

Penn Estates Named “Association of the Year”

by Sandy Bonet, Penn Estates Board Member and Secretary

Penn Estates received the Association of the Year Award from the Pennsylvania and Delaware Valley Chapter of the Community Association Institute on December 5, 2018, at their annual awards dinner.

This honor is given each year to the community association that has exhibited excellence over the course of the year in the area of management, governance, finance and/or community building.

In presenting the award, CAI executive Director Tony Campisi explained the rationale for the selection of Penn Estates:

“The Penn Estates Board, Community Manager, committees and members at large have worked cooperatively to significantly improve the community. Their accomplishments include, to name only a few:

- Revision of the collection process resulting in an almost \$300,000 increase in dues income
- Significant structural and cosmetic renovation of the community buildings
- Addition of a gym, a card room and a youth center
- Initiation of yoga, Zumba and kick boxing classes
- Establishment of a senior’s lunch group
- Creation of a new POA website

Like most change initiatives, Penn Estates recognizes that these improvements did not take place without some discomfort. Both POA members and administration had to move outside their comfort level and put aside the strong pull of ‘that’s the way we’ve always done things.’

And, like most change initiatives, it is a work in progress. But they are definitely headed in a great new direction.”

“I accept this award on behalf of all Penn Estates POA members, with special thanks to those who have generously donated their time and effort as volunteers and to our tireless Community Manager Phyllis Haase,” said POA Board President Jose Padilla as he accepted the award.



Some of the equipment in our new gym



Jose Padilla and Phyllis Haase accepting the award from CAI

CAI is an international membership organization with nearly 40,000 members in 64 chapters worldwide. Its members include association board members and other homeowner leaders, community managers, association management firms and other professionals who provide products and services to associations.

The Pennsylvania and Delaware Valley Chapter serves the community associations industry throughout the entire Commonwealth of Pennsylvania, Southern New Jersey and Northern Delaware.



PEPOA Board Members and Community Manager Phyllis Haase

President's Message

by José Padilla, Board President

Happy New Year Neighbors!

I trust that everyone had a wonderful and safe Holiday Season. Here is a specific reminder that the children of the community have returned to school so please mindful along all our bus stops throughout the community.

As license drivers, it is our responsibility to follow all the laws that govern the safe operating of motor vehicles in the Commonwealth of Pennsylvania, regardless of which state you received your license from. This includes stop signs, "the posted speed limits" and the safe driving around the bus stops, the residential roads and especially around the Community Center and recreational areas.

Please be aware that the Board of Directors has voted on the reduction of the speed limit on Penn Estates Drive from 35 MPH and to 25 MPH. Also, they also voted to remove the "No Tolerance Zones" (NTZ) at the Community Center and the bus stops along Penn Estates Drive and the doubling of fines in these areas.

The BoD felt that there was too much confusion among the residents and our Security staff on where each NTZ was located that reducing the speed limit to be 25 MPH, as the rest of the roads in Penn Estates was a safe way to proceed. As President, I take full responsibility for the "new" 25 MPH signs that went up the afternoon before the actual announcement was made the next morning.

It is hard to believe that 2018 has come on gone! So many things have happened this past year within the community and to me personally.

ASSOCIATION OF THE YEAR! I am very proud that Penn Estates was chosen by Community Associations Institute and Pocono and Delaware Valley Regional Chapter of the Pennsylvania Community Association Institute as the 2018 Pocono's Association of the Year. It was a very proud moment to be there in person along with the fellow Board members and our Community Manager, Ms. Phyllis Haase to receive this award.

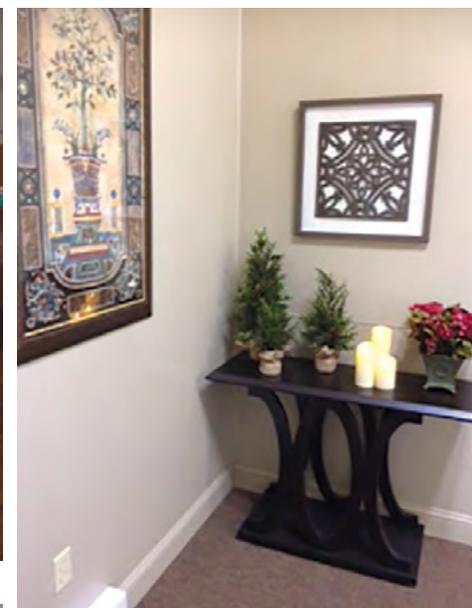
Phyllis has been the driving force behind the renovations over the entire community. On December 6th a ribbon-cutting ceremony was held to officially open the new gym, located on the lower level of the Community Center. The construction included new carpet, renovating the outdated bathrooms; installing the treadmills and other exercise equipment and including a meditation room.

The feedback that we have received from the members who are utilizing the new facility has been very positive. As always, please keep looking for the schedule of activities on the mar-quees, the e-mail blasts, our Official Facebook page or stop by the Ad-ministration Office.

I want to thank the 36 brave souls who on De-cember 2nd, gave blood in my name during the Miller-Keystone Blood Drive here in Penn Es-tates. Some old friends and new friends who put aside their fear of



Recreation Center



Upstairs Entrance to Oak Room



Multi Purpose Room



Community Center Downstairs Lobby



Fitness Center Meditation Area

the sharp pointy needle and gave the true gift of life. I am truly humbled by all who attended. Penn Estates is the community Nancy, and I chose for our family, and it is times like this that I know that we made the right decision.

The Covenants Ad-hoc Committee has met several times and is in the process of finalizing the editing and rewriting our covenants for both Pocono and Stroud Townships. Once again, I will remind everyone that this is a monumental task that requires long hours, hard work and dedication for its completion. Upon completion and with the Board approval, all these rewrites of draft covenants will be submitted to the Association's attorney for legal review.

Please be sure to mark your calendars for February 16th at 9 am, for our next "Breakfast with the Board" which is open to ALL residents, and we will attempt to clarify and answer any items that you may have questions on. Remember it may not be the answer you are looking for, but we may be able to clear up some misinformation or lead you in the proper direction.

Once again, I would like to remind all that we need volunteers to participate in all our committees. Volunteers are always needed, and there are rewarding and memorable benefits that cannot be taken away from you. It is up to the current Board members and Committee members to recruit relentlessly to replenish our ranks as members resign from them. I have said it before; we are nothing without all our volunteers. Remember the Board of Directors is in service to all of Penn Estates.



Harmony

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

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From Phyllis's Desk

by Phyllis Haase, Community Manager

2019 Annual Census Registration Form

Have you completed your annual registration for 2019? The registration form is due February 15, make sure you submit it, to ensure that you continue to have automated gate access and amenity privileges. The annual registration form is required as per the Association policy and governing documents.

You may wonder why you must complete a form annually and what is the big deal if we know what you drive or who lives in your house. Once the form has been submitted the owner must update any changes within 48 hours of occurrence i.e. new car(s), change of individual(s) residing in the home, etc.

We use the information you provide on the form in case of an emergency. Possibly Fido got loose and now we can reunite him with you. Possibly a neighbor calls and identifies an unknown vehicle in your driveway; we can look at the registered vehicles and check to see if it is or isn't yours.

If you suffer a misfortune at home and the authorities need to know who the occupants are, we can look it up. If you as the unit owner are not available, who do we contact in case of an emergency? These are excellent reasons for us to help you.

As a bonus to the Association, the completion of the forms and the tracking of the data provide the Association with a clearer picture of our population. This is vital for the Association for planning and developmental purposes to our infrastructure and expansion. Although our efforts will not be exact it will provide us with a rough estimate.

Information is knowledge and the Association always wants to be the best it can be for you, your family and your guests!

Reduced Speed Limit on Penn Estates Drive

The Board has reviewed concerns and complaints from resident's regarding vehicles speeding on Penn Estates Drive, and what some feel is a lack of enforcement to those who violate our regulations. They also reviewed concerns of double fines in a "No Tolerance Zone" which some feel is confusing as to when the speed limit changes from 35 to 25 mph. The Board listened and took action to address the safety of all. The speed limit on all roads within Penn Estates will be 25 mph (weather permitting). The "No Tolerance Zone" has been removed from our Rules and Regulations. The change of speed limit went into effect January 2, 2019.

Rental Registration

Effective January 1, 2019, Annual Rental Registration Fee of \$150 will be due January 15th of each year; each additional rental for the year will be charged \$35. The fee is due at the beginning of the year, not when the lease expires.

If you have questions, please contact the administration office for assistance.



IMPORTANT PHONE NUMBERS

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

Application of Payments

Penn Estates is required to follow the Uniform Planned Community Act (Act 180). When an owner submits payment to the Association, it must be applied in the following manner:

UPCA 68 PA. C.S.A. 5315 (i) requires payment to be applied first to any interest accrued by the association, then to any late fee, then to any costs and reasonable attorney fees incurred by the association in collection or enforcement and then to the delinquent assessment. The foregoing shall be applicable notwithstanding any restrictive endorsement, designation or instructions placed on or accompanying a payment.

This translates to *"the principal gets paid last even if the owner requests to designate how the payments should be applied."*

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BEFORE

AFTER

Leaders Wanted

Board of Directors Election Approaching

by the PEPOA Board of Directors

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

In this year's election on May 4, 2019 there will be three Director positions to fill; three positions will serve for three-year terms. Candidates for the Board must be at least 21 years of age, a deeded property owner in Good Standing, and able to carry out the duties of a Director.

What is the mission of the Board? As stated in PEPOA's Bylaws, "The Board of Directors shall determine all matters of Association policy, shall develop the vision and strategic plan for the organization, shall oversee the management and control of the business and property of the Association, and shall exercise all powers of the Association (except for any powers specifically reserved to the Members in the Declaration, the Articles of Incorporation or the Bylaws)".

What are the Board's responsibilities? The Board of Directors is responsible for the governance of PEPOA. Here are some examples but not all that must be followed: act in good faith, in a manner they reasonably believe to be in the best interests of the Association; act in accordance with the Articles of Incorporation, Declaration of Covenants, Bylaws; Fair Housing Act, Uniformed Planned Communities Act and Non-Profit Corporation laws.

A partial list of specific Board responsibilities:

- Enforce PEPOA's Declaration of Covenants, Bylaws, Rules/Regulations, and Policies
- Approve additions and revisions to PEPOA's Rules/Regulations and Policies
- Approve the annual operating and capital budgets
- Levy the annual maintenance fee, other fees, and collect monies owed to PEPOA
- Maintain an adequate capital reserve fund
- Enter into contracts on PEPOA's behalf
- Maintain and improve PEPOA's buildings, roads, and other property
- Hire and provide oversight of the Community Manager
- Appoint and remove members of PEPOA committees
- Issue final rulings on Members' appeals of decisions made by the Appeals Committee and the Architectural Review Board

What qualifications and abilities should a Director have?

In order to perform their duties, Directors need to be familiar with, and understand, the various laws and legal documents that apply to community associations in general and to PEPOA in particular.

Directors need to devote substantial time to their duties... anywhere from 10 to 30 hours a month, and possibly more if serving as an Officer. Attending monthly Board meetings is only the tip of the iceberg. Time will also be spent attending Board workshop meetings as needed; acting as a liaison to several committees; responding to Board and committee emails and phone calls on a daily basis; preparing and presenting resolutions and reports; and attending Annual and Special Association meetings, community forums/workshops, and other community events.

Directors must keep certain information confidential, including from spouses, until such time as the Board takes formal action.

Abilities that a Director should possess include: the ability to commit to projects and see them through, start to finish; the ability to listen, keep an open mind, and not rush to judgment; the ability to put your personal agenda aside and work only in the best interests of the Association; the ability to articulate your viewpoint and respectfully disagree with other viewpoints; and the ability to always support majority decisions of the Board, even in those situations where you voted in the minority.

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

Directors do not receive any compensation.

How do I get on the Board?

If you are interested in running for the Board you may apply in one of two ways:

- Fill out an application obtained from the Administration Office. Completed applications must be submitted to the Administration Office no later than February 8, 2019. The Nominating and Steering Committee will then contact qualified applicants and invite them to an interview with the committee.
- The other way is to obtain a Nominating Petition from the Administration Office and get the signatures of 50 Members in good standing. Only one signature per lot is permitted pursuant to the Bylaws. Once the requisite number of signatures has been collected, the petition must be submitted to the Administration Office no later than Saturday, March 23, 2019. To be included in Harmony, the petition must be submitted by February 23, 2019.

Whether applying by application or petition, each candidate shall provide a biography of no more than 1200 words and a digital photo for publication in Harmony. The biography and photo must be emailed to pepoaharmony@gmail.com and be received no later than Saturday, February 23, 2019.

Candidates will have the opportunity to deliver a five-minute speech and answer questions at the Meet the Candidates Forum on Saturday, March 30, 2019, at 3:00pm. The candidates will also have the chance to speak at the PEPOA Annual Meeting on Saturday, May 4, 2019.

Election of the Board

PEPOA Members in good standing may cast votes in one of two ways:

- Directed Proxy ballots will be included in the Notice and Call to Annual meeting package that will be mailed to each Member in good standing not less than 30 days prior to the election. Complete the Directed Proxy ballot and mail it in the enclosed envelope to the Association's CPA. Directed Proxy ballots must be received by the CPA no later than 10:00AM on May 2, 2019.
- The other way to vote is to attend the PEPOA Annual Meeting on May 4, 2019 and cast your ballot in person.

Are you interested in running? Serving as an effective Director can be challenging, and it requires a lot of time and work. It can be a thankless job at times. However, being part of the PEPOA leadership team and working to improve Penn Estates and keep it one of the best communities in the Poconos is its own reward. You will derive satisfaction and pride from contributing your talents and leadership skills to your community.

2019 Board of Directors Election Timeline

February 8, 2019 > Application deadline

All candidate applications must be submitted to Administration

February 13, 2019 > Interviews completed

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

February 14, 2019 > Recommendations to Board

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

February 15, 2019 > Board approves candidates

Board approves candidates recommended by Nominating & Steering Committee. Bylaws require approval at least 60 days prior to election.

February 23, 2019 > Harmony article deadline

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

March 15, 2019 > Harmony to be delivered to PE by publisher

March 23, 2019 > Deadline for candidates applying via petition

(6 weeks prior to the Annual Meeting as per bylaws). Candidates will be required to submit bio including picture with petition.

April 4, 2019 > Mailing of election material no later than this date

As per bylaws, not less than 30 days prior to the election

March 30, 2019 > "Meet the Candidates" event

3:00pm in the Oak Room

Leaders Wanted

(continued from page 4)

Board Adopts CAI Code of Ethics

At its January 4, 2013 meeting, the Board adopted a Code of Ethics for the PEPOA Board of Directors under Board resolution BD2013-04. It is based on the Community Associations Institute (CAI) Model Code of Ethics for Community Association Board Members. The Code formalizes our existing guidelines for Board conduct and incorporates them into one document. It will be provided to all candidates for Board seats as part of the application package.

Board members should:

- Strive at all times to serve the best interests of the association as a whole regardless of their personal interests.
- Use sound judgment to make the best possible business decisions for the association, taking into consideration all available information, circumstances and resources.
- Act within the boundaries of their authority as defined by law and the governing documents of the association.
- Provide opportunities for residents to comment on decisions facing the association.
- Perform their duties without bias for or against any individual or group of owners or non-owner residents.
- Disclose personal or professional relationships with any company or individual who has or is seeking to have a business relationship with the association.
- Conduct open, fair and well-publicized elections.
- Always speak with one voice, supporting all duly-adopted board decisions even if the board member was in the minority regarding actions that may not have obtained unanimous consent.

Board members should not:

- Reveal confidential information provided by contractors or share information with those bidding for association contracts unless specifically authorized by the board.
- Make unauthorized promises to a contractor or bidder.
- Advocate or support any action/activity that violates a law or regulatory requirement.
- Use their positions or decision-making authority for personal gain or to seek advantage over another owner or non-owner resident.
- Spend unauthorized association funds for their own personal use or benefit.
- Accept any gifts-directly or indirectly-from owners, residents, contractors or suppliers.
- Misrepresent known facts in any issue involving association business.
- Divulge personal information about any association owner, resident or employee that was obtained in the performance of board duties.
- Make personal attacks on colleagues, staff or residents.
- Harass, threaten or attempt through any means to control or instill fear in any board member, owner, resident, employee or contractor.
- Reveal to any owner, resident or other third party the discussions, decisions and comments made at any meeting of the board properly closed or held in executive session.

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

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Out & About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

Happy New Year! I am looking back at last January's article and remembering how frigid the weather was this time last year. We have been blessed with relatively warm weather. (I suppose it is not a blessing if you are a ski buff or ski resort owner!) As I drive toward town I can see the set up for ice skating by the park but only the set up. I suppose we will have to wait for even that little bit of winter fun until winter truly arrives. Speaking of fun, it seems that there is more to do inside the community gates than in the outside area these days. Thank you to the board and the community management for so many upgrades and events. If you have any ideas of how we can get the word out about the new gym and game room and events, let us know. (Or, just tell everyone you know in the community.)

Here are some of the other upcoming events around the area, outside of our gates. As always, I take my information from internet sites. Please call to confirm dates and times and costs. The costs of some events depend on how early you register, especially the sporting events, so plan early. Of course, there is a delay between writing this article and the publication of the Harmony. You may want to check the newspapers, and internet for other events. I do not include skiing events. There are too many to include and you can get much more current information by going the websites for each venue.

PEEC in Dingman's Ferry hosts many educational and environmental events throughout the year. The best way to check out their many events is to go to their website. Some of the upcoming events include DIY bird feeders on 2/9, Eagle watch hikes, and Bridge the Gap to learn cross country skiing from 9-12 on Saturdays through 2/9. Some of their events have a small fee. However, some are funded by other organizations. For example, you can learn cross country skiing for free with all equipment (even ski boots) provided. You give them your size when you call to register.

Walley Ice Fest on Lake Wallenpaupack is on 2/9 and 2/10 this year. Two of the events that weekend as part of the Ice Fest are a pond hockey tournament and an Ice Tee Golf event. They even have curling demonstrations. Shawnee's Winter Carnival is on 2/24 from 9-5, with vendors, music and BBQ. Do you enjoy dressing up? Ski for free if you go in costume to the Costume Carnival Day at Shawnee Mountain Ski area on 3/17. Or forego the costumes and attend the Jim Thorpe 24th annual Winterfest on 2/16 and 2/17. You can enjoy train rides, music and family games.

Stroudsburg's Winterfest is downtown on 2/16 from 11-4. The St. Patrick's Day parade in Stroudsburg is on 3/24, starting at 1:30. Silver Birches Resort at Lake Wallenpaupack in Hawley has their Chili and Wing Cook Off on 3/3 with beer tasting and music.

Stroud Regional hosts family swims at Chipperfield Elementary School at 8:30 pm on Fridays through May. They also host a Daddy Daughter dance on March 2nd. The cost is \$35 per couple (i.e. father and daughter). Our local library also has events. The Children's Book Sale is on 4/28 and 4/29. The Friends of the Library book sale is June 2-6. If you have a teen, check out their teen events. They recently had an interactive game evening of The Mysterious Ms. Dree. They also have links for kids to learn coding.

I know that April is a long way off; however, there are a few events that are advertised for April that you may want to know about ahead of time. One event that I miss almost every year is the Dulcimer Festival. It used to take place in January and most of the weekend consisted of classes for dulcimer players. They have a concert at the end of the weekend for a very low fee. I attended the concert once in the past and it was delightful. The website notes that they changed the date from January to sometime in April, to be held at the United Methodist Church in East Stroudsburg. The particulars are not yet on their website. Another venue that I intend to visit but never seem to get there is the Sculpted Ice Works. The Sculpted Ice Works in Lakeville will be hosting their Spring Thaw Ice and Wine Festival on April 20th from noon to 5. The tickets can be purchased online for \$20 per person and only \$8 for the designated driver.

Have fun! Let me know your favorite events so I can include them in the future!

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How to Get Accurate Information

by Phyllis Haase, Community Manager

Clear and effective communication is an essential part of many aspects of our lives in an HOA. The board is making decisions and management is enforcing rules that impact the owners. When homeowners are unaware of policies or don't understand them, this may cause some serious challenges.

I understand that not everyone attends board meetings; therefore, you must get your information from other sources. It is easy for misunderstandings to occur as others try to relay what they heard. Different topics may require different approaches, so we can ensure that all our members and residents receive the information in the media platform they are comfortable with also while making sure that we are abiding by the governing documents for our Association.

The Association has many avenues of media to convey content to homeowners.

We maintain a comprehensive website that gives members a single place to access a variety of information. We upload governing documents, contact information, and make it a one-stop-shop for homeowners. If you cannot find what you are looking for, you'll be able to identify a contact for assistance.

Through the Association approved and published community Facebook (www.facebook.com/Penn-Estates-Property-Owners-Association) users can see information on events, public service announcements, area happenings or a cheerful thought of the day to uplift your spirits. As a reminder "Living in Penn Estates" Facebook Page is not affiliated with Penn Estates Property Owners Association.

Via email, we send email blasts directly to your inbox. The Association uses email e-blasts to inform members of events or emergency announcements.

The *Harmony* can be a valuable way of seeing project highlights, policy changes, important information, upcoming events and recognizing the work of individuals or committees within the Association.

Board meetings and the Annual meeting of the membership are always an important time to focus on business and give homeowners the opportunity to attend and voice their ideas, opinions, and concerns. The board sets aside at the end of their meeting time for members comments.

All open and special meeting minutes are posted once approved, to ensure the member is aware of what occurred.

Events always bring homeowners together for dances, holiday gatherings, and other events. We put this information into our media to ensure we have attendance and continue to build positive relationships with our owners.

Face-to-face is also another avenue for discussion. Myself as many of our managers and staff meet with homeowners who have questions or concerns or to clear up misinformation. We strive to establish a personal connection to let you know that what you have to say is important and we will work with you to find an answer. We cannot always provide an answer that is going to be a favorite, but it will be an answer.

Communication is key and finding what works best for our community is important. The more we communicate effectively, the more we will continue to build a stronger, more informed Association!

Real Estate Update

by Lisa M. Sanderson, Contributor

A 20-Year History

The 2018 real estate market was the best we've seen in almost ten years, with stubbornly low inventory pushing prices up and holding days on market (or marketing time) to the lowest in 20 years. If you've been waiting to sell your home until prices recover, we are on our way. All signs point to a very strong 2019 selling season, despite uncertainty due to tax law changes and rising interest rates.

I've tabled sales data from the year 2000 to today for any data geeks out there.

Information has been gathered from the Pocono Mountains Association of REALTORS' Multiple Listing Service on January 4, 2019.

	Units Sold	Avg. Sale Price	Sq. Ft.	Days on Market
2018	100	135,512	80.12	81
2017	136	104,464	63.25	119
2016	134	89,375	50.93	110
2015	116	80,876	47.75	150
2014	93	88,425	49.31	126
2013	72	85,303	48.49	192
2012	51	91,152	51.93	235
2011	40	105,169	55.58	215
2010	60	106,100	61.82	170
2009	65	134,243	75.76	186
2008	55	176,933	99.56	148
2007	69	203,490	120.45	150
2006	125	199,540	114.87	131
2005	152	191,786	110.38	101
2004	162	166,397	100.79	127
2003	140	151,368	92.25	131
2002	126	128,640	74.94	171
2001	128	117,314	82.13	154
2000	58	108,325	NA	60

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 26-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.



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Breakfast with Santa

by Michael J. Tyrrell, Communications Committee Member

One of our most popular events in Penn Estates is our annual Breakfast with Santa. It was held this past December 8 and we had record-breaking crowds attending. A breakfast of pancakes, sausage, scrambled eggs and juice was served up by recreation committee members and some additional volunteers.

I am not sure how many pancakes exactly were expertly flipped by Maria Montalvo but it seemed like a gazillion. I can confirm that we scrambled 24 dozen eggs. Lost count of how many sausages were devoured. Patsy and Vanessa Ortiz efficiently served over a hundred hungry souls.

Santa arrived and each child received a wrapped gift. I was so glad I helped out since it gave me a huge boost of Christmas spirit.

Thanks to all recreation committee members and volunteers who work so hard to make events like this happen. In particular, kudos to Debbie Weatherford, the committee chair, who spearheaded the entire event.

Remember, you can register to be a floating volunteer at the administration office and be put on a roster to be called on to help out at future Penn Estates events.



Welcoming in 2019!

by Robin Nicholson, Communication Committee Member

This past New Year's Eve, Penn Estates residents got together to enjoy the annual party in the Oak Room to celebrate bringing in the New Year! The event was a lively affair sponsored by the Recreation Committee.

Party goers started the evening with a delicious dinner catered by D&G Catering which included among other treats, Chicken Francese, Roast Pork, Eggplant Rولاتini and baked pasta. Everyone also enjoyed a beautifully decorated cake for desert compliments of a secret donor.

The dancing began right away starting with some great retro disco and went on all night with a fun DJ, David DJ Club. The music got all ages moving on the dance floor. The theme was Mardi Gras and some revelers dressed the part. It was a fantastic night and wonderful way to bring in 2019! Thank you Penn Estates Recreation Committee for, yet again, organizing another festive evening at our newly spruced-up Oak Room!

There are a lot of moving parts when putting together these events and our recreation committee is always in need of additional volunteers. Please consider donating some of your time.



Things to do in the Burgs

by Robin Nicholson, Communications Committee Member

Stroudsburg has become quite the quaint small-town destination, especially in winter! During this holiday season, in addition to the beautiful lights and wreaths lining main street, you might have noticed colorful snowmen popping up around town.

The "Snowmen of Stroudsburg" are art works created by local artists displayed around town. The Snowmen each have their own design unique to the respective artists vision and beautiful to behold. They are located in various locations such as the courthouse, Stroud Mansion, Gamet Art Gallery, Firehouse, and Garlic Restaurant.

The "Go Collaborative" of Stroudsburg included a map of all 13 Snowmen locations so people could enjoy locating them while



exploring downtown Stroudsburg. Many also enjoyed the annual Christmas Tree lighting in Courthouse square with music, candlelight carols and of course, hot cocoa.

In February the beautiful tradition of the annual Winter Festival continues including the stunning and distinctive ice sculptures that represent local businesses. The festival highlights with an ice sculpting demonstration in courthouse square and strolling through downtown to enjoy wine tasting and cookie exchanges.

During December many also enjoyed the annual Craftfest and Musicfest at Stroudsburg high school. In January, the Sherman Theater held its annual Craftfest attracting many visitors.

This highlights just a few of the events and attractions in the Burgs during winter, so as you can see, there is ever growing things to see and fun things to do! Don't let winter keep you inside, get out and enjoy the fresh cool air and stroll around your beautiful small town!



Senior Lunch Group - A Look Back

by Michael J. Tyrrell, Communications Committee Member



In January of this past year, our then new community Manager, Phyllis Haase, kicked off a series of senior lunches held at the PE Community Center. They take place on the second Wednesday of the month and the cost is \$5.00. Usually a guest speaker makes a short presentation while dessert is being served.

Generally, there was a theme, which included Valentine's Day, St. Pats Day and October Fest. There also was a BBQ on the back deck and a Prom Luncheon complete with dancing.

We also had an outing to the Monroe Career and Technical Institute where the culinary students cooked us lunch. This school is very near our back gate on Laurel Lake Road in Bartonsville. Who knew?

Phyllis cooks and serves the meal, assisted by an administration staff member.

The choice of menu often fits the theme- corned beef for St Pats, Brats for October Fest, Burgers and dogs for the BBQ. Get the jist? Usually we start with a cold appetizer followed by a salad, the main course and dessert.

The lunches usually last for an hour and a half at the most. You need to purchase your tickets the prior Monday. We have met people who have lived here almost as long as we have but had never laid eyes on them.

We have tried to attend as many of these lunches as we were able to. Always a very enjoyable time with really nice people. A good mix of regulars but new faces as well. It's a very welcoming atmosphere. Give it a try next time.



ACS Fundraiser

by Michael J. Tyrrell, Communications Committee Member and Avid Bingo Fan

Our annual American Cancer Society (ACS) Bingo and Tricky Tray fundraiser was held on January 13, 2019 in the Oak Room here in Penn Estates. The doors opened for the tricky tray at 4:30 so tickets could be sold before bingo started at 7:00PM. The usual basic entry fee of \$10 was bumped to \$15. The extra money goes directly to ACS along with all proceeds from the tricky tray ticket sales and food sales.

For fun, there was a free meatball tasting, "Meatball Madness." Four varieties were offered in crock pots



which included Indian-Inspired Veggie, Stroganoff-Style, Italian Sunday Meatballs and Meatballs with a Surprise Twist. Garlic bread was served for dipping in the sauces. Everything was devoured so I guess you could safely say it was a success.

There was water, soda, chips, cupcakes, flan and bread pudding for sale.

Thanks to all who contributed baskets for the tricky tray, bought tickets, played bingo and made the meatballs, garlic bread and flan/bread pudding.

A special thanks to a fun group from the PCP

Relay Team, "Pocono Country Cancer Fighters," who attended to support our fundraising efforts.

We had 45 bingo players! We never have this many bingo players attend our regular bingos or even a special event like this. Just under \$950 was raised. Penn Estates is a vibrant, caring community that we all should be very proud of!



Road\$, Road\$, Road\$

by Sean Reilly, Contributor

Overview - An extremely important aspect of the value of homes in a private community is the “curbside appeal” of beautiful tree lined roads leading to beautiful homes and recreational amenities. We must continue our robust road repair and maintenance to keep the relatively “fresh and new” aspect of our community for owners, guests and realtors entering our community. Our Penn Estates development has 1700 homes which are complemented and serviced by nine community buildings, a pool complex, basketball, baseball, tennis and volleyball facilities, six parking lots and two secure entry Gates, all serviced by 26 miles of paved roads.

Types of Road Networks - The road system in Penn Estates was built by the developer in stages 35 to 40 years ago. It consists of our Main entry road, 10 primary collector roads, 32 secondary collector roads and 48 short tertiary roads made up of cul-de-sacs and short connecting roads.

Length of Roads - Penn Estates Drive is 2 miles long. The 10 primary collector roads range in length from 1/2 mile to 1.8 miles and total about 12 miles. The 32 secondary roads are 1/2 to 1 mile long. The 48 tertiary roads are 1/10 to 1/2 of a mile in length. The combined length of the secondary and tertiary roads is approximately 12 miles.

Traffic Volume - All 24 miles of the collector roads generate approximately 5000 car and truck trips feeding onto Penn Estates Drive each day.

Ranking for Repair - The annual ranking of roads scheduled for repair is generally based on volume of traffic, overall length and condition and available funds.

Construction and Reconstruction

Original Construction - The roads in Penn Estates were designed and installed by the developer starting in 1975, according to his “Resort Road” standards. These are not PennDot or municipal roads. Therefore, the paving of the roads varies from multiple thin gravel and tar layers to various thicknesses of hot asphalt paving. As a result, the roads are wearing out at about the same time after 40-45 years.

Reconstruction-Main Road - In 2016 Penn Estates Drive was fully reconstructed to a depth of approximately 12 inches, comprised of three asphalt and cement layers called Full Depth Reconstruction (FDR). The total cost of this project was approximately \$1.3 million. This is a permanent fix for a very long life for our most important and heavily traveled road, servicing 5000+ cars and trucks per day.

Reconstruction-Other Roads - The balance of our roads will need to be gradually repaved over the next 5 to 10 years at an anticipated cost in the range of \$500,000 per year. These roads will not be FDR reconstructed. These roads will be repaired, level paved and seal paved with several inches of various types of asphalt. The Board of Directors will select the annual roadwork based on traffic ranking, the level of deterioration and level of funds available each budget year.

2017 - We paved two primary collector roads and several severely deteriorated connector roads: Woodland Drive, Greenbrier Dr., Lake Dr., Lansdale Dr., Pasquin Drive, Spice Bush Drive, Cranapple Drive, Linden Drive and Sunbury Drive.

2018 - We paved Somerset Drive and installed the base layer on Lakeside Drive and all of the storm water piping for these two roads and Kensington Dr. and Stonehenge Dr.

2019 - Our target roads budgeted for 2019 are installing the top finishing layer on Lakeside Drive and paving Kensington Dr., Stonehenge Drive and any emergency road repairs that may appear after this winter.

Paving Policy - The current paving policy is to attack the highest traffic roads in the worst condition. We have been repairing the base as necessary and adding the leveling course or finish courses where applicable. The board will review the use of tar and chip or other top sealing cost effective methods for each roadway on a case by case basis, each year as part of the Budget preparation process.

Budgeting for Roads - We invested \$1.3 million for Penn Estates Drive in 2016. We invested \$550,000 in 2017 and \$633,000 in 2018 for this road reconstruction work. The 2019 budget proposes to invest \$727,000 in Road reconstruction.

We have been able to afford this robust road work by combining a portion of annual dues, property resale fees, year-end surpluses and Capital Reserves. We have no outstanding loans. Our new management and legal counsel are strongly pursuing the collection of dues from delinquent owners, which will add to available funds. We are not eligible for local, state or federal roadway grants or funds because we are a private community.

Conclusion - We will need to continue this strong pace for several years to catch up with our aging 35 to 40-year-old roads.

A Reminder from the Penn Estates Community Safety Committee

Warm home. Safe home. Fireplace safety tips.

Chimney cleaning and other fireplace safety tips to help you avoid a home fire.

Is your fireplace causing you more worry than enjoyment this winter? Here are some tips to avoid fireplace mishaps so you and your family can safely enjoy the comfort of a crackling fire this winter.

Chimney

Install a mesh screen cap over the top of the chimney.

Call a certified chimney specialist to inspect and clean your chimney or wood stove annually.

Cut away any branches hanging above the chimney vent.

Flue

Use a stovepipe thermometer to monitor flue temperature.

Air inlets

Air inlets should always be kept open.

Mesh gates

When the glass doors are open, close the mesh screen. It will help keep embers from escaping.

Hearth

The hearth should be completely clear of any debris, decorations or clutter.

Doors

Open or closed? Depends.

Starting fire



OPEN – air helps start the fire

During fire



CLOSED – keeps fire contained and allows fan to heat your home



OPEN – you can better enjoy the fireplace experience, but it requires more supervision

Finishing fire



CLOSED – helps keep air in the chimney from entering your home

Ashes

- ✓ Let ashes cool completely before removing them.
- ✓ If your fireplace doesn't have an ash pit connected to the hearth, keep ashes in a metal container a safe distance from your home— at least 10 feet.
- ✓ Pour water over the ashes before throwing them away.

36%
HOME FIRES caused by FIREPLACES annually in rural areas

1 in 3 Homeowners use a fireplace as their primary heat source

Other tips

- ✓ Never leave a fire in the fireplace unattended.
- ✓ Always have a smoke alarm on every level of your home and a fire extinguisher nearby.
- ✓ Never burn trash or use accelerants in your fireplace.

Michael's Kitchen

by Michael J. Tyrrell, Communications Committee Member

It's February! If you haven't broken out your slow cooker lately, it's time! I love chilis and the slow cooker is the way to go for easy, comforting family chili meals. Here is a nice mix that work for everyday meals as well as casual entertainment. The brisket chili makes 8 servings and is very rich. You should have leftovers which freeze well for a future meal. Think chunky beef enchiladas or tacos. Wishing everyone a cozy Pocono winter!

Slow-Cooker Pork and Hominy Chili

(Makes 6 servings)

2½ lbs boneless pork shoulder, trimmed and cut into 1-inch pieces
¼ tsp each salt and black pepper
2 green peppers, seeded and chopped
2 onions, chopped
4 garlic cloves, chopped
1 tbsp chili powder
1 tsp dried oregano
1¼ cups chicken broth
2/3 cup salsa verde
3 tbsp cornmeal
2 tbsp chopped cilantro
1 can (15 oz) white hominy, drained

1. Season pork with salt and pepper. Place pork in slow cooker with peppers, onions, garlic, chili powder, oregano and broth. Cook on HIGH for 4 hours or LOW 6½ hours.
2. Stir together salsa, cornmeal, and cilantro. Remove cover and stir in salsa and hominy. Cook an additional 15 minutes or until thickened and warmed through.

Smoky Brisket Chili

(Makes 8 servings)

1 cup beef broth
1 cup dark beer (such as Guinness)
1 tbsp cider vinegar
2 tbsp corn starch
2 tbsp tomato paste
2 tbsp molasses
2 tbsp chili powder
1 tbsp smoked paprika
¾ tsp salt
½ tsp black pepper
2 lbs flat cut beef brisket, fat trimmed, cut into 1 ½ -inch chunks
1 sweet onion, diced
3 cloves garlic, chopped
1 can (14½ oz) fire roasted diced tomatoes
1 can (15½ oz) red beans, drained
1 can (15½ oz) kidney beans, drained
Sour cream, shredded cheese and sliced scallion, optional
Cornbread (such as Jiffy, optional)

1. In a slow cooker bowl, combine broth, beer and vinegar. Whisk in cornstarch until dissolved. Stir in tomato paste, molasses, chili powder, paprika, salt and pepper. Stir in beef, onion, garlic and tomatoes. Cover and cook on HIGH for 6 hours or LOW for 8 hours.
2. Stir in beans and heat through during last 15 minutes of cook time. Serve with sour cream, scallions and cheese with cornbread, if desired.

Butternut Squash–Black Bean Chili

(Makes 6 servings)

2 large onions, chopped
4 cloves garlic, chopped
1 butternut squash (2lbs) seeded, peeled and cut into 1 1/2-inch pieces (5 cups)
1 large green bell pepper

1 large jalapeno
2 cans (14½ oz each) stewed tomatoes
4 tsp ancho chili powder
2 tsp ground cumin
1 tsp salt
2 cans (14½ oz each) black beans, drained
½ red sweet pepper, seeded and cut into 1-inch dice
½ yellow sweet pepper, seeded and cut into 1-inch dice
½ orange sweet pepper, seeded and cut into 1-inch dice
¼ cup cilantro, chopped
1 cup shredded taco cheese
2 scallions, thinly sliced

1. Coat slow cooker with nonstick cooking spray.
2. Add onions, garlic, squash, green pepper and jalapeno. Combine tomatoes, chili powder, cumin and salt. Pour over squash and peppers.
3. Cover and cook on HIGH for 6 hours or LOW for 8 hours. Add beans and sweet peppers during last 30 minutes of cook time.
4. To serve, stir in cilantro. Top with cheese and scallions.

Fajita-Style Chicken Chili

(Makes 6 servings)

1 tbsp canola oil
2½ lbs boneless, skinless chicken breasts, thinly sliced diagonally
2 large onions, cut into 1/4-inch slices
2 large sweet red peppers, seeded and cut into 1/4-inch slices
1 can (15 oz) pink beans, drained
2 cans (14½ oz) diced tomatoes
2 tbsp chili powder
1 tsp ground cumin
1 tsp dried oregano
1 tsp salt
Shredded cheddar, sour cream, guacamole and flour tortillas, optional

1. Coat slow cooker with nonstick cooking spray.
2. In a large nonstick skillet, heat oil over medium heat. Add chicken and cook 6 minutes until lightly browned (in batches if necessary).
3. In slow cooker bowl, layer onions, peppers, cooked chicken and beans. Combine tomatoes, chili powder, cumin, oregano and salt. Pour over beans.
4. Cover and cook on HIGH for 3 hours or LOW for 6 hours.
5. Serve with shredded cheddar, sour cream, guacamole and flour tortillas, if using.

White Turkey Chili

(Makes 6 servings)

2 cans (15½ oz each) small white beans, drained
1 package (20.8 oz) ground turkey breast
2 jalapeno peppers, seeded and chopped
2 green peppers, seeded and chopped
1 poblano pepper, seeded and chopped
1 large onion, chopped
4 cloves garlic, chopped
2½ tsp ground cumin
¾ tsp ground coriander
2 cups chicken broth
3 tbsp fresh lime juice
¼ cup chopped cilantro
½ tsp salt
4 scallions, thinly sliced

1. Set aside 1 cup of the beans. Combine remaining beans, turkey, peppers, onion, garlic, 2 tsp cumin, ½ tsp coriander and broth in slow cooker. Cover and cook on HIGH for 4 hours or LOW for 6 hours. Stir once halfway through cooking time.
2. Mash reserved beans. Stir in mashed beans, remaining ½ tsp cumin & ¼ tsp coriander, lime juice and salt. Sprinkle with scallions and serve.

The Stroudsburg YMCA is a Fantastic Value-Addition to Penn Estates' Amenities

by Stephanie Joy Lewis, Contributor

Penn Estates has some of the greatest community amenities around, including swimming pools, a swimming lake with a beach, basketball courts, tennis courts, a volleyball pit, a softball/soccer field, horseshoes pit, Darts League, children's playground, a new gym, the recreation room and the community Oak Room for events, to name a few. (If you have not checked out the amenities lately, consider doing so! Many have been upgraded, remodeled, or renovated, including our tennis courts that are under construction as I type.)

But did you know that the local YMCA offers lessons in many of the sports your kids can later play right here in Penn Estates? It offers sports instructions and many other activities and programs for kids as well as adults. (Alert: Free Y Memberships for 7th Graders via a collaboration with the Pennsylvania State Alliance of YMCAs.)

I have availed myself of the YMCA for many of my children's activities over the years, and currently. While they are in their activity, I am in the waiting room, sipping a coffee or a water, and getting work done on my laptop (no Wi-Fi so I use my iPhone's personal hotspot, although reception is notoriously limited in this very old YMCA building).

However, except for swim lessons, you are also free to sit in the gym watching your children's lessons. I opt not to, given their ages now, and use that time in the waiting room. For those with younger kids, if you are a user of the gym or involved in a program activity yourself, and need child care to do so, there is child-care on site. With regard to parking in downtown Stroudsburg, there is a parking lot for members although some of us prefer street parking down a side street.

Over the years, and now, my family's involvement with our local YMCA has included:

Children's Tennis Lessons

Some of us may not be frequent users of the Penn Estates amenities perhaps because we may not be involved in that particular sport. Some of our children may not have learned to play tennis for instance, so feel no purpose in heading to the courts. Of course, you can try to get their tennis groove on *pro se* at the Penn Estates Tennis Courts and their skills (and yours) are bound to grow with some repetition and maybe a little do-it-yourself YouTube instruction. But better yet, consider checking out the YMCA located on Main Street in Stroudsburg, next to the Dunkin Donuts. The YMCA has children's group tennis lessons that are very affordable relative to private lessons at a tennis club (if you can find one in the area that offers children's lessons, that is).

My kids, ultra-tennis-newbies at ages 10 and 12, just finished a program session in December, and I am signing them up for the next session starting this winter. The programs run about six to seven weeks long, and meets once a week at a specific time after typical work day hours. Depending on how the program is structured, which can vary, the sessions can be 45 minutes long to 1 ½ hours long. Kids who are "members" of the Y, can be in the tennis program at a discounted rate compared to those that are not members. Membership for kids is \$11 per month. But that cost then reduces the tennis program cost to \$40 from \$80, per child (last I checked the website). My plan is for my children to have a basic instruction in tennis this winter, so that this coming spring and summer, I can drag them to the Penn Estates Tennis Courts with our picnic basket and cold beverages for hours of activity. Wish me luck!

Children Swim Lessons

Another terrific offering of the YMCA is its children's swim lessons in the Y pool. Because Penn Estates' very popular, and free, swim lessons program each July occurred when my daughter had a pre-school camp years ago, I took a dive and signed her up for lessons at the YMCA. True to form, she fully learned to swim from those lessons. (My son, later, learned to swim via the Life Guard instructors at the Penn Estates Swim Lessons July event, and sharpens his skills each year with those lessons.)

Each week, the YMCA Pool offers lap swim times, a great form of exercise for adults in the winter, as well as recreational swim times, which are a free for all. There is a Water Aerobic program, and Aqua Zumba. There is even a competitive swim team for our youth, the Piranhas, associated with high school and middle school training programs. And let us not forget that Friday night is Family Night at the Y.



Children's Basketball Lessons and open court time

Like the tennis lessons offered by the YMCA, it also has a basketball program for children ages 4-12. My son started this in the fall and is starting the new session this winter. Like the tennis lessons, members pay less than non-members. It also separately offers free time on the courts for members, both adult and children, to come and just throw some hoops or join a pick-up game. When it is too cold or rainy outside to use the Penn Estates courts, our resident basketball players can spend a few hours at the YMCA.

Other sports instruction offered for children include soccer, fencing, and Karate (also for adults, located at the West End Dojo in Brodheadsville location).

So many other activities at the Y:

- A gym for grown-ups and older teens
- Holistics, including Massage & Reiki (\$45/hour for members!)
- Fitness Classes including: Spinning classes, Pilates, Various Yoga programs (including Chair Yoga), PiYo, Zumba (including Chair Zumba), BeachBody Fit, Bootcamp, Cardio Mix, Dance 2B Fit, Dance & Movement, On the Ball, Mat Stretches, Interval training, Barbell workout, TRX Suspension training, Tai Chi, Country Music Heat dance fitness program, P90X, and many, many more
- Art programs for both newcomers and advanced students
- Programs for Active Older Adults, including
- Professional personal trainers to guide seniors through personal workout
- Small group work outs
- Arthritis Foundation Exercise Program
- Silver Sneakers (with or without Yoga Stretch)
- Stretch & Tone
- Seasonal luncheons, senior fitness walks, etc.
- Possible Free Y membership based on Medicare insurance carrier
- Teen Strength Program
- Certifications including American Red Cross Lifeguarding Courses
- Social Responsibility Programs including a Cancer Wellness Program, AHA Basic Life Support classes, and Stewards of Children's child sexual abuse prevention training program
- Birthday Party Events
- Volunteer Opportunities

Whether you are looking for affordable basic instructions in various sports for your kids (toddler to teen), some fitness for yourself, or other activities of life to start embracing as life marches forward, our local YMCA can be the bridge that gets you there – and gets you more connected to the ever-growing amenities in our own Penn Estates Community.



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TECH BYTES

Decoding the Specs When Buying a New Computer

by Jennifer Nicholson, Communications Committee member

Recently I bought a new laptop for myself and regret that I did it with little research as to what I was buying. I was then faced with getting a new desktop for my son and decided that I would educate myself so that I would not regret making another mistake with such an expensive purchase.

When computer shopping, you may notice that the specifications are listed in numbers and letters and to someone with no knowledge of the inner working of a computer, these codes are meaningless. But you should really know the basics before purchasing because no computer purchase is small. I am certainly no expert on this topic and it goes much deeper than what is presented in this article. But I can present at least the basics.

Processor - The processor is what is referred to as the "brains" of your computer. The better the processor the faster and more powerful your computer will be. Most processors out there use Intel cores. AMD Ryzen however is another brand that is quickly gaining respect and you may see more of this type of core.

The processor is usually the first Spec listed and may look like this: Intel® Core™ i3-8130U. For intel cores you will see mostly i3, i5 and i7 (i9 s are out there but they are the newest/fastest therefore very expensive). The higher the number after the i, the faster the core.

But more than just the number you need to pay attention to the generation of that core. The number of the generation immediately follows the dash (-).

So for the example Intel® Core™ i3-8130U, this is an intel i3 core that is 8th generation. We are currently in the 8th generation of Intel cores (soon to be 9th) so this is an i3 core but it is of the new/current generation therefore it would be upgraded from say an i3-6.

For most light, home-use type work, an i3 with a newer generation number is just fine. If you want a computer for more demanding work, multitasking or gaming, then you should go higher. Don't waste money on an i7 core if it is of an older generation - it might be just as powerful as a newer generation i5.

If you need a fast computer for demanding work/gaming, there is a lot more that goes into the speed of your computer than JUST the core. RAM and graphics cards and which type of storage all need to be considered.

There is a lot more detail to all of this when you get into hyperthreading and such, but for the regular lay person, knowing the core number and generation makes a big difference.

RAM - RAM is the working memory of your computer. It is what keeps multiple tasks running at once. Even if you think you are only doing one thing, your computer is always multitasking in the background. The higher the RAM the more and faster your computer can multitask.

So, having a super-fast core with too little RAM makes that fast core a huge waste of money. Also having a slow, old core and then upgrading the RAM to 32GB is kind of pointless. For most home use, 8GB is sufficient for RAM. But again, if you want it to be faster and/or you have more demanding jobs/gaming for your computer then you would want to upgrade the RAM to 16GB.

If you are someone who needs more than 16GB of RAM then you should already know volumes more about computers than the scope of this article.

Storage - For storage we are talking about saving things to your computer. I seem to always be running out of storage. For this I have bought external hard drives which work just fine. Most laptops do not come with much storage at all. This is because for most home use, people don't need all that much. Desktops usually come with larger storage capabilities.

You will see storage listed as either HDD (hard disk) or SSD (solid state). The HDD come with larger storage but are slower in retrieving that stored data. Solid states are newer and faster but usually have much smaller storage capabilities.

So, if you are someone that doesn't use a lot of storage a SSD might be a better faster option. If the amount of storage (and not the speed of retrieval/starting up programs) is important to you then go with the HDD.

They do apparently have hybrids out there now as well. These mesh the higher capacity of the HDD with the faster speed of the SSD.

There is a whole separate world of specs for graphics cards as well. But unless you are into gaming or doing work in video editing/graphics, a graphics card is usually not a concern. If you ARE into gaming then a good graphics card can make a big difference (and the cost reflects that - they ain't cheap). But for the basic home use, processor, storage and RAM are the three main concerns.

I hope this article helps clarify at least the basics of reading specs when buying a computer. Personally, I blanked out and got overwhelmed when I saw all the different codes and I had no idea what they referred to. So learning just a tiny bit went a long way.

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For more information visit our website

www.BethelLifeCenter.org

or call the church at 570-424-8426



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with Penn Estates

Website: www.pepoa.org

Facebook: Penn Estates Property Owners Association

Resident Group: Living in Penn Estates

Other: Penn Estates Online Yard Sale

Instagram: [penn_estates_wildlife](https://www.instagram.com/penn_estates_wildlife)

Twitter: @PennEstatesPOA

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Board of Directors > board@pepoa.org

Community Manager > Phyllishaase@pepoa.org

Nina's Corner

by Nina Hernandez, Style Contributor

A Winter Hat that isn't a Beanie

It's official, winter is here! Though the arrival of snowy weather isn't good news, the wardrobe that comes along with it is pretty great, especially in hats. Instead of blending into the crowd in a traditional beanie, why not opt for something a little different?

Why not try a beret, winter floppy hat, or a wool cap? You will even find winter hats that are jeweled, feathered and even chained.

Cannot find a winter hat that suit your style? You can purchase a plain wool hat and add your favorite embellishments. For example, pin your favorite brooch, add a satin ribbon, a strand of pearl or even rhinestones around the cap. There's no limit to your imagination. Come on, try something new.

Here's a few of my own personal winter hats.



Eats Around Town

by Julie Harter, Communications Committee Member and Sushi Lover

Satto Sushi

"Satto Sushi" is my new favorite sushi joint! It is located at 2177 Route 611, Suite 106 in Swiftwater, PA. My daughter and I had a hankering for sushi one day. I had been meaning to get to Satto for about a year, and I don't know why I waited so long. When you walk in you feel like you're in a different country. The restaurant is very small, only about four or five tables and a quaint sushi bar. The people that work there are extremely warm and accommodating.

We started out with fried cala-



mari. We were pleasantly surprised when it came on top of Vegetable Tempura. We ordered four rolls each. The Florida roll, which is yellowtail tuna, avocado and Masago, a spicy salmon roll, a spicy tuna roll, and the Wasabi Wasaki roll.

Satto Sushi also has a lovely menu of Korean food. We can't wait to come back to try the Korean menu, and of course, more sushi.

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