



Harmony

Living in Harmony with Nature

Penn Estates Property Owners Association

October/November 2020

President's Message

by Sandy Bonet, PEPOA President

How to Better Understand the Proposed Revisions to the Covenants

Over the past several months, we have held nine Zoom townhall meetings to explain the proposed Covenant revision to our members. In addition, there have been discussions during Board meetings and various articles in the Harmony. Phyllis's article in this issue gives a great summary of specifically what is proposed, and the entire text of the changes is included as well.

As I listened to these discussions, there seemed to be a need for some background information on the Covenants that needed to be presented in order for members to make a thoroughly informed decision on whether to approve them or not. That's the purpose of this column.

What are the Covenants, anyway?

When you buy a home in a planned community, you become part of its property association (POA). The rules of the POA community are described in what is called the Declaration of Covenants, Conditions, and Restrictions (CC&Rs). Here in Penn Estates, we refer to them simply as "The Covenants."

At close of escrow on a property in a planned community like ours, you sign a series of papers, one of which states that you have read the Covenants and agreed to abide by them. Enforcing them is one of the responsibilities of the HOA. Within the past few years, many states, including Pennsylvania, have passed laws that require POAs to enforce their Covenants consistently and fairly.

At its core, the Covenants are like a contract between the POA and all the individual homeowners in the community. In fact, courts reviewing POA covenants have interpreted them similarly to how they interpret other contracts. By describing the requirements and limitations about what you can and can't do with your property, their goal is to protect, preserve, and enhance property values in the community. The HOA is responsible for enforcing the Covenants.

The original developers of Penn Estates developed covenants intended to keep the community in Harmony with nature and maintain its natural wooded setting. Other communities strive for visual continuity with regulations, including the types of window coverings and landscaping that must be used.

In the course of researching revisions of our Covenants, I reviewed those of some other POAs. Many of them are far more restrictive and detailed than ours - some even exceeding 50 pages! That makes our 14 pages seem pretty tame.

Do we really need to revise the Covenants?

Since they were written and approved by the original developers and homeowners of Penn Estates back in the 1970s, they need updating in order to better



(continued on page 2)

Exploring Promised Land State Park in Half a Day

by Ting & Ning Qian, Contributors

We recently set aside half a day to treat ourselves to Promised Land State Park. The park is located in Pike County, PA on Route 390, about 29 miles (a 50-minute drive from Penn Estates). It's a 3,000-acre park mostly surrounded by Delaware State Forest. It offers so much that you may wonder where to start.

We followed the signs and first stopped at the Park Office. There, we grabbed a map of the park, trail map, and some helpful information such as boat rentals, etc. A park ranger in the office provided us very helpful recommendations after we told her that it was our first time visiting, and we wanted to spend half-day there doing a little hiking and a little exploring throughout. It turns out that there are more than dozen hiking trails in the park!



The Two Most Popular Trails

Little Falls Trail and Conservation Island

For our trip, we decided to hike along the Little Falls Trail. Its trailhead is at the Lower Lake Dam, and parking for it is past the dam on the right. It's a very picturesque trail about one mile long, starting from a bridge.

The sound of the creek is musical, soothing and relaxing. The entire hike is packed with numerous little falls all along this part of the East Branch of Wallenpaupack Creek. These little falls appeared unexpectedly during our hike, constantly bringing us small pleasant surprises.

The trail is mostly flat, and the surface could be rough at some points. You might need to walk over an exposed tree root here, or step on various sizes and shapes of rocks there. Some places might be muddy after rain. Although there's no climbing necessary, hiking with a stroller might be difficult.

Before we reached a footbridge, the roaring creek seemed to calm down, as if to trick us into thinking that the hike was over. It eventually led us to this serene, beautiful overview of a cascading fall — the biggest of all the little falls. This pushed our hike to its climax as we crossed a footbridge before heading back. The little falls brought big joy overall. Good things often come in small packages!

Most of all, we felt so close to nature in this time. We even put our hands in the running creek to get a small sense of being enveloped in nature.

After the hike at the Little Falls, we came to picturesque Conservation Island.

(continued on page 10)



Penn Estates Property Owners Association
304 Cricket Drive
East Stroudsburg PA 18301

President's Message

(continued from page 1)

meet the needs of the members. During Board meetings, many members requested a change in rules that would permit sheds of their property. In addition, we had many calls and emails on the same subject.

As a result, the Board established a Committee to review the Covenants and identify items that should be updated if possible. We found that some items simply cannot be revised because they were not assigned to the Penn Estates POA when the developed sold the community to the POA in 1998.

Others are required by various state and federal laws that pertain to planned communities.

How did the Board decide which items in the covenants to revise?

After reviewing the Committee's recommendations and advice from our legal counsel, the Board ultimately identified the revisions described elsewhere in this issue. We believe they should be changed in order to clarify the requirement language, respond to member concerns about sheds, and to make it easier for non-lawyer like most of us to understand.

As always, feel free to contact me anytime at board@pepoa.org if you have questions or other issues you would like to address.

**SPEED
LIMIT
25**

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

MILLENNIUM PLUMBING & HEATING



"We work with the customer's budget, not our own"

Residential/Commercial
Installation, Remodeling, Repairs
Bathroom Plumbing • Kitchen Plumbing
Hot Water Heaters/Boilers
Gas Piping- From Meter to Fixtures
THE IMPOSSIBLE LEAKS
Winterize/De-Winterize

10% OFF
ANY SERVICE WITH THIS AD

All Major Credit Cards Accepted

Stroudsburg, PA

570-426-8065

www.millenniumplumbing.net



2019 Pocono Record Readers' Choice Winner - Best Plumber



2021 Budget Preparation

by Phyllis Haase, Community Manager

It is that time of year, where management, the Finance Committee, and the Board face the preparation of the annual budget. The budget process always begins when the year opens by evaluating monthly reporting and targets. Information is reviewed and gathered, which is then compiled by management and drafted in July and August each year. The work on the budget will continue through its approval and adoption by the Board.

The Association holds the fiduciary responsibility to maintain the common areas on behalf of our 1767 unit owners. We are a not for profit corporation and, as such, need to create a zero-sum budget where income is offset to the dollar by expenses. We provide a balanced budget to meet the expenditures and to make every reasonable attempt to meet that budget without an increase to the homeowners, but this is not always possible.

In 2020 we faced a fair amount of uncertainty surrounding the pandemic and continue to manage and operate for the Association's betterment, all while evaluating our current financials and forecasting through the year-end.

We have already begun the process of receiving budget expectations for 2021 with our contracts, including general insurance and health insurance. We have been notified that insurance is expecting an increase, and we will shop the market to locate an adequate policy with minimal increase. This is just one example of the budget challenges that we face annually.

Management evaluates all areas, such as wages, season predictions, i.e., hot summer, snowy winter, water/sewer, and electricity costs, in addition to all daily operating costs. We ensure that we review all contracted vendors so that we do not fall short of budget expectations. We evaluate what projects we would like to complete next year to continue to enhance member satisfaction. We evaluate our reserve study for capital improvements and replacements.

Starting with our income statement, we project expenses through the end of the current year. Comments will be included on new contract prices, utility increases, and other changes from the old year to the new. Creating an accurate budget is critical to the operation of our Association.

After the Finance Committee reviews the operating and capital budget, it will be presented to the Board. The Board will then review all aspects of the budget. Lastly, management will present the draft 2021 budget to the membership on October 8 at 7:00pm, and October 10 at 10:00am.

The draft budget will be made available to the membership by accessing the website or visiting the administration office on September 29. The Board will then move to adopt the budget at their October 22 meeting at 7:00pm. These meetings will be open to the membership via Zoom. Details will be sent out via email and posted to the Association's website.



Providing the best home improvement to our clients at the lowest price.

Additions & Decks	Installation of Tile & Hardwood Flooring
Roofing & Siding	Painting
Bathroom & Kitchen Remodeling	Powerwashing Decks, Houses, Concrete
Garage Doors/Opener	Plumbing & Electrical
Doors, Locks, Windows	Masonry Work, Block Laying & Building Retaining Walls
Attics & Basements	
Framing/Sheetrocking	

VISIT US ONLINE:
www.JandGHomeImprovement.com
or CALL GARNET at
(570) 495-1185 or (718) 916-4910
Lic# PA100342

Anthony DiBello
Excavation and Dump Truck Services

(570) 484-5622



Move a Rock - Haul a Rock
Cut a Tree - Haul a Tree
Dig a Ditch - Clean a Ditch
Tree Services - Stump Removal
Top Soil - Stone Delivery

Penn Estates Customer Letter

The following letter regarding the recent water issues at Penn Estates is from Community Utilities of Pennsylvania, Inc. It will also be sent to all Penn Estates residents by mail and/or email in the coming weeks.

Re: Updates on the recent water system issues at Penn Estates

At Community Utilities of Pennsylvania, Inc., we understand that clean, safe, and reliable water is a critical part of your day-to-day life. That is why the recent system issues, including no water in some areas and the boil water advisory for all Penn Estates customers, were so troubling to me. I am writing to update you on what happened and why, what we're doing to fix the issues, and to share a few small steps you can take to help ensure the Penn Estates water system continues running for many years to come.

What happened and why

The Penn Estates water system's pipes are around 40 years old, and despite regular maintenance, older pipes sometimes leak. Undetected leaks, higher-than-usual usage, and a critical well going offline all within the same timeframe overwhelmed the system. These added stresses caused a system failure for some customers, loss of system pressure, and a boil water advisory was required for all customers.

Fixing the issues

In the short-term, we found and fixed the major leaks to get the system up and running properly. To ensure reliable service going forward, we are developing a Leak Preventative Maintenance Program that uses acoustic leak detection to help identify future leaks more quickly. We have received commitments from our contractors to quickly fix any future leaks we find in buried pipes - often in one day or less. We will contact you if we spot high usage so you can look for any potential leaks in and around your home. Long-term, we are looking at engineering solutions to help optimize system pressures, and are reviewing alternatives to increase production, including the possible addition of a new well. We will continue to provide updates as they become available.

How you can help

Most of the Penn Estates water system issues were due to undetected leaks in the aging system. If you see or hear anything in or around your home that indicates that there may be leak, or if your water bill includes unexpected usage, please contact us right away. Thank you for your ongoing patience as we work to keep your water running today, and into the future. We'll continue to share system updates going forward, but if you have questions or want more information about this letter or your water services, please contact us at 1.800.638.0262 or customerservice@uiwater.com.

Sincerely,
Emily Long
Operations Manager, Community Utilities of Pennsylvania, Inc.

IMPORTANT PHONE NUMBERS

Security570-424-7042
Welcome Center (Guest Registry).....570-424-7047
Administration Building570-421-4265
Penn Estate Utilities (Sewer/Water).....800-860-4512

LOW AUTO & HOMEOWNERS RATES

Seasonal & Short-Term
Rental Home Coverage



Robert A. Laubscher
INSURANCE AGENCY

Call Today! 570-839-2600

Raise Your Voice and VOTE

by James Ruffini, Communications Committee Member

The right to vote in this country has been one that had to be fought for, since the very beginning. Voting, to say the very least, has not been equal across the board. Our citizens had to endure an enormous amount of suppression and discriminatory tactics before they could cast a vote.

Land ownership, poll taxes (paying a tax at the voting poll), literacy tests, even guessing how many jellybeans were in a jar, were but a few of the tactics that were used over time. It wasn't until 1870 with

the 15th Amendment in the Constitution, that racial barriers to voting were eliminated. However, the individual states continued practicing voter discrimination.

It was not until 1920 due to the suffragette movement led by Susan B. Anthony and Elizabeth Cady Stanton, that opened voting to women across the United States. Four years later, not until 1924, Native Americans were granted citizenship, and that gave them the right to vote.

Moving forward to 1965, with the Civil Rights movement led by great Americans like Martin Luther King Jr. and John Lewis, voting become equal for all regardless of race and sex with the Voting Rights Act. This act reinforced the 15th Amendment, prohibiting racial discrimination within each state.

So, the point is, just get out and vote -- whether in person, or by early mail. The general election takes place on Tuesday November 3rd. Let's do our part and keep Democracy alive, by casting our votes in early November.





Siding | Roofing
Windows | Additions
Decks | Sunrooms
Basements | Baths
Kitchens | Painting
New Home
Construction

Ask about our
PENN ESTATES
Homeowner Discount

SHOWROOM: 246 Stadden Road, Tannersville PA

(570) 242-0316
WWW.PACERTIFIED.COM

FREE ESTIMATES | Over 35 Years Experience
PA Contractors License #PA150042
We accept all major credit cards | FINANCING AVAILABLE

The Proposed Amendment to the Declaration of Covenants

The Original Declaration is somewhat outdated and needs to be updated to integrate best practices for the Community. The Association's Board of Directors authorized and has overseen an effort to prepare a new Declaration for the Community titled an *Amended and Restated Declaration of Covenants, Restrictions, and Easements* (the "new Declaration"). The proposed changes will allow for two accessory structures on a parcel as an example a shed and a gazebo.

For the new Declaration to become effective, it must receive the written approval by Lot Owners to whom a minimum of sixty-seven percent (67%) of the votes in the Association are allocated. The Board has already approved the new Declaration for release to the membership for comment. The Association's Board of Directors recommends that you review the draft Declaration. All unit owners will receive a consent form in the mail for you to sign at a later date.

The draft provides the reader with the current and proposed changes with the rationale as to the change.

Declaration of Protective Covenants and Restrictions

Amended and Restated Declaration of Protective Covenants, Restrictions and Easements for Penn Estates, a Planned Community

Penn Estates is a residential lot subdivision located in Stroud and Pocono Townships, Monroe County, Pennsylvania, and is a planned community as defined in the Pennsylvania Uniform Planned Community Act, 68 Pa.C.S.A. § 5101 et seq.[the UPCA or the Act]. The planned community was in existence before the effective date of the Act, February 2, 1997.

Background

I. The Association is the owner of the real property constituting all Common Facilities in Penn Estates (the "Common Facilities") (1) which are subject to non-exclusive rights of use vested in all owners of residential lots (inclusively the "Owners" of "Lots" or "Units") shown on the recorded subdivision plans for Penn Estates; (2) which are managed and maintained for the benefit of the Owners by the Association; and (3) use of which by the Owners and others is subject to the regulations of the Association.

II. The Association is the successor-in-interest to certain rights of Cranberry Hill Corporation ("CHC" or "Grantor"), developer of the Community, by virtue of (1) a Deed from CHC to the Association, recorded in Monroe County Deed Book Volume 2049 at page 5950, etc. and (2) an Assignment of Declarant Rights recorded in Monroe County Deed Book Volume 2046 at page 7784.

III. The Common Facilities and Lots were originally subjected by CHC to a Declaration of Protective Covenants and Restrictions (the "Deed Restrictions" or "Original Declaration") which by their own terms are intended to run with the land. The Original Declaration was slightly modified by CHC over time.

IV. In order to better assure proper development, management and operation of Penn Estates in the future, the Association's Board of Directors and Membership have decided, after a diligent review of alternatives, to adopt this Amended and Restated Declaration of Protective Covenants, Restrictions and Easements (the "Amended and Restated Declaration"). The intent of the Association is to declare this Amended and Restated Declaration to be binding on all Lots and Common Facilities in the planned community unless otherwise stated.

V. Unless otherwise noted in the Definitions section, all terms used in this Declaration are intended to have the meanings found in the UPCA. In addition, the term Lot, as used in the community's governing documents, shall mean the same as the term Unit as used in the UPCA.

VI. The Owners of Lots in Penn Estates, for themselves and their respective heirs, successors and assigns, intend to bind all Lots and Common Facilities in the Community legally under the terms of this Declaration based on written consents of the Owners holding title to at least 67% of the Lots in the Community, thereby amending both the Deed Restrictions (as permitted under Sections 5102(d) and 5219 of the Pennsylvania Uniform Planned Community Act) effective on the date of recording of this Declaration. As required under UPCA Section 5102(b), the retroactive sections of the Act shall not invalidate any terms of this Declaration

because it is an amendment to and continuation of the Original Declaration.

VII. The Association intends by this Declaration to continue to impose upon Penn Estates these mutually beneficial servitudes as part of a general plan of development for the benefit of all Owners of real property within the planned community.

VIII. The Association desires to provide flexible and reasonable procedures for the continuing development, management and operation of Penn Estates and to confirm the method for administration, maintenance, preservation, use and enjoyment of property in the planned community.

IX. This Amended and Restated Declaration is effective on the date of its filing on public record.

Declaration

The Association declares that all Common Facilities and all Lots in Penn Estates are made subject to the easements, restrictions, covenants and conditions stated in this Amended and Restated Declaration unless otherwise stated. This Amended and Restated Declaration is intended to protect the value and desirability of the Lots and Common Facilities and shall benefit all Owners and the Association.

This Amended and Restated Declaration shall run with the land, meaning it is attached legally to the Lots and Common Facilities, even with changes of ownership. This Amended and Restated Declaration shall also bind all parties having any right, title, or interest in the Lots and Common Facilities, and their respective heirs, successors, successors-in-title, and assigns. This Amended and Restated Declaration is binding on Penn Estates, a planned community within the meaning of the Pennsylvania Uniform Planned Community Act, 68 Pa.C.S.A. Section 5101, et seq., (the "UPCA" or the "Act") and the words used in this Declaration shall have the meanings given in the Act.

If anyone shall violate this Amended and Restated Declaration or the other governing documents of the planned community, the Association, or, after proper notice to the Association, any Owner of a Lot in the subdivision acting in a derivative capacity, has the power to bring civil actions at law and in equity against violators to end the violations and to enforce the governing documents as permitted by law. Any Court's invalidation of any portion of this Amended and Restated Declaration shall in no way affect any other of the provisions of the document, which shall remain in full force and effect.

Definitions

The following terms used in this Amended and Restated Declaration shall have the meanings given in this Section. Any capitalized term that is not defined here but is defined in the UPCA shall have the meaning given in the UPCA. Any other word or term not defined here or in the UPCA shall have the meaning given by common usage for the context in which it is used.

Terms

Accessory Structure: A structure that is subordinate to, and the use of which is subordinate to, and whose use is customarily incidental to, that of the residential building dwelling on the same premises. Accessory Structures include but are not limited to the following:

- I. Carports
- II. Patio Covers
- III. Pergolas/Arbors/Gazebos
- IV. Pools/Spas/Sauna
- V. Greenhouses
- VI. Storage Sheds
- VII. Mulching/Firewood storage bins

Accessory Structures do not include Fences, Children's Tents, Screen Tents or Temporary Gazebo Tents.

Association: The Penn Estates Property Owners Association.

Building: Any structure having a roof supported by columns or walls, used for the shelter, housing or enclosure of persons, animals or property.

Erect: To construct, build, assemble, place, affix, attach, create, or in any way bring into being or establish.

Declaration of Covenants cont.

Fence: Any structure or wall regardless of composition of material which is erected and installed to act, as a visual or physical outdoor barrier.

Grantor: Cranberry Hill Corporation.

Ranged Weapon: Any weapon that can engage targets beyond hand-to-hand distance, i.e. at distances greater than the physical reach of the weapon itself.

Storage Shed: A slight structure built for storage, not exceeding one story in height or a footprint exceeding 150sf, constructed of wood, vinyl and/or resin.

Slow No Wake: Operating a water vessel at the slowest speed possible while still maintaining steerage.

Structure: Any man-made object having an ascertainable stationary location on or in land or water, whether or not affixed to the land.

Tent: A structure, not exceeding 150 sf, generally constructed of canvas, plastic, or similar materials which is supported by poles and intended for temporary use. Specific classifications of tents shall be defined as follows:

Children's Tent: A tent used solely for children's recreational purposes.

Screen Tent: A tent having sides primarily constructed of screen material which is used for protection from the sun or weather.

Temporary Gazebo Tent: A tent with (a) the skeleton of the structure not made of wood or concrete, (b) the side wall components constructed of fabric, screening or open sided and (c) the roofing material consisting of fabric and providing for zero dead load, live load and snow load, except for the skeleton of the roof.

Current 1. The premises to be conveyed shall be used for single family residential purposes only. No building shall be erected, placed or permitted to remain on the premises other than one detached single-family dwelling, not to exceed two and on-half stories in height, and a private garage for not more than three cars, which garage shall be attached to the dwelling. The dwelling must contain a minimum of 1,175 square feet of living space.

Proposed 1. The premises to be conveyed shall be used for single family residential purposes only. No structure shall be erected or permitted to remain on the premises other than (a) one detached single-family dwelling, not exceeding two and one-half stories in height nor containing less than 1,175 square feet of living space, (b) a private garage for not more than three cars, which garage shall be attached to the dwelling, and (c) no more than two detached Accessory Structures (including not more than one Storage Shed) accompanying a dwelling, with the combined footprint of the Accessory Structures not exceeding 500sf.

Note: The above minimum square footage requirement shall not necessarily apply to dwellings in existence at the time of the adoption of this Amended and Restated Declaration of Covenants. Such dwellings shall continue to be governed by the square footage requirement contained in the Covenants applicable to the Lot at the time that the Owner took title.

Rationale: Allows for multiple Accessory Structures

Current 2. No building may be constructed or occupied on any lot of the subdivision before the sewage system and the water system serving the lot are constructed and operating.

No Change

Current 3. No building, structure, or fences shall be erected upon the premises hereby conveyed without first obtaining the approval in writing, of the Grantor, as to location, elevation, plan and design. Any exterior structure or construction must be completed within six months after same is started.

Proposed 3. No structure or fence shall be erected upon the premises hereby conveyed without first obtaining the approval, in writing, of the Penn Estates Property Owners Associ, as to location, elevation, plan and design. Any exterior structure or construction must be completed within six months after same is started.

Rationale: Same condition – verbiage update

Current 4. Grantor shall establish and operate an Architectural Review Board. This Board shall review all improvements, structures, alterations or adjustments by property owners prior to commencing work. Approval shall be granted to property owners only upon written application in the form described by the Board along with the fees as prescribed by the Board.

Proposed 4. The Association shall review all improvements, structures, alterations or adjustments by property owners prior to commencing work. Approval shall be granted to property owners only upon written application in the form prescribed by the Association along with the fees as prescribed by the Association.

Rationale: Allows for a more efficient and timely approval process

Current 5. Any building erected on the premises shall be subject to all governmental regulations relative to construction, in addition to the covenants, easements, reservations, charges and conditions herein contained. In the event of a conflict of the provisions of these covenants with any local subdivision or zoning ordinances, the more restrictive of the two shall apply.

Proposed 5. Any structure erected, on the premises shall be subject to all applicable governmental regulations relative to construction, in addition to the covenants, easements, reservations, charges and conditions herein contained. In the event of a conflict of the provisions of these covenants with any local subdivision or zoning ordinances, the more restrictive of the two shall apply.

Rationale: Speaks to current government requirements

Current 6. The premises hereby conveyed are under and subject to the following minimum building setbacks: 35 feet for front yard, 50 feet for rear yard and 20 feet for each side yard, except as my specifically be set forth on the plan of record. If the premises hereby conveyed constitute a corner lot, it is under and subject to a sight of roadway easement over a triangle the legs of which are 50 feet measured along the street right-of-way lines from their point of intersection, or as noted on the recorded plot plan.

Proposed 6. The premises hereby conveyed are under and subject to the following minimum building setbacks: (a) For a dwelling: 35 feet for front yard, 50 feet for rear yard and 20 feet for each side yard; (b) For any other structure: 10 feet for rear yard and 10 feet for each side yard. If the premises hereby conveyed constitute a corner lot, it is under and subject to a sight of roadway easement over a triangle the legs of which are 50 feet measured along the street right-of-way lines from their point of intersection, or as noted on the recorded plot plan.

Note: The above setback requirements shall not necessarily apply to structures in existence at the time of the adoption of this Amended and Restated Declaration of Covenants. Such structures shall continue to be governed by the setback requirements contained in the Covenants applicable to the Lot at the time that the Owner took title.

Rationale: Speaks to the setbacks for other structures such as sheds etc.

Current 7. Permanent easements for drainage and utilities are established for each lot 5 feet inside and alongside lot lines, 10 feet inside and along rear lot lines and 10 feet inside and along front lot lines, unless otherwise noted on the plans.

No Change

Current 8. Grantor, its successors, and assigns, reserves the right to utilize those portions of the premises not indicated as residential lots on the recorded plot plan for purposes of permanent easements for the installation and maintenance of utilities and drainage facilities, said easements to be under and subject to the original uses set forth on the recorded plot plan.

Proposed 8. Grantor and the Association, as well their respective successors, and assigns, each reserve the right to utilize those portions of the premises not indicated as residential lots on the recorded plot plan for purposes of permanent easements for the installation and maintenance of utilities and drainage facilities, said easements to be under and subject to the original uses set forth on the recorded plot plan.

Rationale: Same condition – verbiage update

Current 9. The keeping of poultry or animals other than those classified as family pets, viz, dogs, cats, and caged birds, shall be prohibited.

No Change

Current 10. Grantor grants and conveys to Grantee the right of ingress, egress, and regress to and from Grantor's lot over and upon that portion of Grantor's land shown as streets on the recorded plot plans.

Declaration of Covenants cont.

Proposed 10. The Association grants and conveys to Grantee the right of ingress, egress, and regress to and from Grantee's lot over and upon that portion of the common elements shown as streets on the recorded plot plans.

***Rationale:** Same condition – verbiage update*

Current 11. The Grantees, their heirs, executors, administrators, successors, or assigns agree to pay the Grantor, its successors or assigns, such annual fees for maintenance of roads and recreational facilities which may be assessed from time to time. Grantees, their heirs, executors, administrators, successors or assigns agree to pay to Grantor, its successors, or assigns, a one-time road assessment of \$1,900.00, in addition to the annual fees set forth within. This assessment may be paid in monthly installments of up to 24 months, interest free; but must be paid in full prior to the issuance of a building permit for construction hereunder.

Proposed 11. The Grantees, their heirs, executors, administrators, successors, or assigns agree to pay the Association, its successors or assigns, such annual fees for maintenance of roads and recreational facilities which may be assessed from time to time. Grantees, their heirs, executors, administrators, successors or assigns agree to pay to Grantor, its successors, or assigns, a one-time road assessment of \$1,900.00, in addition to the annual fees set forth within. This assessment may be paid in monthly installments of up to 24 months, interest free; but must be paid in full prior to the issuance of a building permit for construction hereunder.

***Rationale:** Same condition – verbiage update (the \$1,900.00 road assessment fee is paid to Cranberry Hill Corp for any new homes that are built. Developed properties have already paid the fee to the developer)*

Current 12. Grantees, their families and guests, have the right to use in common with Grantor, its successors and assigns, such recreational facilities which may be established throughout Penn Estates development, subject to such annual fees that may be levied and subject to the Grantee having paid in full the aforementioned annual fees.

Proposed 12. Grantees, their families and guests, have the right to use in common with the Association, its successors and assigns, such recreational facilities which may be established throughout Penn Estates development, subject to such annual fees that may be levied and subject to the Grantee having paid in full the aforementioned annual fees.

***Rationale:** Same condition – verbiage update*

Current 13. Title to the recreational facilities and roads shall remain in Grantor, its successors and assigns. Grantor reserves the right to transfer such facilities and/or roads to the Penn Estates Property Owners Association or to dedicate the said roads or any portion thereof to Stroud and/or Pocono Township.

Proposed 13. Title to the recreational facilities and roads has been transferred to the Association.

***Rationale:** Same condition – verbiage update*

Current 14. Except as permitted by the Architectural Review Board, no person, except Grantor, shall erect and maintain upon any lot or improvement any sign or advertisement. The Grantee agrees to remove any signs within five days after notice from the Grantor and in the event same are not removed within five days, the Grantor reserves the right to enter onto the premises hereby conveyed, for the purpose of removing such signs, and the Grantee agrees to pay the reasonable cost of said removal and subsequent storage of same.

Proposed 14. Except as permitted by the Association, no person, except Grantor, shall erect and maintain upon any lot or improvement any sign or advertisement. The Grantee agrees to remove any signs within five days after notice from the Association and in the event same are not removed within five days, the Association reserves the right to enter onto the premises hereby conveyed, for the purpose of removing such signs, and the Grantee agrees to pay the reasonable cost of said removal and subsequent storage of same.

***Rationale:** Same condition – verbiage update*

Current 15. All garbage, trash and rubbish shall be kept in sanitary containers at all times, and promptly removed. No unlicensed or unregistered motor vehicles or farm implements shall be permitted on the premises or on any of the roads here-

in. No junk, building materials, clotheslines or similar apparatus or other items that would tend to degrade the development shall be kept on the premises. The Grantee agrees to remove any such items within five days after notice from the Grantor and in the event same are not removed within five days, the Grantor reserves the right to enter onto the premises hereby conveyed, for the purpose of removing any of said items and the Grantee agrees to pay the reasonable cost of said removal, and subsequent storage of same if required.

Proposed 15. All garbage, trash and rubbish shall be kept in sanitary containers at all times, and promptly removed. No unlicensed or unregistered motor vehicles or farm implements shall be permitted on the premises or on any of the roads herein. No junk, building materials, clotheslines or similar apparatus or other items that would tend to degrade the development shall be kept on the premises. The Grantee agrees to remove any such items within five days after notice from the Association and in the event same are not removed within five days, the Association reserves the right to enter onto the premises hereby conveyed, for the purpose of removing any of said items and the Grantee agrees to pay the reasonable cost of said removal, and subsequent storage of same if required

***Rationale:** Same condition – verbiage update*

Current 16. No tent, trailer, mobile home, or temporary type of structure of any kind shall be placed or used upon any part of the premises hereby conveyed at any time. The Grantee agrees to remove any such tent, trailer, mobile home or temporary structure within five days after notice from the Grantor and in the event same are not removed within five days, the Grantor reserves the right to enter onto the premises hereby conveyed, for the purpose of inspecting and/or removing any of said objects, and subsequent storage of same if required. The parking, as opposed to usage, of licensed recreational vehicles shall not be construed to be in violation of this article.

Proposed 16. No tent, trailer, mobile home, or temporary type of structure of any kind shall be placed or used upon any part of the premises hereby conveyed at any time. The Grantee agrees to remove any such tent, trailer, mobile home or temporary structure within five days after notice from the Association and in the event same are not removed within five days, the Association reserves the right to enter onto the premises hereby conveyed, for the purpose of inspecting and/or removing any of said objects, and subsequent storage of same if required.

The following, so long they remain on the Lot for no more than fourteen (14) consecutive days, shall not be construed to be in violation of this Paragraph: the use of Children's Tents, Screen Tents and Temporary Gazebo Tents. The parking, as opposed to usage, of licensed recreational vehicles shall not be construed to be in violation of this article.

***Rationale:** Allows for the temporary placement of tents*

Current 17. No open fires shall be started without a written permit from the Grantor, and any other municipal permit as may be required.

Proposed 17. No open fires shall be started without a written permit from the Association, and any other municipal permit as may be required.

***Rationale:** Same condition – verbiage update*

Current 18. Grantees shall not clear the lot of brush or trees or do any burning of any nature whatever, except after having first obtained the approval of the Grantor in writing. Such approval must specify the times and manner in which such clearing or burning shall be done. All other municipal permits as may be required shall also be obtained.

Proposed 18. Grantees shall not cut or remove any brush or tree with a trunk diameter greater the 4 inches, measured eighteen (18") from the ground, from the lot, or do any burning of any nature whatever, except after having first obtained the approval of the Association in writing. Such approval must specify the times and manner in which such cutting, removal or burning shall be done. All other municipal permits as may be required shall also be obtained.

***Rationale:** lessens the current condition*

Current 19. No excavation shall be made on the premises except for the purpose of building thereon and only at the time when building operations are to commence. No earth or sand shall be removed from the premises except as part of such excavation without the written consent of the Grantor.

Declaration of Covenants cont.

Proposed 19. No excavation shall be made on the premises except for the purpose of building thereon and only at the time when building operations are to commence. No earth or sand shall be removed from the premises except as part of such excavation without the written consent of the Association

Rationale: *Same condition – verbiage update*

Current 20. Firing of guns of any kind is prohibited at all times on the premises hereby conveyed, and on the premises of which this lot as a part, except in areas specifically reserved that purpose if any.

Proposed 20. Firing of guns or use of Ranged Weapons of any kind is prohibited at all times on the premises hereby conveyed, and on the premises of which this lot as a part, except in areas specifically reserved that purpose if any.

Rationale: *Same condition – verbiage update*

Current 21. The Grantee is hereby granted the privilege of boating, swimming, fishing and ice skating in the lakes of the Grantor. None of the forgoing activities are to be engaged in for any commercial purposes whatever 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.

Proposed 21. The Grantee is hereby granted the privilege of boating, swimming, fishing and ice skating in the lakes of the Association. None of the forgoing activities are to be engaged in for any commercial purposes whatever 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.

Rationale: *Same condition – verbiage update*

Current 22. 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 upon the waters of said lakes.

Proposed 22. Only boats, canoes or watercraft propelled by oars, sails, paddles or an electric trolling motor shall be permitted upon the waters of said lakes. No liquid fuel motorboats of any description shall be permitted upon the waters of said lakes. Slow No Wake restrictions shall be applicable at all times at all lakes.

Rationale: *Allows for electric trolling motor*

Current 23. Grantees, their heirs or assigns, agree to pay such charges as may be established and levied by the Grantor or its assigns for water and sewer including but not limited to stand-by fees, user fees, and annual service fees.

No Change

Current 24. Water and sewer hookups will be done only by Grantor or an approved contractor, with the cost to be borne by Grantee.

No Change

Current 25. A water meter, pressure relief valve and shut off, as approved by Grantor, shall be installed by Grantee upon hookup to water line.

No Change

Current 26. The minimum sizes of piping for Grantee hookup to water and sewer lines will be as follows: sewer line-not less than four (4) inches, water line – not less than three-quarters (3/4) inch.

No Change

Current 27. No ground water or storm water from roofs, yards or other sources will be discharged into the sanitary sewer system.

No Change

Current 28. Grantee shall keep water and sewer services, drainage ditches and swales located on his premises free and unobstructed and in good repair and shall provide and install in and on his premises such culverts for driveways as may be reasonably required by the Grantor. If Grantee violates this covenant, he shall, after five (5) days written notice to do so, correct the offending condition and upon failure to comply with such direction from Grantor, Grantor has the

unrestricted right to enter onto the premises and effect the correction and to do so repeatedly as often as any violation occurs. Grantee hereby releases Grantor and any agent, servant or employee of Grantor from any and all liability for any such entry and correction.

Proposed 28. Grantee shall keep water and sewer services, drainage ditches and swales located on his premises free and unobstructed and in good repair and shall provide and install in and on his premises such culverts for driveways as may be reasonably required by the Grantor and/or the Association. If Grantee violates this covenant, he shall, within five (5) days written notice to do so, correct the offending condition and upon failure to comply with such direction, Grantor and/or the Association has the unrestricted right to enter onto the premises and effect the correction and to do so repeatedly as often as any violation occurs. Grantee hereby releases Grantor and the Association and any agent, servant or employee thereof from any and all liability for any such entry and correction.

Rationale: *Same condition – verbiage update*

Current 29. Grantee shall construct and maintain, on his premises, a drywell for storm water collection from roof downspouts, sump pumps and other storm water conduits incidental to dwelling improvements. The Architectural Review Board, hereinbefore described, shall review the adequacy of all drywells for the improvements proposed.

Proposed 29. Grantee shall construct and maintain, on his premises, a storm water collection and management facilities as required and approved by the Association.

Rationale: *The change allows for other options than solely a drywell*

Current 30. The central water and sewer systems which service the development are operated by Stroud Water Company and Penn Utility Company respectively, which companies are the holders of certificates of public convenience from the Pennsylvania Public Utility Commission. Rates for the services are governed by tariffs as approved by the Public Utility Commission. The Grantor and its assigns have the unrestricted right to enter upon the premises and inspect and protect any utility service that may violate the utility use. Grantee hereby releases Grantor and any agent, servant or employee of Grantor from any and all liability for any such entry and work performed thereon.

No Change

Current 31. The premises herein conveyed shall not be conveyed by Grantee without first granting Grantor, his heirs, successors and assigns the right to first purchase the premises in an amount equal to the highest bona fide offer. Grantee shall give written notice of said offer to Grantor, his heirs, successors and assigns, the Grantor, his heirs, successors and assigns shall have thirty (30) days to accept said bona fide offer. This right shall be binding on all successive Grantees.

NOTE: This Paragraph shall only apply to lots that were bound by it prior to the adoption of this Amended and Restated Declaration of Covenants. The Original Declaration applicable to some lots in the Penn Estates planned community did not include a right of first refusal. This Paragraph shall have no application to those properties and they shall continue to be free of any right of first refusal

No Change

Current 32. Failure to enforce promptly any of the above provisions shall not be deemed a waiver of the right to do so thereafter, and the invalidation of any of the above provisions by decision of any competent court shall in no way affect any of the other provisions, which shall remain in full force and effect.

No Change

Current 33. All lots are under and subject to such additional restrictions, covenants and easements as may appear on the recorded plans on file in the Recorder of Deeds Office.

No Change

Current 34. The provisions of this instrument shall bind the Grantor and the Grantee and their respective successors, heirs, executors, administrators and assigns.

No Change

October and November Observances

by Sharon Kennedy, Communications Committee member

Due to the dearth and unpredictability of events to write about, I began this column to note observances. Some may be close to your heart. Some, like Columbus Day, are a source of debate. Some are just plain fun! We all need a little fun right now, so I am going to add a bit more information on the ones that are fun.

OCTOBER: Breast Cancer Awareness Month, Domestic Violence Awareness Month, Adopt a Shelter Dog Month

- OCT 1 World Vegetarian Day
- OCT 2 National Custodial Worker's Day *(please acknowledge their importance every day and especially now that they are truly essential)*
- OCT 7 World Smile Day - You know those wonderful yet irritating yellow smiley faces? There is some debate over who created the smiley face. Harvey Ball apparently created it in 1963 for Mutual Life Assurance Company. Some say that it was created by Franklin Loufrani in 1968. Regardless, smiley faces now fill our cell phone text communications!
- OCT 12 International Moment of Frustration Scream Day - I personally plan to do this. At 1200 Greenwich time, people around the world join in an international scream for 30 seconds.
- OCT 12 Columbus Day
- OCT 12 Indigenous People's Day
- OCT 15 National Face Your Fears Day
- OCT 15 National Grouch Day - Honoring Oscar the Grouch from Sesame Street. We all get to embrace the grouch within (or next door)!
- OCT 17 Navrati (Hindu)
- OCT 17 Sweetest Day - This is a day to gift sweets to your sweetie. It was started by a candy maker in Cleveland Ohio in 1922 to give candy to people who were under-privileged, orphaned or shut-in so they would not feel forgotten. So, you choose. Give candy to your loved one. Or maybe donate candy to your local food pantry. Or maybe a box of biscuits to your local animal shelter? During COVID, this is a great holiday.

- OCT 24 Make a Difference Day
- OCT 24 United Nations Day
- OCT 27 Mother-in-Law Day
- OCT 29 Prophet's Birthday (Muslim)
- OCT 31 Halloween

NOVEMBER: National Alzheimer's Month, National Diabetes Month, Epilepsy Awareness Month, National Family Caregiver's Month, COPD Awareness Month

- NOV 1 All Saint's Day (Christian)
- NOV 1 Daylight Savings Time ends
- NOV 2 Day of the Dead (Dia de los Muertos)
- NOV 2 All Soul's Day (Christian)
- NOV 3 Election Day – PLEASE VOTE!
- NOV 11 Veteran's Day
- NOV 13 Caregiver Appreciation Day
- NOV 13 World Kindness Day - Boy, do we need this! This day promotes being kind to self and others. Compassion for others binds us together.
- NOV 13 Sadie Hawkins Day - inspired by a character from the comic strip Lil Abner, this is the day when women can ask men out.
- NOV 14 Diwali (Hindu)
- NOV 19 Great American Smoke out
- NOV 20 Children's day
- NOV 20 Transgender Day of Remembrance
- NOV 26 Thanksgiving
- NOV 27 American Indian Heritage Day
- NOV 29 First Sunday in Advent

In the previous article, I asked for submissions for anyone to write about their special holidays. I have not had any takers yet. Please, if you have something special you would like to write about, submit it to pepoaharmony@gmail.com. Harmony comes out every two months and the deadline for submission is a month earlier. For example, the deadline for December/January is November 1.

Enjoy your days, every day. The pandemic makes every day a special day.

2020 Fall Selling/Renting Season is SIZZLING HOT!!!

> Call James today to see what your house is worth!

If You Want to List, Sell or Rent Your Penn Estates Home...

**Inventory is LOW!!
I need Houses to Rent
and Sell! Call me!**

- **Ethics**
- **Integrity**
- **Respect**
- **Results**

EVENING & WEEKEND APPOINTMENTS ALWAYS WELCOME



James J. Martin, Realtor
Professional REALTOR for over 14 years
570.421.8950 Office
570.856.6482 Direct
jamesm@wilkins1.com

**Better
Homes
and Gardens.**
REAL ESTATE

**WILKINS &
ASSOCIATES**

Oak Room Remodeling

by Robin Nicholson, Communications Committee Member

Beautiful remodeled Oak Room deck and sun room, thanks to the decorating talent of our community manager. The Oak Room is truly a gorgeous place with the new deck and opened up space for the sun to come in with views of the stream and pool.



SERVING THE POCONOS OVER 25 YEARS

TRI-STATE FLOORING

Carpet & Remnants in Stock!

We carry ALL major carpet mills. We'll beat ANY competitor's price!

Always a large selection of in-stock carpet

**Solid Hardwood
Flooring 3/4 in.**
Installed starting at
\$7.99 SQ. FT.

\$3.99 SQ. FT.
LAMINATE
FLOORING INSTALLED

**NEW:
WATERPROOF
Vinyl Click &
Lock Flooring**
Installed starting at
\$3.99 SQ. FT.

FREE DELIVERY ON PURCHASED MATERIALS

Yes, we will install customer-supplied material

WHOLESALE - RESIDENTIAL - COMMERCIAL

NEW LOCATION:

106 Columbia Dr., Suite #4
East Stroudsburg PA 18301
> *Jay Park Plaza*
across from *Alaska Pete's*

FREE ESTIMATES

**SHOP-AT-HOME SERVICE
AVAILABLE BY APPOINTMENT**

570-807-8284

ALL MAJOR CREDIT CARDS ACCEPTED | LICENSE #PA108217

NOT AFFILIATED WITH ANY OTHER FLOORING COMPANY IN THE POCONOS



705 Glen Lane, Sciota PA 18354
(570) 992-1010



Cristina Primrose
Team Leader
Associate Broker
(570) 402-8508
cprimrose@kw.com

Cristina Primrose Team



Cheryl Linares
Buyer's Specialist



Linda Miller
Buyer's Specialist



Carol Serrano
Buyer's Specialist

Did you know:

- 15 homes are presently for sale in Penn Estates.
- 71 homes have been sold year to date.
- The highest-priced home sold for \$395,000 year to date.
(Information provided through Pocono Mountain Assoc. of Realtors MLS Service)
- 93% of buyers start their search on the Internet.
- The average age of today's buyer is 33 years old.

The Market is HOT
Now is the Time to Sell. Call Us Today!

PoconosHouseHunting.com

When you're ready to sell, you want to work with a real estate agent that you can trust.

Keller Williams is the number one real estate company in the U.S. We have more agents helping more clients than anyone else in our industry.

Promised Land State Park

(continued from page 1)

The parking area is right at the entrance of the island. There is even a self-guided trail guide booklet that can be obtained at the park office. It describes the natural features found on the island. The island is all surrounded by a vast, beautiful lake.

This is the best trail for anyone who likes to take a break from time to time, because you can sit and unwind to enjoy a view of the lake from any of many different spots, on benches right by the lake. The trail is pretty flat. After walking around the island, we were brought right back to the entrance.

Top Activities in the park

It's such a big park and we had little time to explore. It's definitely one of the most appealing reasons for us to go back in order to do more there. Here are some of the top activities the park boasts:

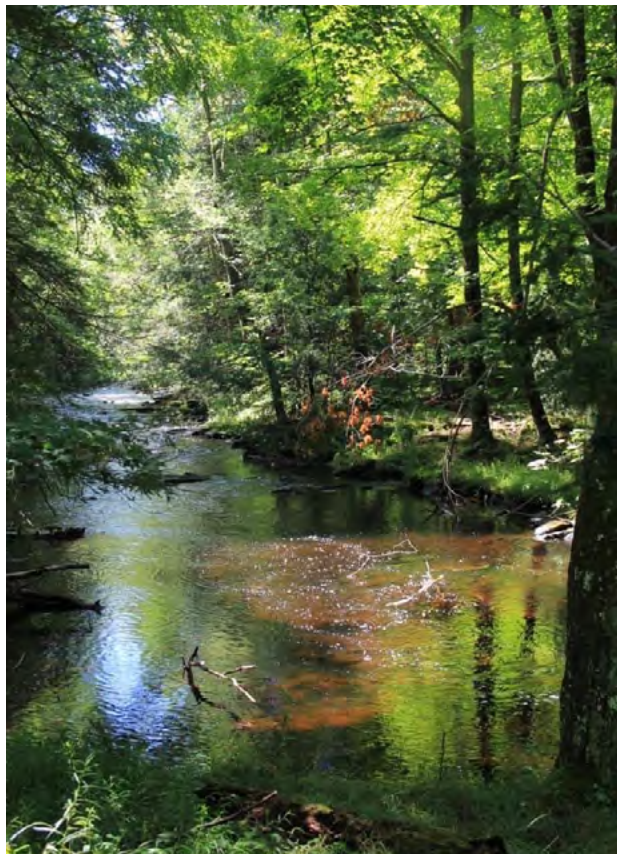
- Kayaking, canoeing, swimming, fishing or relaxing at the beach.
- View the eagles' nest from the Wildlife Observation Station.



- Visit the Masker Museum.
- Attend an environmental education program.
- Plan a stay at the campground or cabin.
- Hike on Little Falls Trail and many other trails or mountain biking on designated trails in the forest.
- In winter, snowmobiling, cross-country skiing and snowshoeing are popular.

The park even has a restaurant and boat rentals in summer. Portable restrooms are conveniently located. And the internet signal is pretty strong if you need to use your phone. Campgrounds/RV grounds on Pickerel Point are surrounded by the lake. The restrooms and showers are conveniently accessible near the campground.

And I just booked a spot there for our first-ever camping experience! We are really looking forward to it. Until then, we hope you will enjoy your own trip in this amazing park. Plus, the park is not so far from home.



TekPure

Environmental



Mold Remediation Air Quality Testing

Breathe Easy With TekPure

★ SUPERIOR QUALITY ★
★ SUPERIOR SERVICE ★

(570) 446-5700

info@tekpure.com

www.tekpure.com

At TekPure Environmental, our mission is to remove unwanted mold and other contaminants from the living space or workplace of our clients. We know that at its best, mold is unsanitary and undesirable, and at its worst it can lead to serious health problems.

When you call on the experienced professionals at TekPure Environmental to deal with a mold problem, you can breathe easy.

WE'LL GRAB YOUR JUNK!

Residential & Commercial
Junk Removal



Let's get your space cleaned out!

FOR A FREE QUOTE:
(570) 354-0670

info@wedocleanouts.com

www.wedocleanouts.com

WHEREVER IT IS, WE'LL HAUL IT AWAY...

Debra's Bookshelf

by Debra Cellantano, Communications Committee Member,
Avid Reader and Author

Midnight Sun (by Stephanie Meyer)

Midnight Sun is the companion novel to Twilight by Stephanie Meyer. It is the long-awaited retelling of Twilight in Edward's point of view. For those not familiar with the very successful series, Twilight is the story of Bella Swan and Edward Cullen. It's a young adult book and series that was extremely popular with both teens and adults back in the mid-2000s.

When I heard the news of the release, I quickly preordered it and devoured the pages once it was on my Kindle. I always strive for honest reviews and in that spirit, I must admit Midnight Sun is a long read that at times was a bit slow moving for me. However, it didn't take away from the amazing story and all the insight us #twihard fans get into the mind of Edward – the vampire that Bella falls for.

I personally loved reading the scenes that were only hinted at in Twilight. It made the story complete for me. I'm not going to go through all the plot points in this review, but I will say that if you've not read the Twilight series you should – it is a great series for the older teen and adults. Also, if you happen to have read the leaked portion of it on the Internet, the author has added a ton of content into the beginning chapters, so you won't feel like you are reading a duplicate of what you read years ago.

The book is totally worth the read and I highly recommend the series of books: Twilight, New Moon, Eclipse, and Breaking Dawn. In my opinion, don't watch the movies first – compared to the books, well, they don't compare. The books are so much better and will keep you turning the pages until you reach the end.



Poetry Corner

by James Ruffini, Communications Committee Member

Heart's Breeze

Let bad feelings dry in the light.
Let them turn to dust
And be blown by the wind.
Each day is too short
To be overgrown with those weeds.
Dig deep in the soul and root them out.
Let the hateful things dry
As the heart's breeze
Clears everything with ease.

Tice Farms

The corn fields and trees glow golden
This October eve.
I feel a warmth and serenity
I have never felt before with anyone.
The cider, freshly pressed,
Tastes of cinnamon.
A breeze weaves autumn
Around the red of the farmhouse,
And these fields,
Before it settles in a curl
In the quiet hush
Of a pumpkin patch
At dusk.

Editors Note: New committee member, James Ruffini, writes poetry in his spare time. We thought that a new column showcasing poetry written by James as well as other poets in Penn Estates would be a good addition to Harmony. Submit your poems to James at the Harmony email: pepoaharmony@gmail.com

THE **Lisa**
SANDERSON
TEAM

kw POCONO
KELLERWILLIAMS.
REAL ESTATE

READY TO SELL?

The Lisa Sanderson Team has the knowledge & experience to get the job done.

Our record proves it!

Call Lisa Today!



Lisa Sanderson, ePro, RSPS
Associate Broker
Keller Williams Real Estate
570.664.7086 mobile
570.421.2890 office
lisa.sanderson@kw.com



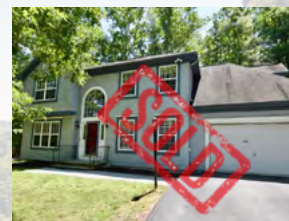
3151 Greenbriar Drive



338 Fernwood Drive



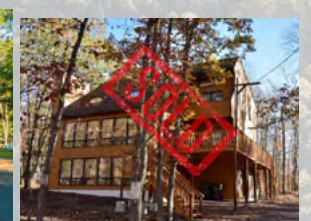
1320 Kensington Drive



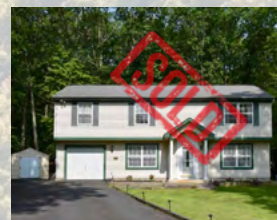
300 Spicebush Drive



1122 Hunters Woods Drive



4110 Rosewood Terrace



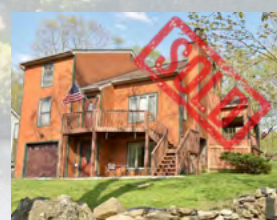
5107 Quail Lane



105 Bayberry Court



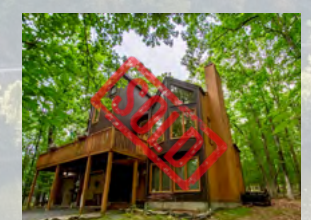
7108 Glenwood Drive



7120 Pine Grove Drive



132 Pasquin Drive



3213 Foxdale Terrace

132 Pasquin Drive

Checking my Privilege, Trying to Become a Better Ally

by Sharon Kennedy, Communications Committee member

The past few months have been heartbreaking. Most all of us have been isolated from those we love, scared of illness and potential death, facing losses of loved ones and businesses or jobs, fearful of financial ruin and often kept from those activities and connections that sustain us through difficult times.

Most heartbreaking for me began with the outcry around George Floyd's death. No, not just George Floyd. The heartbreak began there but continued to heartbreak over the daily fears and struggles of fellow Americans who happen to not "look like me." It traveled to becoming so much more aware of what I didn't know (though I thought I did). It also ended in the beginning of a journey to be a better human, hopefully a better ally and a better ancestor (as Layla Saad describes in her book "Me and White Supremacy.")

I know that it won't be a one-time awakening. It is a lifetime journey of hard work. Luckily, there is an incredible richness of books and podcasts to assist in that journey. I am writing of a bit of my journey to suggest several authors and books that I have found helpful thus far.

Ok, so I guess I have always been a slow learner. I grew up in a family that saw all people as people. Great, right? I thought so, but maybe not so much. I grew up with neighbors and family friends who were of various religions, races, cultural backgrounds and sexual orientation.

The middle-aged gay couple were just Jack and Joe, not "the gay couple next door." The Black family in the row home on the other side of our house were the source of playmates. I envied the huge family up the street that gathered in large and laughter filled crowds. (In retrospect, they were first generation Greek immigrants.)

My elementary school was very diverse. In junior high school, there were only two gentiles in my classroom: me and a girl whose last name was Chang. All the others carried surnames like Schmidt, Goldstein and other Jewish or German names. That was my first lesson in learn-

ing that being blind to differences was not respectful or aware. I saw my Jewish friends as just individuals, like me. No difference.

One day my friend Holly let me know that by not seeing her as Jewish, I was not seeing her. Her parents had both lost all family members in the Holocaust and understanding her had to include the impact of that history on who she was and how she experienced the world. Ok, I got it, right? No, not so much.

Fast forward a couple of decades. My friend's husband took offense when I assumed he was of Chinese heritage. He was second generation Japanese. He did not feel honored by my not seeing racial differences. It was not a sign of a lack of prejudice but a sign of disrespect for him and for his family's history. And that disrespect was experienced in a context of trauma.

His family had been interred in camps in our United States during the war, losing everything they had built in this country and experiencing incredible hardship and degradation. Given those experiences, how could it take until 20 years ago for me to learn that to be color blind is ignoring that person's experience, not a sign of lack of prejudice.

Ok, so at least I can see myself as basically "one of the good ones." I am not a white supremacist. I don't act against marginalized groups or wear a swastika. I am a child of the 1960's and believe in equality. I am not a racist.

Ah, I only recently learned the concept that there is no such thing as "not a racist." Ibram Kendi discusses internalized racism and racial disparities on Brene Brown's podcast "Unlocking Us." In a gentle and thoughtful voice he speaks of the history of internalized racism (his own and others) and the racial disparities of past and present times. "I define a racist as someone who is expressing racist ideas or supporting policies with their action or inaction."

A racist idea is any idea that suggests a racial group is superior or inferior to another, a racial hierarchy. An antiracist idea suggests racial equality, challenging racial hierarchy. A racist policy leads to injustice. An antiracist policy leads to equality and justice. There is no neutral point between justice and injustice

(continued on next page)



Harmony

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

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

EditorMichael Tyrrell

StaffDebra Cellentano, Sharon Kennedy,
Robin Nicholson, Jennifer Nicholson,
Jim Ruffini, Dave Coykendall,
Bettyanne Nevil

ContributorsDavid Montalvo, Lisa Ortiz,
Ting Qian, Stephanie Joy Lewis,
Yolanda Sarrabo, Julie Harter

Community ManagerPhyllis Haase

Board LiaisonSandy Bonet

For advertising information:

Community Newspaper Publishers

237 Phyllis Court, Stroudsburg PA 18360
PHONE: (570) 476-3103 E-MAIL: mail@cnpnet.com

The acceptance of advertising in the Penn Estates Harmony does not constitute endorsement by the Penn Estates Property Owners Association or Community Newspaper Publishers, Inc. Position of advertisements is not guaranteed. All advertising is subject to acceptance by the editor and publisher. The publisher is not responsible for errors in ads or claims made by advertisers.

SAVE ENERGY & PROTECT your home

with SIDING, ROOFING and WINDOWS

Low Monthly Payments!
to Qualified Buyers
Call Today!

Voted Best Contractor
Readers' Choice
9 years running!
2011-2019

FREE STORM DOOR
with complete siding job

BUY 5 WINDOWS
GET 1 FREE

BAYS / BOWS
COMPOSITE WOOD SLIDERS
CASEMENTS / DOUBLE HUNG
ENTRY DOORS
STORM DOORS

Siding
Windows
Roofing
Additions
Kitchens & Baths
Basements & Decks
Masonry
Water & Fire Damage

2019 Pocono Record
Readers' Choice:
Best General Contractor
Best Roofing Contractor

\$500 OFF Buy Now and Save **\$500 OFF**

Any Kitchen, Bathroom,
Basement, or Major Renovation

PA Lic. 000051

FREE ESTIMATES
www.Countrywidellc.com
1-866-690-4450
7118 Route 209, Suite 1, Stroudsburg PA

Let Our Family Serve Your Family

Checking my Privilege cont.

and no neutral between racist statement and antiracist statement. “In any given moment, a person is expressing either a racist or antiracist idea.”

“The good news is that racist and antiracist are not fixed identities. We can be a racist one minute and anti-racist the next. I used to be racist most of the time. I no longer speak through the mask of racial neutrality... What we say about race what we do about race in each moment determines what we are, not who we are.” (Ibram Kendri, “How to be an Antiracist”).

“The heartbeat of racism is denial.” The heartbeat of anti-racism is the ability to acknowledge and be vulnerable, to admit when we are being racist. “I am not a racist” is a racist statement. If I am not aware and working to correct systemic racism, then I am supporting the systemic policies in our society.

On the podcast with Brene Brown he says “To grow up in America is to grow up for racist ideas to be constantly raining on your head and you have no umbrella and you don’t even know that you are wet. Because the racist ideas cause you to think that you are dry...And then someone comes along and says “you know you are wet”, and you say, “thank you, I didn’t even realize that I was drenched.”

To Ibram Kendri I say, “Thank you, for I knew it rained on me but I thought I had dried myself off.” Ibram Kendri has a number of highly rated books including “How to be an Antiracist”, “Stamped from the Beginning” and “Antiracist Baby Picture Book.” I only listened to the first one (as an audiobook) and I highly recommend it.

Phew, this journey is work! I heard about a book by Layla Saad titled “Me and White Supremacy.” The title alone made me squirm a bit. But the book is thought provoking, inviting the hard work of this journey. Layla Saad began addressing the issues of race and systemic oppression on her podcast and on Instagram. That led to a 28 day “challenge” to explore privilege and internalized racism by journaling in response to questions that can lead to deep self-exploration. That challenge became a pdf file which led to the book noted above. Essentially it is a guided journal to yourself. I have just started the challenge.

Her introduction helped me to understand that privilege is not the wealthy person from a wealthy family. We have many privileges. I have the privilege of being able bodied. I can walk into most any building without first researching if there are stairs or other obstacles. I can see and safely cross streets. I do not have male privilege but I do have the privilege of an education.

I did not ask for but I was born with white privilege. I am sure that there are many invisible advantages that have gone unnoticed throughout my life, whether in purchasing a home or getting an interview based on my white Anglo-Saxon sounding name.

Day one task one is to journal based on examining how I have benefited from white privilege. Layla Saad calls for each of us to do the work within ourselves first. That is the only way to become a safe and better ally for others and a better ancestor for future generations. I may update you later when I finish working through the book. Thus far, it is a worthwhile challenge.

So then I wasn’t sure how to talk about all this stuff, or if I even should. I decided to read a book by Ljeoma Oluo: “So You Want to Talk About Race.” “The truth is, we live in a society where the color of your skin still says a lot about your prognosis for success in life. This is the reality right now, and ignoring race will not change that...We have to tackle this problem with real action and we will not know what needs to be done if we are not willing to talk about it....So let’s all get a little uncomfortable...”

Then she says, “You are going to screw this up royally, more than once.” “It’s going to happen and you should have these conversations anyway.” I have to admit that I thought of not writing this article for that very reason, but her words spurred me on. I am sure that I have screwed up something royally. (You can call me out personally, but please do so with some compassion.)

Like the other authors, she writes of her own experiences, describes research that illuminates the results and impact of systemic racism across generations, and invites us to the discussion. She calls us to go deeper and her explanations are memorable.

She says, “Often, being a person of color in a white-dominated world is like being in an abusive relationship with the world.” “Every day is a new little hurt, a new little humiliation. We walk around flinching, still in pain from the last hurt and dreading the next. But when we say “this is hurting us”, a spotlight is

shown on the freshest hurt, the bruise just forming: ‘Look at how small it is, and I’m sure there is a good reason for it. Why are you making such a big deal about it? Everyone gets hurt from time to time’ - while the world ignores that the rest of our bodies are covered in scars.”

She notes that “systemic oppression is a machine that runs whether we pull the levers or not, and by just letting it be, we are responsible for what it produces.” Thus, she not only speaks about how to take responsibility and how to talk about race, she speaks of addressing systemic racism in personal ways.

For example, if a teacher makes a racist remark in a classroom or treats a child differently, the mother or father can not only call for action in regard to that teacher, but can also address the systemic issues. She or he can ask about policies and about how many teachers are on staff that are black, and what trainings are done to combat racism amongst staff. She defines racism as “any prejudice against someone because of their race, when those views are reinforced by systems of power.”

I recommend each of these books as a starting point. And there are so many more available. Feel free to write about your favorite book for the next issue of Harmony. In the meantime, let us all work to become better humans and better allies and better ancestors.

Green Nutrition

by Yolanda Sarrabo, CPT NASM, BCS

The summer is almost done and it has been a doozy with COVID-19. Many have not been able to move around and do things that they would usually enjoy during the summer. Luckily, some of the major restaurant chains have given those who need to commune outside of the home a table and service. Another option to consider once summer ends and fall makes its way in is adding a green palette to your health this fall. Like many on the Stroudsburg end, you may find that many of the produce prices have gone up considerably during the summer likely due to the pandemic. Unfortunately, we may continue to see slight spikes in costs. Now with fall and winter in the midst, it’s important to get that exercise in along with continuing some form of green in your daily diet. Though some vegetables and fruits are seasonal or not the best quality in the fall, there’s still options.

Farmer’s Market or Other

Are you familiar with other resources to purchase vegetables other than the franchised grocery markets? Have you considered our local farmer markets? Well here in Stroudsburg there a few to consider for cabbage, peppers, and kale. Let me also echo that green nutrition is more than the color green, as a wholesome diet also includes a spectrum of colors. Ann Street Market in East Stroudsburg allows for some of those options; they’re open Saturdays from 8-12 pm. 30-minutes away we have The Smale’s Farm Store in Kunkletown, Pa. (717 Scenic Dr, Rt 534) Another option to getting a well mix of vegetable locally is by growing your own indoors. Indoor vegetable gardens like mint and other herbs can save a bundle.

Detox

There’s no better time to detox for the upcoming holidays, and the overall good in eliminating toxins and regulating your body. As part of this piece here’s a simple recipe by using ingredients right from your local markets or gardens:

- ½ - 1 cucumber
- 3 capfuls of apple cider vinegar
- ½ tsp of ginger
- ½ lemon (peeled)
- 3 spring of mint
- Blend and refresh!

Enjoy and remember that adding vegetable of any kind is a benefit as we continue to move along in flu season, and now COVID. Be Well!

Yolanda Sarrabo is principal at Chronic Fitness Personal Training Boutique Service and a regular contributor. www.chronicfitnessinc.com

Penn Estates Highland Lake - Now and Then

by Michael J. Tyrrell, Communications Committee Member

Not all Penn Estates residents realize that our beautiful lakes are all man-made. I found some old photos on my computer which I thought some might find interesting. The pictures of Highland lake during construction were taken just before they were filled in the fall of 1981. We had just started construction on our home here. The image of the finished lake is very recent.

I also found an old photo of Somerset Drive looking toward the ball field. The corner lot on the lower left is where our house sits, Riverbend Terrace and Somerset. The street at the far end is Mill Road, just behind home plate on the ball field.

If you dig up any old photos of PE, send them along for a future issue. Email to pepoaharmony@gmail.com



Old Somerset Drive

A.N.T. CONSTRUCTION

Your Home Repair Specialist

Renovations • Additions • Roofing • Siding
 Drywall • Drywall Repair • Painting

"Working hard comes natural"

Anthony DiBello

570-223-0151

Fully Insured

RD # 1 Box 1575 • East Stroudsburg, PA 18302

PESTMASTER[®] SERVICES

the right choice

**BEDBUGS • ROACHES • MICE • ANTS
MOSQUITOS • BEES/WASPS**

There is no reason to live with these pests!

Call us to discuss solutions that don't expose your family to dangerous chemicals.

Inspection | Treatment | Follow-Up

As a commitment to our community, we promise to uphold the highest standards of pest control, promoting only the health and happiness of your family. So, do you think you have PESTS in your house? Contact us today!



(888) 376-2847
<https://njandpa.pestmaster.com>

Online Tutoring and Homework Help Available to Monroe County Residents

by Sue Lyons, Director Eastern Monroe Public Library and PE Resident

To assist parents and students with this challenging academic year, Monroe County libraries have partnered with Brainfuse, a national online education company, to provide free online tutoring to all Monroe County residents. Online tutoring is available 2pm to 10pm, seven days a week, to anyone with a library card.

Need help getting online? The Eastern Monroe Public Library has WiFi hotspots with unlimited data and a Gigabyte of bandwidth that can be checked out for a two-week period. Computer tablets and notebooks may be checked out for the same two-week period.

Brainfuse provides support for learners of all ages, with an emphasis on assisting students in K-12 schooling. The Homework HelpNow service is staffed by over 4000 tutors with expertise in all K-12 subjects. All tutors have at least three years of teaching experience and a bachelor's degree, with 96% of tutors holding graduate degrees. One-on-one tutoring is available in both English and Spanish. A Writers' Lab allows students to receive live support with writing, or upload documents and receive feedback from experience tutors.

In addition to live tutoring, the platform also features:

- An extensive library of lessons, videos, and practice tests in all academic subjects.
- Practice tests and preparation for exams, including the SAT, ACT, ASVAB, GRE, GMAT and others.
- ESL instruction.
- Digital literacy skills.
- A 24/7 Question Center – students submit questions that are answered with-

in 24 hours.

- Online meeting rooms for student study groups
- Support for students studying a foreign language
- Online Flashcards in hundreds of subjects

Brainfuse also has support for adult learning, including preparing for the GED, career-based exams, and help with writing resumes and preparing for interviews. Library patrons wishing to get started with Brainfuse should visit this page on the EMPL website: https://monroepl.org/?page_id=11234

Fall into learning with an expert tutor!

Get help with math, reading, writing, science, and more!



(available at your library or at home through your library's website - library card required)

Real Estate Pulse

by Lisa M. Sanderson, Contributor

Property Taxes 101

A large majority of the homeowners in Penn Estates have seen a difference in their tax bills this year because of the Countywide Reassessment Project that was completed by Monroe County. 2020 is the first year that your new property assessment and the resulting change in your bills are published. It's great news, for sure, as many property owners have received some long-overdue relief!

I receive questions pretty regularly about tax bills from friends and clients, and property taxes are a hot topic of discussion in many of the local Facebook groups I monitor. It's important for everyone to understand how these bills work, and who is responsible for them.

You will receive two property tax bills every year:

- County & Township Taxes are billed together at the beginning of the year. This bill should arrive in March, and this covers January through December of the current year.
- School District Taxes are on a fiscal year, so you won't see that bill until August. This bill covers July 1 of the current year through June 30 of the following year.

Each bill comes pre-printed with different amounts to pay, depending on when you choose to pay it. Many people like to pay their tax bills right away because there is a small discount applied for doing that. Regardless on when you choose to pay them, rest assured that you must pay them, or risk having liens put against your property or, worse, your property going to tax sale and being taken away from you. We never want that to happen, so mark your calendar with reminders to look for these bills at the appropriate time of year and make sure they get paid.

If you have a mortgage, it is very likely that you pay extra every month to the bank or mortgage company in order to save up for these bills. This is called your 'escrow' account, which usually will also cover your yearly homeowner's insurance bill. This is nice because, when these bills come in, you can just forward them to the bank for payment. If you are unsure if this is the case, call your lender to clarify and to find out where to send the bills. Some banks will send you reminders about this, and some don't. Either way it is your responsibility, ultimately, to make sure these bills are paid.

If you have the kind of mortgage that does not escrow for taxes, or if you don't have a mortgage at all, I'm sorry to tell you that you have to pay these bills your-

self as they come in. While I don't want to get in to all the things that these tax bills help in paying, I do want to take this opportunity to talk about school taxes and how these are calculated, since this is the 'big one' that always hurts our feelings when we open them [haha].

Many of my clients, especially those who come from other states, don't realize that school property taxes are set by and under the control of your local school board. Here in Penn Estates that is either the Stroudsburg Area School District School Board or the Pocono Mountain School District School Board.

What that means is that you have a say in how that money is spent, and even how much the tax bills are to begin with, through your vote. Isn't that great?! While many people focus on the Presidential elections and only vote every four years in that big election, it is extremely important to your wallet to pay attention and VOTE EVERY YEAR so you have a say in these local elections. Local elections – those for School Board Directors, as well as those for Township Supervisors, State Congress-people, etc. – have a huge impact on your day to day life and on your financial bottom line.

Do not hesitate to reach out to me if you have any questions or concerns about property taxes or other real estate related issues!

Penn Estates Home Sales Data

Information has been gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service on September 12, 2020.

	Active Listings	Pending Sales	Closed YTD	Closed 2019
Total	17	41	64	97
Foreclosures	2	4	5	9
Short Sales	0	0	0	0
Low List/Sold \$	100,000	79,000	55,801	50,000
High List/Sold \$	359,000	390,000	319,000	260,000
Avg. List/Sold \$	209,523	178,954	160,480	149,315

*Pending Sales reflects list prices. Sold information is not available until the sale is final.

About the Author: Lisa Sanderson is a Past President of the PEPOA Board of Directors, founder of the unofficial Living in Penn Estates Facebook Group, and a 28-year veteran of the real estate industry. She is a full-time Associate Broker with Keller Williams Real Estate in Stroudsburg. Comments and questions are welcome at poconolisa@gmail.com

Did You Know?

by Phyllis Haase, Community Manager

The following regulations have been amended to allow incidental momentary parking and the use of firepits.

If you have a suggestion on adopting or amending a regulation, please forward the idea to the community manager at phyllishaase@pepoa.org; the request will be presented to the Board of Directors for their consideration.

ARTICLE VIII

PARKING RULES

1. Vehicles (including mopeds and motorcycles) may only be parked on common property in designated areas.
2. Persons launching water vessels shall remove vehicle and trailer to designated parking area once the vessel has been launched
3. Bicycles shall be parked in the bicycle racks provided
4. Any vehicle parked on the roadway or easement may be removed at the Property Owner's expense.
5. The Association shall not be responsible for any illegally parked vehicle. The owner will be solely responsible for any/all damages which may be incurred.
6. **Incidental Momentary Parking**
 - a. *Occurring in, or associated with, the normal, typical, or customary operations of homeownership. Some examples allowed are repositioning vehicles, clearing driveways, dropping off or picking up persons or parcels, and generally any short-term activities requiring momentary parking. Hazzard Lights shall be on during momentary parking of vehicle.*
 - b. *Except for Incidental Momentary Parking, Vehicles shall only be parked on the driveway portion of the lot. No on-street parking or parking in the easement, which is generally 10 feet back from the roadway, will be permitted unless authorized by Public Safety in writing. Some examples of reasons for the issuance of a parking pass are those having work done at their home by a contractor, deliveries, gatherings...During snow and icy weather no parking variances will be issued*
7. No standing or parking of any motor vehicle shall be allowed within 30 feet of an intersection. Vehicles at bus stop locations must park on the right side of the road facing the intersection and bus stop.
8. No Commercial Vehicle or equipment may be parked or otherwise stored on any street, lot or designated parking area at any time unless being used in connection with delivering or picking up goods or providing interior services to the owner or resident of the property during the hours of 7 AM to 9 PM.
9. Commercial Vehicles shall include any vehicle that is commercial in nature and not ordinarily kept or stored within a residential community. Unless otherwise determined by the Board of Directors, Commercial Vehicles include, but are not limited to:
 - 1) Any vehicle
 - a. with a gross vehicle weight rating (GVWR) greater than 14,000 lbs or
 - b. greater than 25 feet in length;
 - 2) Irrespective of size or weight, any box truck, step van, dump truck, taxicab, bus, solid waste collection vehicle, tractor truck, tractor truck/semitrailer, tractor truck/trailer combination, dump truck, wrecker, concrete mixer, tow truck, trailer, semitrailer and any vehicle in which food or beverages are sold; and
 - 3) Irrespective of size or weight, any motorized construction equipment, including, but not limited to any motor scraper, backhoe, motor grader, compactor, excavator, tractor, trencher, roller, and bulldozer.

NOTE: The display of commercial signage and/or visible tools, equipment, materials, or ladders does not constitute a Commercial Vehicle unless deemed offensive or obtrusive by the Board of Directors, in its sole discretion.

ARTICLE XIX

PROPERTY DEVELOPMENT, BUILDING CODES, AND IMPROVEMENT RULES

6. ENVIRONMENTAL, SAFETY AND SANITARY RULES

A. Burning

1. Recreational burning is permitted without a permit when the following directions are obeyed:
 - a. Only natural firewood, manufactured fire logs, or gas-fueled units. No construction material to be burned, examples of but not limited to painted, varnished or coated wood with similar material, or pressure-treated may be burned;
 - b. The fire must be contained in a manufactured free-standing fire pit not exceeding three feet in diameter and placed on a non-combustible base or a permanently constructed fire pit lined with a noncombustible material such as brick, rock, and concrete;
 - c. All permitted fire pits must be located a minimum of 10 feet away from any structures or combustibles, including but not limited to, houses, garages, propane tanks, woodpiles and trees, and docks, and the fire pit must be entirely covered by a fine metal screening to prevent flying embers;
 - d. The fire must always be attended and supervised by an adult until the fire has been completely extinguished;
 - e. A connected garden hose or other means to extinguish the fire must be readily available;
 - f. Flammable or combustible liquid accelerants is not permitted;
 - g. Recreational fires are not allowed on windy days when the smoke may create a nuisance for nearby neighbors.
2. The burning of garbage, refuse, leaves, weeds, brush, stumps, asphalt, plastic, rubber, wood other than described above in subsection 1(a) is strictly prohibited.
3. When a burn ban is in effect by Stroud Township, Pocono Township, or Monroe County, no burning is permitted.
4. This Rule does not apply to grilling or cooking using charcoal, wood, propane, or natural gas in cooking or grilling appliances, which are allowed.
5. Any person utilizing or maintaining an outdoor fire shall be responsible for all fire suppression costs and any other liability resulting from damage caused by the fire.

Stay in Touch with Penn Estates

Website: www.pepoa.org

Facebook: Penn Estates Property Owners Association

Facebook Resident Group: Living in Penn Estates

Facebook Other: Penn Estates Online Yard Sale

Instagram: penn_estates_wildlife

Twitter: @PennEstatesPOA

Email: **Harmony Editor** > pepoaharmony@gmail.com

Board of Directors > board@pepoa.org

Community Manager > Phyllishaase@pepoa.org

Preferred Painting Co.

Full Service Professional Painter - Inside and Out
25 years experience

Reasonable Prices • References Available
Power Washing • Window Recauled and Glazed
Jobs Done On Time • Fully Insured • Free Estimates

(570) 828-6686

"I put the needs of the customer first"



Tried an Air Fryer Yet?

by Paul Quillin, Contributor and Air Fryer Enthusiast

Have you tried using an air fryer yet? Using one to make meals from scratch is fine, but it really shines when used to reheat leftovers or takeout food. I've found that very often the food is actually crispier than when it was first served. So here are some recipes I think you will like. Feel free to make your own changes and substitutions, and using an air fryer cuts way down on the amount of fat needed as in using a skillet or a deep fryer. If you decide to take the plunge look for one that has a basket with a handle that is outside of the unit like the Cosori (my favorite)., no burnt fingers or messy spills.

Air Fryer French Fries

INGREDIENTS

- | | |
|-------------------------------|----------------|
| 3 medium size Russet potatoes | ½ tsp. pepper |
| 1 Tbs. olive oil | ½ tsp. paprika |
| 1 tsp. salt | |

INSTRUCTIONS

1. Brush fryer basket with (your choice) oil; preheat to 390°F. Peel the potatoes and cut (lengthwise) into ¼-inch pieces. Place all ingredients into a baggie and blow it up closing the top by giving it a twist. Give the baggie a good shake and pour the potatoes into a strainer set in a bowl. You should see about a ½ cup of water collected after an hour. Put the potatoes into the basket and fry at 375°F for 16 minutes, giving the basket a shake after the first 8 minutes.



Crispy Panko-Coated Cod

INGREDIENTS

- | | |
|------------------------------|-----------------------------|
| 1 lb. Cod, cut into 4 strips | Kosher salt |
| 1 large egg, beaten | Freshly ground black pepper |
| 1 cup all-purpose flour | 1 tsp. Old Bay seasoning |
| 1 cup panko bread crumbs | Lemon wedges & tartar sauce |

INSTRUCTIONS

1. Brush fryer basket with (your choice) oil; preheat to 400°F
2. Pat fish dry and season with salt and pepper.
3. Place flour, egg, and panko in three shallow bowls, add Old Bay to panko and toss to combine.
4. Working one at a time, coat fish in flour, then in egg, and finally in panko, pressing to coat.



5. Place fish in basket of air fryer and cook at 400°F for 10 to 12 minutes until fish is golden and flakes easily with a fork.
6. Serve with lemon wedges and tartar sauce.

Korean Style Meatballs

INGREDIENTS

- | | |
|-------------------------|----------------------------------|
| ½ cup chopped scallions | ½ tsp. red pepper flakes |
| 2 Tbs. soy sauce | ¼ tsp. salt |
| ½ Tbs. sesame seed oil | 1 tsp. black pepper |
| 2 Tbs. minced garlic | ½ cup crushed Ritz crackers (12) |
| 1 Tbs. minced ginger | 1 lb. ground beef |
| 1 tsp. fish sauce | 1 Tbs. lime juice |

INSTRUCTIONS

1. Brush fryer basket with (your choice) oil; preheat to 400°F.
2. In a large bowl, combine all of the ingredients and use your hands to gently mix.
3. Shape the meat into 16 balls and place them in the fryer basket, 4 by 4.
4. Bake at 400°F for 10-12 minutes, shaking a few times.
5. Serve with Dipping Sauce: 2 Tbs. soy sauce and 1 Tbs. wine vinegar



Roasted Brussels Sprouts

INGREDIENTS

- | | |
|------------------------|---------------------------|
| 1 lb. Brussels sprouts | 2 Tbs. (shallot or onion) |
| 1 Tbs. olive oil | 2 Tbs. unsalted butter |
| ½ tsp. salt | 1 tsp. red wine vinegar |

INSTRUCTIONS

1. Brush fryer basket with (your choice) oil; preheat to 375°F.
2. Trim the Brussels sprouts and transfer to a medium bowl, add the olive oil and salt, and toss to combine.
3. Add the Brussels sprouts to the air fryer and shake into a single layer. Air fry for 15 minutes at 375°F shaking the basket halfway through. Meanwhile prepare the shallot/onion butter.
4. Finely chop the shallot (or onion) and place in a bowl (large enough to serve the Brussels sprouts). Add the butter, having melted it in a microwave. Stir in the vinegar and combine.
5. When the Brussels are ready, place them in the bowl with the shallot/onion butter and toss to combine. Serve immediately.



Fifth in a Series

Navigating Your Finances

by Bettyanne Nevil, Contributor and Dedicated Couponer

Shopping for Deals

Most people are aware of sales such as Black Friday, Cyber Monday and Prime Day. Besides these sales there are many others:

- Three-day holiday weekends are a great time to buy paint at big box stores such as Home Depot and Lowe's. They are usually on sale during President's Day, Memorial Day, July 4th and Labor Day weekends.
- After a holiday and two weeks before the end of a season, Michael's has sales of 60% to 80% off. In February they mark down fragrances. Their annual tree sale happens the week before Thanksgiving. You can refresh your home at Michael's during their January sale.
- Bath and Body holds their Semi-annual sale in January and June. The biggest markdowns are at the end of the sale.

- Victoria's Secret swim suits go on sale August thru September. Semi-annual January and May. Fragrances in January.
- Dick's Sporting Goods puts bikes on sale in July. Golf equipment in March and April. After Christmas is the biggest sports equipment and apparel sale.
- JC Penny puts markdowns out every first and third Friday.
- Old Navy has its spring sale April 15 - June 1; Summer July 15 - Sept 1; Fall Oct 15 - Dec 1; Winter Jan 15 - March 1.
- Ikea's sale section is Mondays at the exit door.
- TJ Max does markdowns before the store opens every Wednesday.
- Macy's spring sale starts April 1st. Summer starts July 1st. Fall starts October 1st and Winter January 1st.
- Target has a markdown on children's and electronics on Mondays. Women's and Juniors on Tuesdays. Men's, food, stationery, health and laundry on Wednesday. Sleep, Athletics, paper, shoes and hardware on Thursdays. Fridays sees markdowns on domestics, Auto, scarves, jewelry and beauty.
- Walmart marks down items the first week of the month, every month.



**24 Hour
Emergency
Service**

**Fully
Licensed
& Insured**

For all your Plumbing and Electrical needs

- **Well Pump Service**
- **Sewer/Grinder Pump Service**
- **Bathroom Remodeling**
- **Boiler/Heating Systems
Installed & Repaired (oil/gas)**
- **Water Conditioning**
- **Loader/Backhoe Service**
- **Air Conditioning/Heat Pump
Service & Installation**
- **Commercial/Residential
Electrical Service**

Se habla Español

HELP WANTED

Plumbing, Electrical & HVAC Techs
\$\$ based on experience
E-mail: info@kmbplumbing.com
or call (570) 460-0111

570-460-0111

www.KMBplumbing.com

P.O. Box 664, Stroudsburg PA 18360

N.E.PA's PREMIER MECHANICAL SERVICE PROVIDER FOR OVER 20 YEARS



ALL-TECH Mechanical



Heating | Air Conditioning | Electrical | Plumbing | Water Heaters | Well Pumps

**SAME DAY INSTALLS
ON WATER HEATERS**



BRADFORD WHITE
WATER HEATERS

FALL SAVINGS

Amana



**\$250 OFF NEW AMANA HVAC SYSTEMS
10 YEARS PARTS & LABOR WARRANTY**



BOSCH

BOSCH: "Invented for Life"



GENERAC

**Supplied and Installed
FREE ESTIMATES**

DAIKIN



**\$250 OFF NEW DAIKIN DUCTLESS HEAT
PUMP SYSTEM INSTALLS
10 YEARS PARTS & LABOR WARRANTY**



KD NAVIEN

On-Demand Water Heaters

EXCEPTIONAL SERVICE AT THE RIGHT PRICE

**Financing
Available for
New Installs**

Free estimates and site survey on all new installations

(570) 223-8297

TOLL FREE: (855) 223-8297

EMAIL: HELPDESK@ALLTECHMECH.COM

WWW.ALLTECHMECH.COM

PO BOX 777, MARSHALLS CREEK PA 18335

**WE SERVICE
ALL MAKES
AND MODELS**

