

# Harmony with Nature Company of the Nature Company of the Nature Company of the Nature Company of the Nature

**Penn Estates Property Owners Association** 

June/July 2017

#### **Annual Meeting, May 6, 2017**

#### 2017-2018 Board of Directors Election Results

These results include both the ballots received by proxy and in-person votes for those that attended the annual meeting.

Jose Padilla	114 votes	3-year term
Bettyanne Nevil		•
Sandra Bonet		•
Eric Alexander		3
Brinson Howard	57 votes	

#### 2017-2018 Officers and Board of Directors

Congratulations to the returning directors and new director Sandra Bonet.

President: Sean Reilly Vice President: Jose Padilla Secretary: Sandra Bonet Treasurer: Ron Gatti

Directors: John Baraniuk, Gary Conforte, David Juliano,

Luna Mishoe, Bettyanne Nevil

#### **Bylaw Amendments Results**

These results include both the ballots received by proxy and in-person votes for those that attended the annual meeting.

Article VIII, Section G (3) Assessments	amendment passed
Article IV, Section C Board Composition	amendment passed
Article VI, Section 1 (E) Election & Term of Office	amendment passed
Article IV, Section F (1) and F (3) Creation,	
Removal and Filling of Mid-term Board Vacancies	amendment passed
Article 1, Section E Definitions; Article IV,	
Section D Nomination of Directors	amendment passed

#### **Meet the Candidates Forum**

by Lucy Jacobsen, Chair Nominating and Steering Committee

The Nominating and Steering Committee held its annual Meet the Candidates forum on Sunday April 30th, 2017. All 5 candidates were given 5 minutes to speak, introduce themselves and talk about why they want to be a member of the Board of Directors. Attendees were asking questions and each candidate was given the opportunity to answer them. Although attendance was poor, those that did attend enjoyed themselves and had the opportunity to chat one on one with the candidates.

Once the forum was over, attendees were invited to join us for food, beverages and desert and also get to meet other residents of Penn Estates.

I would like to thank the members of the committee for all the hard work they put into this event, especially Mark Jones, who as always, did a great job coordinating the menu and décor. The committee also bid farewell to our Liaison, Adrian Martenco, who is stepping down as a board member. The committee presented him with a plaque as a token of our appreciation for all he has done for us over the past 5 years.

Stroudsburg, PA 18360 PERMIT NO. 48

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#### Final Message from Laura Jones

This letter was harder to write than I thought it would be and know that with every word I have tears in my eyes. I have been given an opportunity to advance my career in Community Association Management but it comes at the cost of leaving the community that has been a family to me for what seems like forever.

I wish I could find the words to express all of my hopes and appreciations to every member of this community, but find that there are none enormous enough to fit it all in.

I've had the absolute honor of working with some of the most incredible people in the world and my success as the Community Manager of Penn Estates can be credited to the support staff in the Administration Office and Maintenance; I couldn't have done this without them. Mike, Shawn, Bill, Paul and Craig; thank you; Nicole, Joanna, Lisa, Sue, Brigitte and Wayne, you're an awesome team! I'll miss you greatly.

I've also had the honor of working with some of the most selfless volunteers! The volunteers are truly the backbone of Penn Estates. Thank you all for all that you've done during my tenure and I look forward to hearing of future successes.

Thank you again for learning and growing with me and allowing me the honor of representing this beautiful community.

#### Laura M. Jones



Barred owl sighting in Section C

Photo by Mr. Led

## The Search for a New Community Manager - A Tough Act To Follow

by Sean Reilly, incoming PEPOA President

After eight years of faithful and excellent service to our community, our Community Manager Ms. Laura Jones is moving on to a new and expanded opportunity in her field of community management in the Pocono region. She learned a lot here, expanding her skills, and has left a lot here leaving us better off for her tenure. We all wish her well and much success.

Under Laura Jones's management leadership and many Boards since 2010, PEPOA has had eight years without a dues increase, had budget surpluses each year, rebuilt a \$ 1,000,000 major roadway, and paid off all our debt. We are debt free.

The Board of Directors will miss Ms. Jones as we begin our search for a new Community Management Leader. Our search has begun with advertising in CAI professional association postings and the Internet.

#### **Maintenance Update**

by Mike Davison, Maintenance Manager

Hello everyone! Many of you know me; I'm Mike Davison, manager of maintenance for the community. This is my first ever Harmony article and I look forward to many more.

I enjoy my job and take pride in maintaining the buildings, grounds and roadways for over 22 years. Signs of spring have been peeking out early all over the community; flowers are starting come up; potholes are starting to grow; birds are starting to sing and trash is showing up everywhere!

The entire department will work diligently on the roads and cleaning up the unsightly trash. Please do your part to help us control litter by securing lids to trash bins and advising guest and children to place trash in bins. This is especially true at the school bus stops.

Please be cautious when you see the maintenance staff on the roadways. It's the season for the staff to be out along the roads cleaning up debris and repairing potholes. We appreciate your assistance with our safety.

Also, as a reminder; all homeowners are responsible for clearing leaves and debris from the culverts on their property. Please consider the culverts a priority during your spring clean-up to avoid unnecessary flooding during heavy rains.

#### Stay in Touch with Penn Estates

Website: www.pepoa.org

**Facebook** 

Official Page: Penn Estates Property Owners Association

**Resident Group:** Living in Penn Estates **Other:** Penn Estates Online Yard Sale

Instagram: penn\_estates\_wildlife

Twitter: @PennEstatesPOA

Harmony Editor email: pepoaharmony@gmail.com Board of Directors email: board@pepoa.org



#### **Get to Know Our Local Library**

by Sue Lyons, Contributor

Albert Einstein once said: "The only thing that you absolutely have to know is the location of the library." Here at Penn Estates, our local library is the Eastern Monroe Public Library. The main branch is located at the corner of Chipperfield and Route 611, about a 10-minute drive from the back gate.



And once a week the

library gets a lot closer when the Bookmobile visits. It is parked over by the community center every Tuesday afternoon from 4:00 to 4:30 pm, with books for both adults and kids

Two years ago, I shortened my daily 140-mile roundtrip commute from Penn Estate to Rutgers Law School Library, where I served as the associate director, and began work as the director of the Eastern Monroe Public Library. Three other library staff members also call Penn Estates home, and we are happy to count many Penn Estates residents among our regular library patrons. The library offers something for everyone, including:

- Over 200.000 books and DVDs
- Story-time programs for kids
- Summer reading programs
- Free weekly computer classes
- Free access to computers and WiFi
- Free online databases
- Free e-books
- Free meeting space for hundreds of community groups
- Free monthly concerts and film programs

We send out an e-newsletter twice a month with news of all the upcoming events at the library. If you are not receiving the newsletter, you can sign up at: https://monroepl.org/?page\_id=2604

The library has been serving Monroe County for over 100 years. The main Hughes library opened in 1996. Thanks to a generous grant from the Hughes Foundation, we have just begun renovations to update the main library. On the second floor of the library we will be adding restrooms, study rooms, and two new meeting rooms. On the first floor we will be adding a cafe/bookstore next to the circulation desk. These renovations are scheduled to be completed in August.

During that time you may want to visit our two other branches. The Smithfields Library is on Route 209 just north of Buttermilk Falls Road and the Pocono Township branch is located in the back of the Pocono Municipal building on Route 611.



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#### **Real Estate Update**

by Maureen P. Shindle, Contributor

The Penn Estates real estate market continues to outpace last year with 37 closings and 25 pending transactions as of May 4, 2017. If all pending transactions close, we are averaging 12 sales per month putting us on track for 144 closings this year.

There are currently 45 active listings of which 7 are foreclosures and one short sale. Of the current pending deals 7 are foreclosures. Foreclosures (16) were 43.2% of sales during 2017.

Information has been gathered from the Pocono Mountains Association of RE-ALTORS' Multiple Listing Service for the period of January 1, 2017 to May 4, 2017.

Category	<b>Active Listings</b>	<b>Pending Sales</b>	<b>Total Sales</b>
Total	45	25	37
Foreclosures	7	7	16
Short Sales	1	3	0
Low List/Sold Price	\$59,700	\$31,500	\$25,000
High List/Sold Price	\$349,900	\$199,900	\$225,000
Avg. List/Sold Price	\$145,772	\$110,463	\$93,441
Avg. Days on Market	148	121	180

2017 Sales to Date include sales from 1/2/2017 to 5/4//2017. Average Sale Price of these sales is \$93,441 which is 77% of the Average List Price. Foreclosures represent 42.3% of the sales for Penn Estates to date.

Pending Sales: list prices (sold information is not available until sale is final). Distress Sales: 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 42.3% of the transactions for 2017 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 16-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 mpshalancedliving@kwrealty.com.

#### **Committee Meeting Schedule**

Appeals	. 1st Saturday	10:00 am
ARB		
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

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



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

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#### **A Volunteer's Dinner**

by Katherine Hernandez, Communications Committee Member

On April 15th, a lovely crowd of Penn Estates volunteers, board members, and administrative staff came together in our newly renovated Oak Room for a catered dining experience. The Chill Grill supplied the scrumptious fare, and the Barned Bat crafted the volunteers' tokens of gratitude.

This evening was a chance to recognize some of Penn Estates' most selfless volunteers, as much as it was an opportunity to mingle with neighbors we usually see in the context of our volunteer work. Members of various committees also had the chance to rub elbows with those who serve on different committees—a rare occasion in our busy, often hectic lives.



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The conversation was riveting. Everybody was friendly, joyful, and eager to share their stories. Our board president, Luna Mishoe, gave a heartfelt speech, as did our community manager, Laura Jones, and Nicole and Joanneadministration services staff—made the place beautiful and inviting for all. The event occurs once each year to thank all of the volunteers who devote their time to enhancing the quality of life here in Penn Estates. Every year a "Volunteer of the Year" is designated. This year the award went to Willie Barbosa for his many years of service on Penn Estates Committees. I felt appreciated for my small part, but more significantly, I was honored to share that evening with so many wonderful people who contribute to this community in myriad meaningful ways.

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## I Can't Come to Work This Week. I Have Leaves!

by Jennifer Nicholson, Communications Committee Member

If you back up to woods and can blow your leaves into the woods, then I envy you! I can't. I, like at least a few others in Penn Estates, have houses all around me. For those of us in this situation, getting rid of leaves every year is a major headache. I wish it was a requirement that "leafers" (out of towners that come visit in the fall to see the beautiful leaves) had to each take a Hefty bag of leaves back home with them as a mandatory memento. But, since that is not happening anytime soon, I thought I would share some of my leaf headache with you and we can commiserate together.

I am still trying to figure out how my property can accumulate more leaves that I would find deep in the woods. My little, mostly cleared, quarter acre gets bombarded with those decaying little former photosynthesis factories. When I first moved here I foolishly thought that I would "just bag them." Ha! Ha!

Bagging just a small amount of leaves is backbreaking work. The massive amount that I get is impossible. After expressing my frustrations a neighbor (who backs up to woods) suggested just letting them rot. That sounded great! They said just let them rot and by summer they will be mostly gone. Fantastic! So I did that and had leaves everywhere all summer and then even more added to my problem that fall. I don't think one single leaf rotted that year.

Finally I decided to get down to business. This was war! I armed myself with a leaf blower/mulcher, a tarp and those leaf grabber claw things for your hands. I thought I would blow them all onto a tarp and take them to the leaf drop off. By now I had accumulated a ridiculous amount of leaves. After a few trips to the leaf drop off I realized that this was not practical at all. I just can't fit enough into my car to make it feasible.

So last year I decided to start pricing a landscaping company, freelance handy men and anyone at all for the job of leaf removal. That ended abruptly. Way out of my price range. I can't afford it. Not to mention that it would be a yearly recurring expense that will never end....ever.

So as I daydreamed about being surrounded by pine trees instead of the dreaded deciduous, I toyed with the idea of buying a mulcher. The reviews were horrible on any that are affordable and it is still a lot of work.

I hired a guy to at least blow them all to one side of my property so I am not trudging through knee deep leaves everywhere I go. The deer love it. They nap in the massive leaf mound every day and no doubt infest the leaf mound with my ultimate nightmare: TICKS!! And that's where I am now. I avoid the leaf/tick mound like the plague and have lost use of about 25% of my property.

Oh, I'm sorry! Did you expect me to have a solution? I don't. I have leaves....lots of

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## Help Yourself: Work With the Right Real Estate Agent

by Maureen P. Shindle, Contributor

Thinking of selling your house? Perhaps you are in the market to buy. In either case, you are about to embark on an extremely stressful life event. Selling or buying a home is an emotional, financial, exciting and life altering occurrence. However, before you begin sweating and shaking, know that help is available. There are professionals, AKA real estate agents, whose job is to help you and reduce the stress and trauma of buying or selling a home. The key is to find the right agent.

Given the complexities and magnitude of buying or selling a home, it is imperative that you work with a real estate agent you trust. You want someone who will be completely honest with you; someone who will give you the bad news (and there will be bad news) and well as the good news. You must feel that you can trust your agent with personal and confidential information. The agent you choose should be knowledgeable of the market in general and your geographic market in detail. This is especially important when it comes to the nuances of gated communities.

If you are selling, it is recommended that you interview 2 to 3 agents before signing a contract. Ask about his/her marketing and communication plans. If you have a friend or family member in the business, carefully consider working with them. Mixing business and friendship can have regrettable results, especially if you have to "fire" them. Keep in mind that your acquaintance/family member can get a referral fee if they recommend another agent to you.

Don't eliminate agents because they are new to the business; every agent was new at one time. In fact, new agents often bring more energy to the relationship because of their "newness." If you are working with a new agent, ask about his/her training and support system. Do they have a coach or mentor with whom they work? Who do they go to with questions and difficult situations? How do they stay on top of changes in the industry? (This question applies to all agents.) Ask what they did before becoming a real estate agent. Their past experience may be helpful to their new career.

The Comparable Market Analysis (CMA) is an indispensable tool used by real estate agents for sellers and buyers. For sellers, it is used to determine the market value

of your property before putting it on the market. For buyers, it is used to determine if your offer price for a property is in line with the current market. It works the same way for both sides of the transaction. The CMA is based on recent sales (preferably 6 months) in your geographic area or community. A CMA may include Active and Pending listings, however, only Closed transactions are included in the calculation of the recommended price. A CMA should not include foreclosures.

The Comparable Market Analysis process is NOT an exact science. Many variables come into play when pricing a house. These "ingredients" include: size of house and lot; age of house; style of house; number of bedrooms and bathrooms; size and condition of kitchen; presence of basement, garage and other features. The CMA should (to the extent possible) compare apples to apples, e.g. same style of house. And while a market analysis can be done on any house at any time, it is best that the agent see and walk through your property before presenting you with a CMA and price recommendation. Further, you can put any price on your house; however, you stand a better chance of selling if you list within the recommended price range.

Appraisers use a similar process to the CMA when appraising a property for a mortgage company or bank. If your property does not appraise for the price offered by the buyer, the deal is in jeopardy. You will either have to accept the lower price or walk away from the deal. It is important to note that once an appraisal is completed, it is virtually impossible to sell at a value higher than the appraised value. One exception is a cash buyer who loves your house so much he/she is willing to pay above market value. Be assured these deals are very rare.

Some other points to consider are: be wary of agents who try to lock you into a long term contract, especially on the buy side. A listing contract can last no longer than a year. Buyers may consider signing a two week contract to ensure they like the agent; you can always renew for longer. Know that you can get out of a contract if you are not happy with the partnership. Lawyers are not required in PA; however, you have the option to have a lawyer review any and all contracts including the Listing Contract and the Agreement of Sale. You should review the MLS listing before it is posted. This includes details regarding the property, the description written by the agent and the pictures of your property. You can change anything you do not like. And most importantly, your real estate agent has a fiduciary responsibility to work in your best interest, keep confidentiality and to act in a professional manner at all times.

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## **Coyotes of the Poconos: Coywolves**

by Katherine Hernandez, Communications Committee Member

I fell asleep to an unseasonably warm early spring breeze and the gentle sounds of night critters that had been silenced all winter. What a treat it was to sleep with open windows after so many months of heated indoor air. As I drifted off, I was enveloped in the certainty that this would be a wonderful, deep, refreshing sleep.

Long before I was due to wake, however, I opened my eyes. Something was registering in my tired brain, but it wasn't clear just yet. The room was still dark. The breeze still wafted in through the screen... the gentle sounds were coming back into focus and then: a single melodic howl. Then an answering one, and another.

Excited, I sat up in bed and twisted around to peer out my window. It was too dark out there to see anything, but I could feel how close they were: coyotes! One right behind my house on my land; it howled again, and again the answering cries came from farther down the hill near Hallet Road's horse-shoe bend.

The lone one yipped and howled and, as if it were stuck or hesitant, did not travel quickly from my house toward the others. It lingered, calling out. Finally, after what felt like several minutes, but might've only been 60 seconds, I could tell it moved in the direction of its pack. I listened as their voices grew ever more distant, and felt grateful to have woken for this rare pleasure.

Oh, how I wished I could see these secretive creatures. In my seven years living in Penn Estates I've seen exactly two. The sightings were three years apart, but both times I saw a single canid traipsing across my land, just passing through, down the long slope behind all the houses on Lakeside Drive and Crestwood.

Over a month later, my daughter told me she heard howling in the middle of the night. It woke her, as it had woken me, but I missed that nocturnal call. A few weeks after that, my colleague mentioned being awoken by them one night, too. All of this got me wondering about the coyote population near us; I wanted to know how many make their homes here and if they settle in or live nomadically, covering great swaths of territory.

My initial research didn't bring up much information, but when I started digging deeper, I tapped into the world of coyote hunters. I wanted to learn more about the animal than about why people enjoy killing them, though, so I moved on to the Pocono Wildlife Rehabilitation and Education Center's website, www.poconowildlife.



Doing its own thing: the eastern coyote, or coywolf, is a mix of coyote, wolf and dog which has spread across eastern North America.

com, and found an article describing their habits and lifestyle.

It turns out that we have a lot of coyote-wolf hybrids here, known as coywolves, but no true full-blood coyotes. The "coywolf" has DNA from coyotes and eastern wolves and even some dog DNA. They avoid people as much as possible and feed on a variety of creatures, such as "mice, voles, squirrels, rabbits, turkeys, and some deer." They may also feed on feral cats and foxes.

According to the PWREC article, the coywolf lives alone or in small packs. Adults raise their young for several months to a year, or a little longer. If a human comes upon the den or meeting site of a coywolf, the canid may follow the person for some distance as the human retreats. While this might feel like stalking or worse, the behavior is meant to ensure that the "threat" is removed from the pack's vicinity. The coywolf wants to keep its family safe.

We live in such a rich natural environment and I love to learn about the creatures we share our space with—especially the ones who are expert hiders! If you have a coywolf story, please share it with us at pepoaharmony@gmail.com.

#### **Eats Around Town**

by Julie Harter, Communications Committee Member

My daughter and I decided to take a trip on the Spice

Route and weren't let down. This new Indian/ Thai/Chinese restaurant that opened where the Pizza Hut used to be, was a pleasant surprise. It is beautifully decorated with an Asian flair and has a cute bar as well.

We started with two appetizers. First was the Bhel Puri which is a combination of crispy puffed rice, gram flour

noodles and peanuts tossed with a mint and tamarind chutney. Holy moly, the flavors just exploded in our mouths!

The second appetizer was Avocado Fritters. These

were chunks of delicious avocado fried in a light batter, served with a spiced yogurt dipping sauce. I highly recommend both of these starters. We shared an entrée together called Chicken Chattinad. This dish was deli-

cate yet spiced perfectly served with jasmine rice.

Yes, they have desserts! We tried the traditional Indian ice cream called Kulfi. It is a creamy ice cream with chopped pistachios and spices. I am pretty sure I tasted floral essences and cardamom as well. It was a very complex but satisfying dessert. We both loved it so much there were no leftovers of dessert.

Their servings were very generous though, in fact, we had leftovers of the other delicious dishes we gathered.

Can't afford a holiday in Asia? Then take a mini dinner vacation to Spice Route.



#### **Reading Corner**

By Evelyn Infante, Communications Committee Member

The Handmaid's Tale by Margaret Atwood was on my to-read list for a while. When I heard Hulu was going to run a series based on this book, I quickly moved it to the top of the list. Finished just in time to watch the series.

I found the first few chapters slow moving. I kept waiting for something exciting to happen, but this is not that kind of book. The boredom of everyday life for Offred, the woman telling the story, comes through. She tells of a repressive regime in the factitious country of Gilead. Because of declining birth rates, religion



dictated that women of childbearing age, if they were fortunate enough to be chosen, found themselves living a very boring life whose sole purpose was to procreate. They were not allowed to fall in love, make love, or be loved. Their sole purpose was as surrogates for women who could not bear children of their own. If they had husbands and children, they were taken away from them. Older women were put to work cleaning up toxic waste until they died. Some

worked in the commanders' homes as cooks and housekeepers. There were the aunts, the marthas, and the wives, women controlling other women. Friendships were discouraged. Handmaidens were not allowed to socialize amongst themselves. They had to wear hats with sides that did not allow peripheral vision and the same red dresses. Individuality was non-existent.

But this story is not only about women. Men could not look at women with any interest, or even speak to them. Any media of a sexual nature was destroyed, along with sexy clothing. Hypocrisy did exist of course, for the powerful. These men made sure they had a secret place they could go to where they socialized, drank and enjoyed the company of whores. Offred's commander had all sorts of contraband in his study but he was an unhappy man. Seems everyone was miserable.

In Giliad, people disappeared without a trace. There was a wall where dead bodies hung as a reminder that anyone not following the rules would be killed. Mind control was prevalent, no free press, no unsanctioned marriages; people were encouraged to tell on one another, same way totalitarian governments have always behaved. Of course, there is always a resistance in this kind of society, and by the end of the book, you hope it is the resistance that finally saves Offred.

If you read past the last chapter, the story goes on to tell what was discovered years after the handmaiden's story. I found this to be the most fascinating part of the book.

As history has taught us, rights are slowly taken away when people let themselves get manipulated by the powerful and religion is introduced into government. This is why our founding fathers wisely provided for separation of church and state. Once you let religion into governments, before you know it, a narcissistic, power-hungry megalomaniac is running the country.

Keeping people afraid is the first step in controlling a country's citizenry, next is blaming a certain group of people for your dissatisfaction. Then rights are stripped away one after the other under the umbrella of national security. History keeps proving that time and time again. We need stories like these to remind us to be vigilant, always seek out the truth, and make our leaders accountable to us, the people.



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#### **Out About**

#### Things to Do and See in the Poconos

By Sharon Kennedy, Communications Committee

Welcome to Summer in the Poconos! It is a wonderful time to enjoy our community. I look forward to the pool and lake opening, and to our great summer events. It is a wonderful time to enjoy the surrounding areas. Check out the past Harmony articles on hiking in the Poconos. There are festivals and sporting events and craft fairs and all sorts of fun things to do. The following is just an overview of local events. I draw from various sources. However, if you want to look on-line for events within driving distance, I find three sources to be most helpful: 800poconos.com, njskylands.com and lehighvalleylive.com. Please keep an eye out for events listed in the local newspaper. There are so many rafting, biking and train rides that I won't even try to list all of them here.

If you enjoy physical events, check out the Wallyman Triathlon at Hawley on 6/11. Or there are many rafting and paintball skirmishes around the area, some combine both (paddles and battles). How about more peaceful outdoor walks? Walk the Tannersville bog walks every Wednesday from 1. Call 570-629-3061. Or drive a little bit further and enjoy the many events at PEEC, such as the edible and medicinal plant walk on June 12th. Maybe you would rather watch others be active. The Malibu Ranch Championship Rodeo recurs on Saturdays from July 5 to September 3 in Milford. Call 800-862-5428. Or you could enjoy Pennsylvania 400 at Pocono Raceway on July 29-31.



Is it a rainy day and you want to experiment with something different? I enjoyed a challenging time at Poconos Escape. Much like a real life video game, eight of us spent time in a locked room working as a team to unearth clues to finally escape. Check it out on their website at escapepoconos.com.

Music festivals fill the Poconos this time of year. I enjoy wandering around Milford and enjoying music everywhere during their annual Music Festival. It takes place on 6/24 to 6/26 this year. That same weekend is the Pocono Mountains Bluegrass Festival in Newfoundland. Call 610-573-0797. On 6/18, Honesdale hosts the Annual Roots and Rhythm Festival. Call 570-253-5492. Stroudsburg will be hosting free concerts in the park beginning June 2nd from 6-8 on Thursdays.

The Great Tastes of Wine and Food Festival will be at Split Rock Resort in Lake Harmony on 6/25 and 6/26. Call 1-800-255-7625. On 7/16, Shawnee hosts the Annual Wurst Festival. Call 570-421-7231. The annual Festival of Wood is on August 6 and 7 at Grey Towers in Milford. Call 570-296-9630. The Audubon Wildlife Arts and Crafts Festival will be in Hawley on July 16 and 17. Call 484-256-4485.

The weekend of July 4th is mighty busy. The 14th Annual American Freedom Festival goes for 3 days on the July 4th weekend at Dansbury Park in East Stroudsburg. There are fireworks at Shawnee on 7/4, and over Lake Wallenpaupak on 7/4.

#### Things To Do in The 'Burgs

by Robin Nicholson, Communication Committee Member

If you have not visited Main Street Stroudsburg recently, add it to your list of enjoyable things to do! Downtown Stroudsburg now boasts some trendy new places. Among them is Renegade Urban Winery.

The Renegade Winery is located in the historic J.J. Newberry's location at 600 Main Street in Stroudsburg. This very spacious setting has a rustic trendy aesthetic, with plenty of seating and live music on weekends. Renegade has also partnered with Andrea Rimburg of Soho in the Burg art gallery offering the opportunity to see original artwork as you sip some exquisitely crafted artisanal wines. You can even participate in yoga class during the week, making Renegade a truly diverse and entertaining experience.



Briton (Brit) and Amanda Detrick began Renegade and eventually grew into the large beautiful venue we see today. Renegade's name was inspired by their self-proclaimed unconventional way of thinking about wine making. While maintaining wine making tradition and commitment to quality, they strive for innovation.

Urban wineries are a fairly recent movement where wine makers have moved outside of the traditional rural setting adjacent vineyards. Urban wineries may still grow their own grapes or have a vineyard, however they also may purchase grapes from vineyards they select and craft their wine at their urban location. This offers wine lovers the opportunity to enjoy expertly crafted artisanal wines without having to travel to remote rural locations, and if lucky like us, can hop right over to an urban winery in town!

If you have not visited Renegade, make sure to stop in, for a relaxing experience where you can enjoy sampling some amazing wine, with a seasonal cheese plate, peruse original art offered by Soho in the Burg, and listen to live music in a beautiful open setting. Renegade is open 11am to 9:00pm Monday-Thursday, 11am-2am Friday and Saturday and Sunday 11am-7pm! You can also check out Renegade on Facebook at "The Renegade Winery"





















You will hear the Great Crested Flycatcher before you see it with its loud "WEEEEEP" call. This bird specializes in eating insects.



Indigo Buntings can be found in power line clearings around the community. The nests are no more than a few feet above the ground in low vegetation.



Baltimore Orioles can often be seen and heard chasing other birds away from their territory and typically defend close to their nests.



The song of the Red-eyed Vireo sounds like a series of short phrases, as if it were asking and answering the same questions over and over.

## **Breeding Birds**

by Melissa Penta, Contributor

It's spring time! The morning chorus has started up again which means our breeding birds are here. This page features some of the more colorful migratory birds who enjoyed their winters in the warm weather and returned to start families right in our backyards.

Next time you are in your yard or taking a walk around the neighborhood do not forget to stop, listen, and look around for the beautiful birds that we share our properties with.



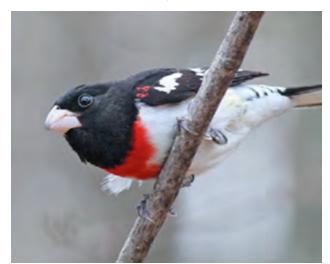
The red of the male Scarlet Tanager is brighter than even a Cardinal and forages high in the trees, so you have to look up to see them.



You can find Tree Swallows flying over our lakes. They nest in cavities of dead trees and may even take a nest box when offered in the right habitat.



The flute-like song of the Wood Thrush can be heard in more wooded areas. He is often part of the pre-dawn bird chorus.



You may have seen Rose-breasted Grosbeaks at your feeders. They will enjoy seed before and after breeding season.





#### Flooding: Every Home is at Risk

by Barbara Austin King, Community Safety Committee Member

We all live in a "flood zone" because any place is capable of flooding, given the right conditions. Even historically dry areas have been known to flood without warning. Flooding is the most common natural disaster in the United States, destroying thousands of homes and costing billions of dollars each year. No matter where you live, you should be prepared for a flood emergency — especially if you live near water, in a low-lying area or down-stream from a dam.

Floods can occur in different ways. Some develop slowly during an extended period of rain, or in a warming trend following a heavy snow. Others, like flash floods, can happen very quickly, without any visible signs of rain. Even small streams and dry creek beds can overflow to produce flooding. Floods account for more than \$1 billion in property losses in the United States each year. Everyone is susceptible to flood damage, whether from storms, water main breaks, or sewer backups.

#### **Types of Flooding and Causes**

Flash flooding caused by thunderstorms and other intense rainstorms, flash flooding is the number one cause of deaths associated with thunderstorms, claiming more than 140 lives each year in the United States.

Coastal flooding occurs when intense, offshore low-pressure systems drive ocean water inland. The water pushed ashore is called storm surge. Coastal flooding levels — categorized as minor, moderate, or major — are calculated based on the amount water rises above the normal tide in a particular area.

Tidal flooding occurs when the tide's range is at its highest level (also called a spring tide), but it can also occur with no storm.

Riverine flooding occurs when freshwater rivers and streams overflow their banks.

#### **Know the Terms**

Flash Flood Watch: issued to indicate current or developing hydrologic conditions that are favorable for flash flooding in and close to the watch area, but the occurrence is neither certain or imminent.

Flash Flood Warning: issued to inform the public, emergency management, and other cooperating agencies that flash flooding is in progress, imminent, or highly likely.

Coastal Flood Watch: issued by the National Weather Service when coastal flooding is possible within 12 to 36 hours.

Coastal Flood Warning: issued by the National Weather service when coastal flooding is occurring, imminent, or expected within 12 hours.

#### **Know What to Do During a Flood**

- Make sure you have secured all of your important documents with trusted family members out of the flood area; or better yet, in another state.
- Keep a battery-operated AM/FM radio tuned to a local station and follow emergency instructions.
- If it is safe to evacuate, take your Go Bag and copies of your important documents.
- If you're caught inside by rising waters, move to a higher floor. Take warm clothing, a flashlight, and a portable radio. Wait for help. Do NOT try to swim to safety.
- When outside, avoid walking and driving through flooded areas. As few as six
  inches of moving water can knock a person over. Six inches of water will reach
  the bottom of most passenger cars, causing loss of control and possible stalling.
  One or two feet of water can carry away a vehicle.
- Water may be contaminated by oil, gasoline, or raw sewage.
- Water may be electrically charged from underground or downed power lines. Stay away from downed power lines, and report them to the power company.
- If you have to walk in water, walk where the water is not moving or use a stick to check the firmness of the ground in front of you.
- Stay out of any building if it is surrounded by floodwaters.

#### **Know What to Do After the Flood**

- Before re-entering a building, check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank and let the building air out for several minutes to remove foul odors or gas.
- Watch for electrical shorts or live wires before turning off the main power switch. Do not turn on any lights or appliances until an electrician has checked the system for short circuits.
- Cover broken windows and holes in the roof or walls to prevent further weather damage.



 Throw out fresh food and previously opened medicines that have come in contact with floodwaters.

#### **Documentation**

Store all valuable papers that have been damaged in a freezer until they are needed (After your cleanup, consult your lawyer to determine whether flood-damaged documents, or just the information in them, must be retained).

Record details of flood damage by photograph or video, if possible.

Register the amount of damage to your home with both your insurance agent and local municipality immediately.

ReadyPA – www.ReadyPA.org

Monroe County Emergency Management - http://www.monroecountypa.gov Pennsylvania Emergency Management Agency - http://www.pema.pa.gov Pennsylvania Insurance Department - http://www.insurance.pa.gov

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## The Big "C"

by Maureen Shindle, Contributor

The Big "C" – Cancer. A word that conjures fear, despair and even death when you hear it. That was certainly my first reaction when I learned that I have cancer. These feelings were not unfounded having lost my mother, father, brother, and too many relatives and friends to this killer. I was all too familiar with the damage, loss and pain that come with this disease.

I knew of chemotherapy and radiation therapy from family and friends and saw the effects first hand. So, in a sense, I was prepared, to the extent you can be, for what I was about to face. I had an idea of what to expect.

What I didn't expect and wasn't prepared for was the compassion, caring, community and courage that my cancer brought into my life. I was and am the recipient of an abundance of compassion from my family, friends, medical team and perfect strangers.

This compassion comes in many forms: days and nights spent by my hospital bed when I was first diagnosed; car rides to my treatments; the knitting of hats and blankets to keep me warm; home cooked meals; cards and calls; and endless prayers. I was (and still am) totally overwhelmed by this outpouring of kindness. It gets me through many a difficult time and gives me great hope. And it has awakened in me empathy for others.

Being on the receiving end of this compassion has given me a heightened awareness of those who are afflicted with disease, poverty, and overwhelming challenges. I find myself more considerate and caring; more aware of those around me. The kindness of others has ignited a renewed concern for others in me.

My illness has also forced me to give up control over many aspects of my life; not an easy thing for a control freak like me. I have no control over how my body reacts to the treatment and medications which includes my energy level and physical abilities. Treatments dominate my schedule and fatigue is frequent and unpredictable. "Going with the flow" has never been a strong suit of mine and adapting to this condition is extremely challenging. Relinquishing control is a very difficult condition of this disease and one I continue to struggle with.

Community has always been important to me and I pride myself on my past participation in Penn Estates be it through committees, as Board Secretary, Vice President and President. I have always enjoyed living here and feel a true sense of community, so it was no surprise to me that so many of my neighbors came forward when they learned of my illness.

I was and remain inspired by the generosity, concern and caring of so many "Penn Estaters." This includes my client and neighbor who sent her sons and husband to clear the snow from my driveway, the friend who installed handicap railings to make my home safe and the so many people who cooked and delivered delicious meals. I am doubly blessed as I have another group of amazing people from my church who have performed similar acts of kindness. How very lucky am I!

So as I battle this disease and work to get healthy again, I embrace the changes it has brought into my life. I am stronger, more compassionate, and more understanding. I am learning what I can and cannot control. I have a greater sense of community and church and value every relationship.

I am eternally grateful for the kindness and generosity of so very many people and work every day to pay it forward. So thank you, cancer, for making me a better person. Now watch out, I'm going to kick your butt.

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#### Living with Injuries

by Michele Valerio, Contributor

As someone who hikes frequently and has made hiking part of my lifestyle, the news of osteoarthritis in my knee was devastating. I actually could not hike for about 4 weeks due to additional injuries from the arthritis and as a result I went through the common stages of grief.

When I finally came to terms with what I had to live with, I made some changes to my outdoor activities. Being outside and connecting with nature is very important to me. Since I can no longer go out and hike as much, I went out and bought a kayak. It had its maiden voyage on the Delaware River a few weeks ago and although I dread falling into the water it was an extremely relaxing day.



We saw an eagle, several loons, and other water fowl that I could not identify. The water was flowing so fast that we managed to go close to 20 miles starting at Eshback Beach off RT 209 and ending at the Visitors Center at Kittatinny near the Delaware Water Gap in NJ. I have only kayaked a few times before so I was pretty nervous but it really is not that hard to do.

I have also added Yoga back into my exercise routine. I started going on Tuesdays at 1 pm at our Community Center with Stephanie, who is an excellent yoga teacher. The class is at a beginner level and it fit right in with my physical therapy exercises including a lot of stretching which really relieves the pain.

I finally started some small hikes. I really like the old golf course off Cherry Lane Raod which has a small one mile loop and is very close to home. I also went up to Dingmans Falls which has a very short ½ mile boardwalk that goes right to the falls. I saw wild flowers and two sets of waterfalls on the hike.

So living with a new reality has been tough for someone like me who likes to move around all the time. I do not enjoy the gym so finding new ways to get outside and remain active has been very challenging. However it is important to continue to move around as it greatly improves my condition. Through this whole experience I found that change is not so bad after all.

#### 2017 Lake Rules

Hours: Monday – Thursday 11:00am – 7:00pm Friday – Sunday & Holidays 11:00am – 8:00pm After 4:00pm the lake may be closed for lack of use

- 1. Have Fun!
- 2. The Grantee is hereby granted the privilege of boating, swimming, fishing and ice skating in the lakes of the Grantor. None of the foregoing activities are to be engaged in for any commercial purpose whatsoever and all such privileges are under and subject to payment by Grantee of such fees as are set forth in the within covenants and restrictions. [Cross reference Declaration of Protective Covenants #21].
- 3. Children under 12 years of age are not permitted in the lake or beach area unless accompanied by a responsible person eighteen (18) years of age or older who shall be responsible for conformance to all lake and beach rules. The responsible person(s) must remain at the beach facility with any/all children under 12 at all times.
- 4. Children under 12 years of age are not permitted to use boats at the lake unless accompanied by an adult who shall be responsible for conformance to all lake and beach rules.
- 5. No china or glassware of any sort is allowed at the beach, consumption of food is limited to designated picnic areas, and all trash should be placed in the provided containers.
- Only boats, canoes or watercraft propelled by oars, sails or paddles shall be permitted upon the waters of said lakes. No motorboats of any description shall be permitted on the waters of said lakes. [Cross reference Declaration of Protective Covenants #22].
  - a. Boat Registration All boats used on PEPOA Lakes must be registered with the Association. Boat registration applications are available at the Administration Building. Annual registration fees are \$5.00. Dated identification stickers are issued for boat registrations; renewal registration and dated identification stickers are required annually. Identification stickers should be affixed to the boat immediately. Lost identification stickers will only be replaced if the owner produces proof of registration (i.e. office receipt) the cost for replacement is \$3.00.
  - b. Boat Racks Boat racks will be made available by PEPOA at one location on each of the three lakes; residents may store boats on the boat rack(s) for a \$10 seasonal fee. Rental applications are available at the Administration Building. Rack space will be available on a first come; first served basis. Once all of boat racks are full, no more boat rack registrations will be issued. Any resident that does not obtain a rack space may not store boats along the shoreline of any lake; dam; levy or spillway. No boats may be left on the water. Residents without a rack space must take their boat(s) back to their property after use. Boats rack storage is a "store at your own risk" policy and the Association is not responsible to damage or loss of property stored at the boats racks. It is strongly recommended that owners secure their boats to the boat rack with a bike lock or some type of tether and lock.
  - Boats must be removed from the racks no later than November 1st of each year. Any boats not removed by November 1st will be removed by PEPOA; locks will be cut and destroyed and a removal fee of \$50 must be paid to retrieve it. Return of boats to resident's property is the responsibility of the boat owner/resident. PEPOA will not provide transport. Any boat(s) not retrieved by the owner after 90 days and written notice will be disposed of at the discretion of PEPOA.
  - d. Improper Boat Storage absolutely no boats are to be store along the shoreline of any lake; dam; levy or spillway. No boats may be left on the water. Both registered and unregistered boats found to be improperly stored will be immediately removed at the owner's expense. A removal fee of \$50 must be paid to retrieve it. Return of boats to resident's property is the responsibility of the boat owner/resident. PEPOA will not provide transport. Any boat(s) not retrieved by the owner after 90 days and written notice will be disposed of at the discretion of PEPOA.
- 7. Users must ensure that all watercraft is equipped with a U.S.C.G. approved flotation device for each occupant. Questions regarding these regulations should be directed to the lifeguard on duty.
- 8. No running, pushing or other horseplay is permitted.

#### 2017 Pool Rules

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

There is absolutely no admittance to the pool unless Lifeguards are on duty.

- 1. Have Fun!
- Guests with owners in good standing shall pay a guest fee of \$3.00 per day if they do not have an amenity badge. [Cross reference Article III - Membership Identification and Access Control, Section (A) - Amenity Access, #2].
- 3. No one is permitted in the pool enclosure except during scheduled hours and only when lifeguards are on duty.
- 4. The pool staff may close the pool during scheduled hours for reasons of safety, weather or maintenance.
- 5. No running, dunking, pushing or other horseplay will be permitted. Always enter the pool with caution.
- 6. No china, glassware, smoking or beverages (except water in plastic containers) of any kind is permitted in the pool enclosure.
- 7. Food is permitted in designated areas only, and not to be consumed in the bathing areas. Proper trash receptacles are provided and should be used accordingly.
- 8. Children under 12 years of age are not permitted in the pools or pool enclosure unless accompanied by a responsible person eighteen (18) years of age or older who shall be responsible for the child's behavior and conformance to all pool rules. The responsible person(s) must remain at the pool facility with any/all children under 12 at all times.
- 9. Children who are not toilet trained must use plastic pants or swim diapers. Children wearing non-swim diapers are not permitted in the pool.
- 10. No diving will be permitted in the shallow end, or off the sides of the pool. No flips, back dives or other similar types of actions will be permitted.
- 11. Only appropriate swim attire may be worn in the pool. Street clothes, underwear or cut-offs are not allowed. The pool staff shall enforce compliance with this rule.
- 12. Deep-water areas of the pool are limited to individuals who can swim the width of the pool in a satisfactory manner. Qualification is at the discretion of the pool staff and verification may be requested at any time.
- 13. No sitting or hanging on ropes and no swinging on ladders will be permitted.
- 14. Gum chewing is not permitted in the pool enclosure.
- 15. Only radios equipped with and used with headphones or ear buds shall be allowed in the enclosed pool area.
- 16. Flotation devices, scuba and skin diving equipment are prohibited in the pool and beach areas, unless permission has been granted by the pool staff.
- 17. No articles of any kind may be thrown into the pool unless approved in advance by the pool staff.
- 18. The primary responsibility of the pool staff is the safety of the swimmers. They have the authority to remove anyone in violation of the rules from the pool for any portion of the day or longer. Chronic pool offenders may be suspended for a day, week, season or any portion thereof, and subject to other action or a citation and a fine, depending on the circumstances.
- 19. Pools and lakes will be cleared for 30 minutes upon hearing thunder. An additional 30 minutes will be added for each thunder clap. In the event of lightning, the pools, pool deck, lakes and beaches must be vacated and remain empty for 45 minutes after the last lightning strike.
- Socializing with or distracting the pool staff while they are on duty is prohibited. No loitering or congregating will be allowed around the lifeguard or guard stand.
- 21. Personal lounges and chairs are permitted in the pool enclosure at the discretion of the pool staff, but may not be stored in the pool area. Association owned lounges and chairs are available on a first come first served basis.

#### Michael's Kitchen

#### By Michael J. Tyrrell, Communications Committee

When the warmer weather finally arrives in the Poconos, everyone wants to chill on the deck with family, friends and good food. No one wants to be stuck in the kitchen. Here are some favorite recipes of mine that are all make ahead. In fact the layered salad, coleslaw and banana pudding should all be made a day before and refrigerated for maximum enjoyment.

The ribs can be made ahead and refrigerated. Bring to room temperature and grill just before serving. The chicken should be served at room temperature and also lends itself to preparing a day earlier. The Texas rib sauce is good stored in the refrigerator for at least a week and works well with chicken and steak. These make great dishes to bring along to pot lucks. You could also use them all as a menu for a large crowd. Hope everyone's summer is the best ever!

#### **Summer Layered Salad** (serves 8)

6 cups shredded iceberg lettuce

2 cups chopped tomatoes (about 1 lb)

2 cups sliced mushrooms (about 6 oz)

1pkg (10 oz) green peas, thawed and drained

4 oz mild cheddar cheese, cubed

1 cup red onion rings (½ medium-size)

2 cups Miracle Whip Light Salad Dressing

5 slices crisp cooked bacon, crumbled

½ cup shredded cheddar cheese

- Layer lettuce, tomatoes, mushrooms, peas, cheese and onions in a 3-quart serving bowl.
- Spread salad dressing over onions to edge of bowl to seal. Cover.
- Refrigerate several hours or overnight. Garnish with crumbled bacon and additional shredded cheddar cheese.

#### **Very Smoky Country Ribs** (serves 8)

2 tbsps smoked paprika

1 tsp salt

½ tsp dried thyme

½ tsp garlic powder

½ tsp onion powder

¼ tsp cayenne pepper

8 bone-in country-style pork ribs, 4 to 5 lbs

1 tbsp canola oil

1 recipe Texas Rib Sauce (recipe follows)

## SPEED LIMIT 25

#### **PLEASE DRIVE SLOWLY!**

The speed limit on <u>ALL</u> Penn Estates roads is 25 MPH, except where otherwise posted.

#### The Garden Struggle

by Pat Krage, Contributor

Penn Estates is one of the nicest and most serene areas in the Pocono Mountains. It also comes with the struggle of planting a garden due to our overpopulation of deer.

Hi, my name is Pat and I've been a resident of Penn Estates for over 20 years. I'm also the manager of Ross and Ross nursery off Paradise Valley Road in Cresco PA. We offer a large selection of deer resistant plants such as Lambs Ear and various ornamental grasses.

Stop in for a visit. I'd be happy to help you address any gardening issues. We offer one on one customer service to help you get that beautiful garden. You could also ask on the Living in Penn Estates Facebook page and I can answer you there. Happy Gardening!

- Heat oven to 450°.
- In a small bowl, combine smoked paprika, salt, thyme, garlic powder, onion powder and cayenne. Brush ribs with oil and season with the smoked paprika mixture
- Place ribs in a large roasting pan and add ½ cup water. Cover tightly with aluminum foil. Bake at 450° for 30 minutes. Reduce oven temperature to 300° and bake an additional 60 minutes.
- Heat broiler or grill. Brush ribs generously with some of the rib sauce. Broil (6 inches from heat source) or grill a few minutes per side until nicely browned.
- Serve with remaining sauce on the side.

#### **Texas Rib Sauce**

Heat 1 tbsp vegetable oil over medium heat. Add 2 cloves chopped garlic, 6 tbsp tomato paste, ½ cup beef broth, ½ cup packed light brown sugar, ¼ cup Worcestershire sauce, ¼ cup lemon juice, 1 chopped chipotle in adobo and 1 tbsp of adobo sauce. Bring to a boil. Reduce to medium low and simmer 15 minutes, stirring occasionally. Sauce will reduce to about 1½ cups.

#### Grilled Lemon Chicken (serves 6)

3 tbsp lemon juice

1 tbsp white vinegar

2 tbsp chopped fresh dill

2 tbsp chopped fresh basil

1 tbsp honey

1 tbsp Dijon mustard

1 tsp salt

¼ tsp black pepper

1/4 cup extra virgin olive oil

6 medium boneless, skinless chicken breast halves (about 2½ lbs total), slightly pounded

1 lemon, sliced thin

1/3 cup Kalamata olives, halved

- In a medium-size bowl, whisk lemon juice, vinegar, dill, basil, honey, mustard, ¾ tsp of the salt and the pepper until blended. Gradually whisk in the olive oil until well blended.
- Place chicken in a large re-sealable bag. Add 1/3 cup of the dressing and half of the lemon slices. Seal bag and refrigerate 2 hours. Reserve remaining dressing, stirring in remaining lemon slices and olives.
- Heat grill to medium-high. Remove chicken from marinade; discard marinade.
   Grill chicken about 5 to 6 minutes per side until temperature reaches 160°.
- Pour reserved dressing over chicken and season with the remaining ¼ tsp salt. Serve at room temperature.

#### Hearty Coleslaw (serves 12)

In a large bowl, whisk together 1  $\frac{1}{2}$  cups mayonnaise,  $\frac{1}{2}$  cup sour cream,  $\frac{1}{2}$  cup buttermilk,  $\frac{1}{2}$  cup Dijon mustard.  $\frac{1}{2}$  cup sugar, 1 tbsp celery seeds, 1 tsp salt and  $\frac{1}{2}$  tsp black pepper. Fold in 2  $\frac{1}{2}$  lbs finely shredded green cabbage (about 10 cups) and 2 large shredded carrots. Cover and refrigerate at least 3 hours or overnight.

#### Old Fashioned Banana Pudding (serves 12)

1 box (12 oz) vanilla wafers

2 pkgs (3.4 oz each) instant vanilla pudding

3½ cups milk

2 cups heavy cream

1 tbsp vanilla extract

7 bananas, sliced

1 tbsp sugar

- Line the bottom of a 3-quart glass serving bowl with vanilla wafers in a single layer. Prepare instant vanilla pudding according to package directions, using milk and ½ cup cream. Beat in 2 tsp of vanilla.
- Layer 1/4 of banana slices over wafers. Spoon on 1/4 of pudding, spreading evenly. Top with a layer of vanilla wafers. Repeat layering, ending with pudding.
- Beat remaining 1½ cups cream, remaining tsp vanilla and sugar until soft peaks form. Spoon on top, spreading evenly. Loosely cover and refrigerate overnight.

Note: For a more adult version, we sometimes drizzle each cookie layer with some Kahlua or Amaretto.

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**Listing & Marketing Specialist** Did you know...

- 45 homes are presently for sale in Penn Estates.
- 43 homes sold in Penn Estates year to date.
- The highest-priced home sold for \$225,000 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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