides he is going to collect the most samples. He and Josh are always in competition, but Josh has a plan. His father had once told him of a cave not too far from the exploration site where the walls are covered with paintings. Josh means to explore that cave, study the rocks and any other gifts the cave might yield so that he can receive extra credit and outdo Michael.

With the teacher’s permission and promise to be back in an hour, he and his buddy Jake take off to find the cave. Two girls who are interested in these particular boys take notice of their departure and decide to follow. Michael sees the girls going off by themselves and follows them. Soon they are all exploring this mysterious and beautiful cave, a cave that unbeknownst to the teens holds a secret they will soon discover.

The cave is exactly how Josh imagined it. His dad was right. Filled within are strange wall paintings and rocks galore to explore. Michael, of course, has to outdo Josh and goes off on his own. He is soon in trouble and as the other three take off in search of him, when they find him, the group is suddenly transported into another realm. It happens so fast they don’t have time to react.

Landing, they find themselves in a strange place with strange plants and insects, but the scariest are the inhabitants who at first take them for invaders. Communication is established after a harrowing experience and the students learn many valuable lessons about this eerie place they find themselves in. Desperate to go home after many frightening moments and thinking they are trapped in this bizarre world forever, they nonetheless find a welcoming populace willing to help them solve the problem of getting back home.

While they are trapped they discover the reason for the portal that took them to this place and together everyone sets about helping one another. Much happens that culminates in a joint effort by two very different civilizations to solve each other’s difficulties.

Field Trip is a lesson in understanding and the importance of communication, tolerance, cooperation, respect, and friendship between two very different societies. This adventure not only brings the students face to face with all these important characteristics between sentient beings, but also among the teens, a closer bond is forged through the shared experience. Along with the students, the reader also gets a mini education about our great outdoors. It is a book for all ages.



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Pet Rules for Penn Estates

Our association is proud to be pet-friendly, and we're happy your four-legged family members are part of our community. Of course, like any good neighbor, it's important that these pets don't create an unpleasant environment for everyone else. To avoid unnecessary disputes and potential rule violations, here are some guidelines owners should follow to ensure their furry friends continue to be a welcome addition to the neighborhood.

Read the Rules: While we welcome pets in our association, we have rules and requirements. Check our website or the association's governing documents for more information.

Service animals are exempt from the association's pet requirements. However, please contact the board or manager to ask for an accommodation to keep a service animal. Proof of the service animal's training or a doctor's certification may be required.

Keep it Clean: No one wants to see, smell or accidentally step in the "gift" your dog left on the grassy common area. When your dog needs to go, properly dispose of it, preferably in a pet waste disposal can. Not only will this keep our community looking better, but it will help keep ground water clean and help prevent the spread of fecal-borne diseases.

Quiet Down: Pets will be noisy from time to time. However, when loud barking or meowing becomes annoying to neighbors, it's time to help your pet become less talkative. First, try to find out what causes your pets to get vocal: Do they get noisy when they've been alone and bored all day and need some playtime? Have they gone through a stressful change in environment recently? Are they suffering from health issues? Do they simply like saying "hello" to every squirrel, person or car that passes by? When you've identified the cause, take remedial actions such as confining them to an area where they feel calm while you're away, removing or blocking as many stimuli as possible, exercising them more and spending more time with them. You can also take them to a professional or

search online for tips on how to train your pets not to get too noisy.

No Wandering:

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Out&About

Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

What a lovely summer! I made it down to the pool and lake in August, finally! The pool was crystal clear. The lifeguards were on the ball, unfortunately for my niece and nephew who merited a couple of blows on the whistle for some minor antics. We had fun. I love when company comes to call and I get to see through their fresh eyes how truly lovely this community is! We also took in some nearby sites, including the Lakota Wolf Preserve in Columbia, New Jersey, just across the Delaware River. Have you been there as yet? I know that some of you went to Stroudfest because I ran into some of my neighbors there. Are you ready for the beauty and fun of autumn?

Here are some of the other upcoming events around the area. As always, I take my information from internet sites. Please call to confirm dates and times and costs. The costs of some events depend on how early you register, especially the half marathon events. So, plan early. Of course, there is a delay between writing this article and the publication of the Harmony. You may want to check the newspapers, and internet for other events. I like 800poconos.com and njskylands.com for upcoming events.

This is a great season for outdoor festivals. On 10/10 and 10/11 Quite Valley Living Historical Farm has their 41st Annual Harvest Festival, including a civil war encampment. Their "Spooky Days on the Farm" event runs from 10/23 to 10/25. Call 992-6161 for details or check their website.

In September and October there are many harvest Festivals. Mount Pocono hosts their harvest festival on 9/26 and 9/27. The Mountain Harvest Festival is at Blue Mountain Resort on 9/26 and 9/27 and they host a Bavarian style Oktoberfest on 10/3 to 10/4. Jim Thorpe's Fall Foliage Days are on 10/3 and 10/4. The Autumn Timber Festival at Shawnee is on 10/10 and 10/11. The Hawley Harvest Hoedown will be in downtown Hawley on 10/2 to 10/4.

Is learning how to paint on your bucket list? For \$35 you can join a Canvas and Paint Party at Murphy's Loft in Blakeslee on the 2nd Thursday of the month, from September through 12/10. Check it out at jennifer@amazonartstudio.com or call 646-2813. Maybe you want to sit back and watch someone else's artistic piece. The Annual Black Bear Film Festival is in Milford on 10/16.

Are you a runner? You could do the Lacawac Lake to Lake 8 K Trail Run and Woods Walk on 10/18. Or you could enjoy the Delaware and Lehigh Heritage ½ marathon run/walk on 11/1 in Northampton. Call 610-923-3548. Or you could enjoy the Poconos Halloween ½ marathon and 5K at Lake Harmony on 11/1. Would you rather sit down to exercise? You could take a train ride then bike back at the Jim Thorpe Bike Train event on 11/7 and 11/8. Call 570-325-3654. Or you could be a bit slower if you want to join MCEEC for the Wednesday Bog Walks through 11/4. Or you could just sit back and enjoy the Lehigh Gorge autumn foliage by taking the Autumn Leaf Train Excursions out of Jim Thorpe on Saturdays and Sundays throughout October. (Advance tickets only!)

Do you love all things Halloween? How about some Halloween Scream Nights at Pocono TreeVentures in Fernwood from 9/26 to 10/31? Call 888-337-6966. You could go to the Waldorf Estate of Fear for any of three "terrifying haunts". That runs in the evenings from 7-11pm, from 9/26 through 10/31. The Hotel of Horrors Haunted House in Saylorsburg is also in the evenings on Fridays, Saturdays and Sundays until 11/1. In lieu of a haunted house, you could go to a pumpkin slinging festival at Pocono Raceway in Long Pond from 10/10 to 10/11.

How about a little free music? There are family friendly concerts at Shawnee Inn at 7 pm from 8/4 through 12/29. Call 800-742-9633.

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



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Selling Your Home? Which Improvements Pay Off

By Maureen Shindle, Contributor

When sellers sit with a REALTOR® to discuss the list price of their house, they go through a litany of improvements made to the property that they believe will add (significant) value to the house. While it is true that some investments can increase the sale price of a house, not every dollar spent yields a return on investment.

The biggest misconception is that replacing the roof can greatly increase the price of the house, when in fact that is not the case. Buyers expect a house to have a leak-proof roof. This is a given. That's not to say that a new roof can't cause a buyer to give the house more consideration, especially when considering multiple properties. Nonetheless, you will not get your money back. This holds true for wells, septic tanks, furnaces, plumbing, electrical and central air conditioning. The basics are expected and a buyer will not pay more for a dry, warm house.

There are upgrades and investments a seller can make that will increase the value and list price of the house. Kitchen and bathroom improvements are two of the best and are very attractive to buyers. And while a buyer appreciates a beautiful bathroom, more important to them is a sufficient number of bathrooms. If the house has three or more bedrooms and only one full bathroom, then the seller's money is best spent on adding another full bathroom. If space is an issue, then include a walk-in shower instead of a bathtub. A National Association of REALTORS® study by Florida State University professors G. Stacy Sirmins and David Macpherson found that the addition of a bathroom resulted in an 8.7% increase in the sale price of a house, more than twice the rate for adding a bedroom.

Before buyers get to see your new bathroom or beautiful kitchen, you have to get them in the door. That's where curb appeal plays a key role. The exterior of the house must be warm and inviting in order to get buyers inside. Make investment decisions wisely here as well. Keep the lawn healthy and well-groomed. Consider power washing the house, decks and porch. Add seasonal flowering plants. Assess the walkways, front porch and even the

front door for opportunities for improvement. A fresh coat of paint on the front door can make a major difference for very little money. Refrain from going overboard. Spending \$20,000 on landscaping does not translate to a \$20,000 increase in the list price. That's not to say that you shouldn't invest in landscaping or any other upgrade that gives you pleasure, just realize you may not get your entire investment back.

Most buyers have limited resources to spend on a house. If they do not have to spend money on the basics, they are more likely to buy the house and upgrade the kitchen or bathroom themselves. Buyers typically come into a new home with plans to remodel. They do not buy a home expecting to replace the roof.

Similarly, sellers have limited resources to invest before selling their house. It is important that sellers ensure that the basics (and expected) items have been taken care of.

Here is a list of things you can do to make your house more sellable without breaking the bank.

Exterior

- Keep the grass freshly cut and remove all yard clutter.
- Apply fresh paint to wooden fences.
- Paint the front door.
- Weed and apply fresh mulch to garden beds.
- Clean windows inside and out.
- Wash or paint home's exterior.
- Tighten and clean all door handles.
- Ensure gutters and downspouts are firmly attached.

Interior

- Remove excessive wall hangings, furniture and knickknacks (consider a temporary self-storage unit).
- Remove personal photos, religious objects and sports memorabilia
- Clean or paint walls and ceilings.
- Shampoo carpets.
- Clean and organize cabinets and closets.
- Repair all plumbing leaks, including faucets and drain traps.
- Clean all light fixtures.

Mishoe Seeks Seat on Stroud Township Board of Supervisors

By Katherine Hernandez, Communications Committee Member

It is my pleasure to help Luna Mishoe, former President of the PEPOA Board, announce his candidacy for Stroud Township Supervisor, a role he aims to fulfill while maintaining his current Director position on the Penn Estates Board of Directors. You may recall that Mishoe was recently elected for a second term on the PEPOA board, which is a strong indicator of his electability. We can be confident of his ability to represent us on both levels.

Mishoe is eager to represent Penn Estates on the township level and to influence positive change for our community. As a resident of Penn Estates since he and his lovely wife built their home here in 1997, he is honored and grateful for every opportunity to make it an even better place to live.

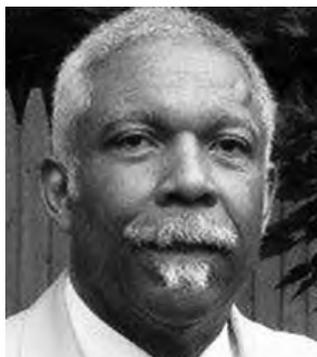
When a seat on the Stroud Township Board of Supervisors was vacated recently, Mishoe was sought and encouraged to seek it. The Board consists of three members who are responsible for governing the entire Township, including its financial stability. They also oversee such matters as maintenance of roads and bridges, land use, planning, environmental protection, building code enforcement, and other Township concerns.

As a trained City and Regional Planner and a former County Planning Director, Luna Mishoe is qualified for the tasks of Supervisor. He welcomes the chance to apply his wealth of experience to the Township, and aims to work with other governmental agencies to save both time and money for our tax payers.

We need to support Luna's run for the Supervisor seat. A campaign committee is being established and requires members. Please volunteer to support Mishoe in this important venture, as Penn Estates stands to gain from having its first representative on the Stroud Township Board of Supervisors. Volunteers will be called upon to create and distribute campaign literature, spread the word on social media and the press, organize house parties and visitations, plan and facilitate fund raisers and meet-n-greets, and of course there are myriad other ways you can help. Call, text, or email to let us know how you would like to lend support.

Luna Mishoe is in this race to win it, and he needs your help to do that. Let's get behind him. After all, his victory is also ours.

Volunteers, and all residents interested in more information, please call or text: 973-493-6308. You can also email: l.mishoei1@gmail.com



Real Estate Update

By Maureen Shindle, Contributor

I am happy to be presenting you the Real Estate statistics pertaining to PEPOA properties. Information has been gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service on September 3, 2015.

Category	Active	Pending	2015 Sales to Date
Total	82	21	74
Foreclosures	15	9	45
Short Sales	5	0	2
Lowest List/Sold \$	\$29,950	\$25,000	\$19,900/\$21,000
Highest List/Sold \$	\$109,194	\$98,316	\$324,900/\$322,000
Average List/Sold \$	\$279,000	\$299,900	\$80,471/\$77,429

*Pending information reflects only list prices as sold information is not available until the sale is final. 2015 Sales to Date include sales from 1/1/2015 to 9/3/2015. Average Sale Price of these sales is \$77,429 which is 96% of the Average List Price. Of the 82 Active Listings, 15 are foreclosures and 5 are short sales.

DISTRESS SALES: Defined as sales of properties that are bank-owned (foreclosure), or short sales (where sellers sell for less than what they owe their mortgage lenders), distress sales made up 63% of the transactions for 2015 year to date. This number has a huge impact on our market because of the drastically reduced prices they allow.

About the Author: Maureen Shindle is a 13 year resident of Penn Estates and Past President of PEPOA Board of Directors and a REALTOR® with Keller Williams Real Estate in Stroudsburg. Comments and questions welcome at mpshindle@kw.com or mpsbalancedliving@kwrealty.com.

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Let's Go Geocaching!

By Jennifer Nicholson, Communications Committee

What is geocaching (jee-oh-cash-ing) you ask? It is like a modern day treasure hunt, only without the treasure. It is the thrill of the find that drives this treasure hunt and the reward is the hard earned glory of being able to sign your username to a little scrap of paper. Give it a try and you will be hooked as quickly as I was.

All you need to start your geocaching adventures is a smartphone. Some in the old school crowd, with more skills than I, use coordinates and a GPS device. But for newbies it might be more fun to just download the geocaching app onto your smartphone.

There is a free trial version and if you give it a try and love it as much as I do, you can upgrade to the paid/premium version (\$9.99 for a 3 month membership or \$29.99 for a year).

Once you have your app and set up your account with your username (more on this later), caches all around you will pop up on the map. A hidden world of hide and go seek that you never knew was going on is now visible for you to join in. Choose your first cache and the GPS in your phone will guide you to the general area.

You may need to make use of the hints when you start out. Soon your spidery sense will kick in and you can narrow down the cache area. Then you find it. Most caches are a container with a log book or some piece of paper. You sign your username, click the "Found it" button and the marker on your map is replaced with a smiley face. Smiley faces indicate found caches. Signing a little piece of paper never made me so giddy.

Caches vary in size, difficulty and contents. Nanos are the smallest, some are ridiculously small. The next size up is micro and then size increases all the way up to the ridiculously large. The app will also tell you the difficulty level. I have heard of some crazy difficult ones...ones that require rock climbing or spelunking. Some are ingeniously camouflaged. But then some are super quick and easy and intended to be so. These "easy" caches are called "cache and dash" and are meant to be found relatively quickly.

Caches are in the woods AND in urban areas. There are caches in our local parks and along Main Street in Stroudsburg. As I explained, most caches are just a log book/paper but some have trinkets to trade. I have my own designated caching backpack filled

with goofy trinkets to leave in the larger containers. Some caches may have a "trackable." A trackable is a specially purchased coin or tag with a code on it. You can type in this code on the geocaching website and find out what the designated goal of that track-

able is. Some have the goal of being picked up and eventually making it to a certain destination. Some are more vague. I recently found a trackable with the goal of making it "as far north as possible". If I can help a trackable with its goal in a reasonable amount of time I pick it up and drop it off a little closer to desired destination.

This is just the intro to the world of geocaching. There is so much more. There are geocaching events, virtual caches and of course you could start hiding your own. The rules are simple. All caches must be on property that is accessible to everyone (sorry, no official caches allowed in Penn Estates). No hiding where someone will get in trouble for trespassing. If you are hiding on property of a business you must have the business owners permission. If you take a trinket, leave a trinket. Hide safely, don't hide a cache in the middle of the road or up a telephone pole. And most importantly, tread lightly. Leave minimal to no impact on the environment.

Geocaching is fun in a group of friends or family (my sons assist me) or totally solo. It is addictive. Soon you will be checking your app everywhere you go. It can be just for fun or you could get competitive. I know some people with caches in the thousands. They even have geocaching clubs that you can join. It is a great hobby and I highly recommend that you give it a try. Oh, and pick that username wisely. I did not, but I have already signed 79 caches with it so it's too late to turn back now. Your username is what you will be known as in the geocaching world. But look me up...my username is "pinkpradabag."



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Writing Workshop

By Katherine Hernandez, Communications Committee Member

On Saturday, August 22, a few youngsters gathered with me in our beautiful Oak Room for two hours to participate in our first Writing Workshop for kids, ages 10 - 17. The instruction focused on finding personally relevant topics and making quick drafts, which help the writer bypass the problematic "block." Writers then revised and edited their work with the help of peers and me, their teacher.

By the end of our workshop, each participant had produced a piece of writing that would be eligible for publication in Harmony. There would be one winner chosen by a committee of judges. The kids were excited at the prospect of seeing their work in print, and the Communications Committee is just as pleased to include a young voice in this issue.

Our group was small, so each writer had the benefit of undivided teacher time and they quickly acclimated to speaking up in group discussions and working closely with a partner whom they'd just met.

The kids read a recent issue of Harmony, noting the types of articles included, as well as what/who was not represented. They talked over some ideas for contributions that would fit into Harmony's profile but that would also enhance the paper by extending its repertoire.

The goals of the workshop were: to convey to kids that their voices and experiences matter; to get them interested in writing as a means both of exploring their viewpoint and of sharing it; to inspire interest in reading Harmony to learn more about their community; and to brush up on writing skills before school started. I believe all goals were met.

Of course, the writing workshop would not have happened without the support of Communications Committee, Penn Estates Administration and Maintenance, the parents who brought their kids to the center on a lovely Saturday morning, and the writers themselves who took the time to participate. I am grateful to all and hope to do a similar workshop in the near future.

As a member of the Communications Committee, I am so pleased to announce that the winning entry, "Camp Night for Amateurs," was written by Gabriella Vasquez Nicholson, age 10. You can read it in this issue.

Editor's Note: We have published the winning entry in this issue. The other stories were very good and successful in other ways. There will all be shared in future Harmony issues. We want the community to enjoy what these budding writers have to say.

Camp Night for Amateurs

By Gabriella Vasquez Nicholson, Writing Workshop Contest Winner

Now, my family isn't really the outdoor type, so when we started talking about camping, all I could think about was BUGS, Bears, and sleeping on the hard ground.

We were going camping the next day, so I had to prepare. First and most important, we



had to get an air mattress! But, though focused on camping, all I was really thinking about was that it was going to be a chance to spend time with family.

The next day...

I was in the car with my mom on our way to the campsite. We were all prepared.

When we got there, I could see my Aunt Jenny and my little cousins, Ashwin and Ravi. I got out of the car and ran to them.

"We're going camping," they both shouted.

"I can see that," I said.

My aunt was trying to start the fire, 'cause it was getting darker. My mom was getting some stuff out of the car.

"Can you guys go find some dry sticks to help start the fire?" Aunt Jenny asked.

Ravi didn't want to leave Jenny. So Ashwin and I went to look for some sticks without him. Five minutes later, we came back with four handfuls of sticks.

"Great!" Aunt Jenny said. The fire was roaring. Everything was great.

"Where's my S'mores?" Ravi said.

My mom got out some crackers, marshmallows and chocolate and we started making S'mores. I had like five and felt like I was about to barf.

"Ghost stories!" I said. As I was telling my story, Ashwin started crying.

"Why are you crying?" I asked.

"It was scary," he sobbed.

"But I didn't even finish," I yelped. "Fine," I said.

Then everybody finished their ghost stories, except for me.

Then we all snoozed out in the tent—well, Ashwin and Ravi did, anyway. My aunt and mom froze during the night.

I smiled all night. It was a good time with family after all.

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Wildflowers

By Michele Valerio, Contributing Writer

While hiking, I frequently find wildflowers. At first I only saw them in parks like Jacobsburg State Park or on the McDade Trail in the Delaware National Recreation Area, where there are trails in fields and wide open spaces. Jacobsburg State Park is a really lovely park that offers environmental education programs and is located in Wind Gap PA.

The most common flowers I see there is Thistle and Milkweed. Thistle has a vibrant purple color and the flower and leaves are characterized by sharp prickles on the margins. Milkweed has light pink clusters of flowers and is the only plant where the Monarch butterflies lay their eggs.



ta to whitish-pink; sometimes the whitish pink flowers will have darker pink venation. This plant grows 6 to 15 inches tall and flowers generally between May and July.

May Apple or Podophyllum is easily missed since the flower part is under what looks like an umbrella of leaves. The plants produce several stems from a creeping underground rhizome; some stems bear a single leaf and do not produce any flower or fruit, while flowering stems produce a pair or more leaves with 1-8 flowers in the axil between the apical leaves. The flowers are white, yellow or red, 2-6 cm diameter with 6-9 petals, and mature into a green, yellow or red fleshy fruit 2-5 cm long.



After a couple of years of hiking I started to notice little secret gems within the forest. Flowers that you really have to look for in the woods and wetlands. The Pink Lady Slipper is one of my favorites and it is actually an orchid. It has two opposite basal leaves with conspicuous parallel veins and a large flower at the end of an erect stalk. The flower is magen-



Trillium is a delicate beautiful little flower which has three green or reddish sepals and usually three petals in shades of red, purple, pink, white, yellow, or green. It is delicate looking beautiful little flower that I rarely see.

While there are many more flowers out in the woods I mentioned the ones that I feel are very different and pretty special. Happy flower hunting!

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