

Living in Harmony with Nature Control Control

Penn Estates Property Owners Association

October/November 2019

Penn Estates Road Maintenance

by Sean Reilly, PEPOA Board Member

Each August, the Community Manager presents a draft budget to the Finance Committee. The Finance Committee amends the draft as needed and sends their budget to the Board for consideration.

The Board of Directors then reviews all inputs and adopts a draft budget for publication and comment. The 2020 Preliminary Budget was discussed and approved by the Board of Directors at its September 6 meeting. The draft budget for roads indicates \$367,000 will be dedicated for repair and paving, an additional \$75,000 for storm water piping and \$18,000 for crack sealing, totaling \$460,000 for maintaining the roads and storm water.

Road selection - The criteria for selecting the roads to be paid each year is based on a combination of traffic volume the current condition of the roadway. A

way to think about the ranking of the roadway conditions is to think of it as a condition score from 1 to 5. Number 1 being the best and number 5 being the worst. A number 1 score is new pavement or with only a few minor wearing cracks. The number 2



Penn Estates Drive - photo by Ting Qian

ranking is showing some increase in the number of linear cracks. The number 3 ranking shows an increased number and length in linear cracking. A Number 4 is heavy cracking, alligator cracking, and some potholes. Number five ranking shows frequent patches of crumbling roadway, potholes and breaking of the edges.

The roads proposed for paving in 2020 are Summerton Circle, Blue Beach Drive, Rosewood Terrace, Brentwood Drive, Robinwood Terrace. These roads regardless of traffic volume, are ranked as being in a severe #5 condition. These five roads total approximately 1.1 miles cumulatively.

Storm pipe selection - Most of the original 40-year-old corrugated metal storm water piping has rusted entirely through on the bottom and will be replaced when the selected roads are done each year.

The Association is continuing with its robust road renovation program. To date the Association has spent: \$1,300,000 in 2016; \$528,000 in 2017; \$583,000 in 2018 and \$727,000 in 2019, totaling \$3,138,000.00 in four years. This program is being well received as it adds to our eye appeal and significantly to our property values.

Community Day 2019

August 10, 2019

photos by David Montalvo







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From Phyllis' Desk

by Phyllis Haase, Community Manager

Penn Estates CC&Rs

Have you checked out the HOA's Covenants, Conditions and Restrictions (CC&Rs) lately? If not, now's a great time to brush up on the do's and don'ts of the community.

For those of you who were unaware, CC&Rs play a crucial role in keeping the association running smoothly. CC&Rs are legally binding rules and regulations that each homeowner agrees to when he or she purchases a unit within the association. If owners rent out their homes, it's the owner's responsibility to inform the new residents of the bylaws and rules and regulations as well.

CC&Rs include stipulations on assessments, building design and additions, and the governance of the association. All residents need to understand these CC&Rs, so they don't unintentionally violate them; owners can be fined by the association and—in extreme cases—sued for violating the CC&Rs. Owners are empowered when they understand the CC&Rs and the procedures for changing or amending them when they are no longer applicable or relevant to the community.

While they may seem arbitrary, the CC&Rs are legally enforceable. They also help ensure the association as a whole can thrive and that members are treated fairly and equally. So don't be left in the dark—check out the association's CC&Rs today!

If you don't have a copy of the CC&Rs, please stop at the administration office or visit our website.

A Few Reminders

- Parking in the easement is not allowed.
- Trash Collection: Containers may be placed at the roadside the day before contracted pickup and removed prior to 11:59pm on the day of pick-up.
- All Roads: 25 MPH
- Please do not forget to call in your guests.

See Something; Say Something

Everyone wants a safe place to call home, and our association strives to make all residents feel secure. While we're diligent in our efforts to reduce possible dangers in our community, we can't do it alone. It's up to everyone to pitch in to keep crime rates down. Thankfully, taking a few simple steps can go a long way in

keeping incidents out of the association.

Know Your Neighbors. And not just the neighbors on your street, but also the neighbors from all parts of the association. At the very least, you'll get a better idea of who actually lives (and in turn, who belongs) here. Talking with your neighbors will also give you the chance to find out if there have noticed any suspicious activity in the association recently so that you can be on the lookout as well. Consider creating and distributing a list with everyone's contact information so that you and your neighbors can alert each other of any problems that arise. Of course, be sure to get your neighbors' permission first to put their information on the list.

Put on Your Walking Shoes. Taking a stroll around the association isn't just good exercise. You can casually patrol the community for anything suspicious or usual, as well as swap notes about activity in the area with other neighbors who are out and about. Also, when more residents regularly walk around the association, it can help scare off those that are afraid of getting caught in the act.

Clean It Up. Picking up litter, keeping trees, bushes, and lawns trimmed not only makes the association look better, but also sends the message that our residents are diligent about keeping the neighborhood a respectable place to live. This can help discourage troublemakers from hanging around our community and encourage responsible and involved people to move to the association.

See Something; Say Something. If you notice a crime or a suspicious activity, regardless of how small the incident may seem, notify public safety and the police immediately. Of course, only call 911 if it is an emergency; otherwise, contact the police on their non-emergency line. Public Safety may be reached by calling 570.424.7042 and Stroud Regional, and Pocono Township Police non-emergency number is 570-992.9911.

We all have a responsibility to our community to help keep it safe, and incorporating even a few of these tips can go a long way.

Treasurer's Report

by Christine Morton, Treasurer

Proposed 2020 Budget

Well, it's that time of year again. No, not back to school and pumpkin lattes, but the 2020 Budget. The Proposed 2020 Budget is our financial plan to fund

and support the running of our beautiful community. It is a projection of the anticipated costs that will come up during the next fiscal year and any projects slated to be completed.

The Proposed Budget for 2020 entails two components; the Operating Budget and the Capital Reserves. The Operating Budget is for the day to day expenses like lifeguards at the pool, security, and snow plowing. The Capital Reserves are for projects that become assets for the community like road paving and resurfacing the tennis and basketball courts, including the new fencing.

There have been considerable changes over the course of this year. The update of the main playground, the new heater and pump for the pool, the refurbishing of the tennis and basketball court are just a few of the significant improvements this year.

2020 will see a continuation of these type of projects with the addition of a generator for the community center, continuing building improvements, the addition of a practice putting green for golf, safety mulch for the playground areas and the continuation of road paving. The addition of new clubs, exercise classes, and an invigorated senior group and all of our fantastic recreational events add to the quality of life for all of our residents.

There will be an open forum for owners on the Preliminary Budget on Saturday, October 12, 2019, at 9:00 am in the Community Center Oak Room. If you are unable to attend, written questions may be sent by email to board@pepoa.org or phyllishaase@pepoa.org. We hope to see you there.



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What Your Association Board Does for You

by Phyllis Haase, Community Manager

As a recognized homeowners association, our community has a nine-member board to help our POA run smoothly. The board consists of volunteers who execute a wide variety of tasks you may not be aware of; however, their work affects every single resident.

One of the most important things the board does is create and enforce the association rules. While some residents may not like being told what they can and can't do, ultimately the board is looking out for the greater good. By enforcing the rules, the board is doing its best to keep property value up and conflicts down. Of course, the board wants to make sure the rules are beneficial for the majority—and hopefully all—residents. You are welcome to raise concerns about the rules at open board meetings or by contacting the community manager.

Another major responsibility of the board is to collect assessments from homeowners. Collecting this money is important for the stability of the association. Assessments pay for the common elements enjoyed by all residents. Assessments also help to replenish the reserve funds, which pay for any major repairs the association may need. The board is responsible for the association's finances, and collecting assessments is how it ensures that the association remains solvent.

Finally, the board acts on behalf of the association by hiring the manager, along with the attorney, and other professionals who help better the association.

While it's a big job, board members are happy to serve the residents and make the community a great place to call home. So why not learn more about what these volunteers do by talking to the community manager, attending a board meeting or even running for a seat on the board during our next election? Candidate packets containing information pertinent to running for the board are be available by January 2 every year. Completed nominating forms for candidates must be submitted to the administrative office no later than close of business February 1.

The more people we have looking out for our association, the stronger it will be.

Remembering Norm Jacobsen

by Bettyanne Nevil, PEPOA Board Member and Friend

This past July we lost one of Penn Estates' long-time volunteers, Norman Jacobsen. Or as his daughter-in-law Amber would say, also known as Norm the Storm. He was the first to step up to help you during any event. You could count on Norman to help with anything you asked.

Some of us volunteers used to call him Mr. 50/50 as he could always be found with 50/50 tickets around his neck at events, selling them to raise money for whatever cause we were supporting.

Norman was one of those individ-



uals who walked to the beat of his own drum. He was silly. He got along great with people both young and old. Norman liked what he liked and really didn't care if you liked it too. I remember how he laughed when we went to the Diva Bingo. Adult themed gifts were given as game prizes.

Norman leaves behind his wife Lucy, sons Matthew, Brian and Chris, as well as his daughter in law Amber whose wedding was the evening before his passing. He will be missed by many in our community.

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Out About

Things to Do and See in the Poconos

by Sharon Kennedy, Communications Committee Member

Goodbye summer! The pool is closed for the season. Leaves are showing early signs of autumn, with growing numbers of golden colors along Penn Estates Drive. I hope you had a fun summer. I enjoyed the first ever air show at Pocono Raceway in Long Pond last weekend. It was a fantastic production with sky divers, historic airplanes, and a reenactment of the bombing of Pearl Harbor (including pyrotechnic displays on the field). They even had Huey helicopter rides for \$50. Quite the event! We are so lucky to have so many wonderful things to do both in Penn Estates and in the surrounding areas. Enjoy the moments of beauty as we approach the autumn and winter seasons.

Here are some of the upcoming events around our area. I take my information from internet sites. Call to confirm dates, times and costs. Some of the events have different costs depending on whether you buy your tickets in advance. 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. Skiing events are too numerous to include in this article, so check the websites for each venue.

I always think that spring and summer are the festival times in the Poconos, but there are many this autumn as well. The Pocono Food Truck Festival and Art on the Mountain at Shawnee is on 10/19 and 10/20. The fee varies by age and whether you buy the tickets in advance. The Autumn Timber Festival is at Shawnee Mountain Ski Area on 10/12 and 10/13 from 11 to 5.

The 20th Annual Black Bear Film Festival (movies from independent film makers) is in Milford on 10/18-10/20. The Pickle Me Pocono Fest is on Crystal Street in East Stroudsburg on 10/5 from noon to 5. Jim Thorpe's Fall Festival runs from 10/5 to 10/20 on Saturdays and Sundays. They have ghost tours, train rides, live

entertainment, etc. Split Rock at Lake Harmony has their Family Fall Festival on Columbus Day weekend.

On 10/13, Skytop Lodge has their 14th Annual Harvest Lake Stroll around Skytop lake at 12:30 with live entertainment and wine sampling afterwards. They must be offering a nice spread because the tickets are \$55 for adults, 20 for kids and 30 for designated drivers. On 11/23 Split Rock Lodge hosts their 29th Annual Great Brews Beer Festival. From 9/28 through 10/27, Country Junction hosts their Great Pumpkin Fest with lots of kid friendly activities.

Have you been to Grey Towers in Milford? They offer dramatic readings during this season. On 10/26 you can enjoy a dramatic reading of Edgar Allan Poe at 6pm or 8pm. You can hear a Christmas Carol on 12/7 or 12/8. (There is a fee of \$20.)

Quiet Valley Living Historical Farm meets each holiday with a traditional celebration. The Annual Harvest Festival is on 10/12 and 10/13. Spooky Days on the Farm starts 10/25. The hours vary by day: Friday 5-8, Saturday 1-8 and Sunday 1-5. The 28th Old Time Christmas is on Saturday and Sunday from 12/7 to 12/15.

There are many fall foliage train excursions in the area. Stourbridge Lines runs trains from Honesdale to Hawley and from Hawley to Lacawaxen, ranging from 1.5 hours to 3.5 hours. If you're feeling athletic, you can bike 25 miles on the Waterfall Photo Bike Tour out of Jim Thorpe on 10/20 or 11/3. \$69/person includes a bike, helmet and guide. You ride back on the Lehigh Gorge Railway. Would you rather kayak than bike? On select dates from 8/2 to 10/25 you can kayak the Delaware and then take the train back to Honesdale. The cost is \$85. More information on this Rail and River option is available at 570-352-3444.

Do you like to run instead of bike? The River Ramble Fall Classic 5K, 10K or fun run is at the McDade trail starting at the DWG National Recreation Area in Bushkill on 11/10. On 11/3 is a half marathon at along the Delaware and Lehigh National Heritage Corridor in Slatington.

How about haunted happenings? From 9/21 to 11/2 you can get spooked at the Hotel of Horrors at the Lake House Hotel in Saylorsburg. Or you can choose your method of being spooked (zombie escape rooms, haunted hayride or haunted hous-

es) at the Waldorf Estate of Fear in Lehighton.

Stroudsburg Tree Lighting is 11/29 from 5-7pm. Do you want to see 100,000 lights adorning a vine-yard? Blue Ridge Winery will have their Lighting the Vineyard event on 11/30. Remember those adorable human sized artistic snowmen that were around town last year? They will be in Stroudsburg again starting on 11/29.





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Debra's Bookshelf

by Debra Cellentano, Communications Committee Member

Halfway to the Grave (Night Huntress, #1)

This was my first book from Jeaniene Frost and I loved it.

I've read a lot of paranormal romances but this one was different because the main character is half vampire/half human - Catherine. She's out to kill all vampires because Catherine's under the impression they are all hardcore murders.

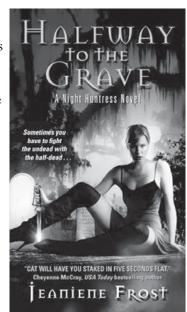
These beliefs have been drilled into her since she was sixteen years old by her mother.

So surprise, surprise when she runs into a vampire that is hot and charismatic. She still vows to kill him but he's not just your "run of the mill" vampire. No, he's a strong Master vampire that gives her run for her money.

Without giving it all away. Catherine and Bones come to an understanding - because they have a mutual goal, killing vampires. Though their motives for killing are quite different.

As the story moves along you'll find yourself rooting for these two and their chemistry and banter will keep you turning the page.

The ending will have you cursing and jumping right into book two - One Foot in the Grave.



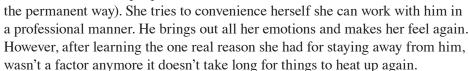
One Foot in the Grave (Night Huntress, #2)

You'll need to read book 1 prior to reading this book (or reading my review).

Bones! I just love him and after being tortured by that cliff hanger ending of Halfway to the Grave, I was excited to jump right into reading this book.

At the end of book two we learn of a deal Catherine made to keep all the people she loved safe. It didn't matter that that deal made her miserable. At the start of this book we learn that it's been four years since Catherine (Cat) has seen or heard from her former lover/vampire, Bones. But a case brings her back to her hometown and it has her thinking about him more and more.

But it wasn't a case that brought him back to her though. No, it was the fact that she was a vampire slayer - the best there was - and that meant lots of undead people want her dead (in



I love Bones. Have I mentioned that? He's a hot alpha male that happens to be a vampire. He's protective and loving and will do anything to keep her safe.

I don't want to give the story away but there's lot of bantering and hot scenes and action. You'll learn some important details and get introduced to some important secondary characters (some of those characters get their own books/spin off series from what I've heard). I'm sure you'll fall hard for them all just like I did. I can't wait to start the next book.

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Eats Around Town

by Julie Harter, Communications Committee Member

Spice Route

Some places are so nice they have to be done twice. Spice Route is that place. There are so many delicious menu items, but their weekday lunch special is such a great deal at \$10.99 that you can treat yourself to one of their spectacular cocktails. Some of my favorites are their exotic mojito, bloody marys, and lychee cocktail.

The lunch menu gives you the choice of an appetizer, entree and dessert. Some of the first course options are Hot and Sour soup, Samosas, Sweet and Spicy Thai Chicken Wings and more. Then choose your main



dish. Some of my all-time favorites are the mild and creamy Chicken Korma, Kadhai Chicken, or the spicy Lamb Rogan Josh. The Goan Shrimp is another spicy curry but a real winner, which is super spicy.

Their dessert is chef's choice and there hasn't been a dessert I didn't like. The Gulab Jamun is my fave which is a lovely soft dough ball soaked in a rosewater infused syrup. Also love their carrot pudding. You also get a choice of rice or naan with each lunch and they are very generous portions.

Lunch special hours: Monday-Friday 12noon to 3:00pm. Spice Route is located at 1135 North 9th St., Stroudsburg, PA 18360.



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Real Estate Update

by Lisa M. Sanderson, Contributor

Happy Fall!

Traditionally, the Pocono real estate market is very active in the last quarter of the year, and this year promises to be no different. While we may be seeing a lag in showing activity right now, once everyone settles in to their new school year schedules, we should be back on track. Inventory levels continue to lag behind demand, and many buyers are still waiting for that perfect house to become available to buy. There is always a fair amount of stale inventory to look at, and yet the correctly-priced homes in good condition are selling fast – often under contract within days or weeks rather than months.

This lack of inventory also drives some of the other challenges in the marketplace, and explains some of the confusing statistics we are tracking. For instance, the lackluster # of sales exists because there aren't enough listings, just like the appraisal issues we are experiencing and the resultant and unexpected tamping down of price appreciation is because there aren't enough listings. The moral of the story is, there aren't enough listings!

Savvy sellers who want to maximize their net \$\$ are preparing their homes for sale by getting them in top condition, and finding a highly experienced agent to advise them on a pricing strategy. As a result, these sales are happening quickly and often with multiple buyers making offers at the same time.

Enjoy the changing seasons and the beauty of the community when it's dressed in its Autumn colors, Penn Estates!

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

	Active	Pending	Closed YTD	Closed 2018
Total	39	10	68	102
Foreclosures	1	0	6	13
Short Sales	0	0	0	2
Low List/Sold	94,500	139,000*	60,000	46,000
High List/Sold	285,000	229,900*	260,000	293,000
Avg. List/Sold	165,444	167,800*	153,522	134,814

*Pending Sale information reflects only list prices as 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 27-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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Senior Lunch Group BBQ

by Michael J. Tyrrell, Communications Committee Member

Our Community Manager Phyllis Haase and admin staff members, Sue and Yolanda, pulled off yet another seamless senior lunch for us. The July theme was a BBQ on the Community Center back deck. Phyllis expertly flipped the burgers, hot dogs and sausage which were accompanied by a variety of salads, chips and soft drinks. Seasonal summery pies, such as chocolate cream, key lime and coconut, topped off the meal.

There is always an abundance of food and doggie bags are available if you are so inclined. I pass on that since I am so full that I can barely crawl to my car.

To remind everyone, these lunches take place the second Wednesday of the month and you need to register with the admin office two days prior to get a ticket. The cost is a modest \$5.

Many of the same residents attend, but there are always new faces. This has been mentioned in the past but I want to emphasize how welcoming everyone is. Hope to see some new people next time!













Things to do in the Burgs

by Robin Nicholson, Communication Committee Member

Friday Night Lights

Friday Night Lights at Stroudsburg High School is packed with fun and excitement. Whether you are a football fan, enjoy watching marching bands, the cheerleaders' stunts or, just have Stroudsburg pride, Friday Night Lights offers something entertaining for you. Stroudsburg High School



Ross-Stulgaitis Stadium hosts home football games from 8/30-10/25 on Friday nights at 7:00 PM. Our small town comes together to cheer on our local youth on Friday nights in the things they have worked hard and dedicated so much of their time to.

Many of the football players, cheerleaders, marching band and color guard are from Penn Estates, so it's not only cheering on our local high school, it's cheering on youth from our very own Penn Estates.

Each game is packed with excitement and entertainment. Nothing beats watching the halftime show performance from Stroudsburg Marching Band. The dramatic talent of the color guard and incredible precision of the musicians will keep anyone happily entranced.

The spectacular youthful enthusiasm of the student section in the stands with the "Mountie Maniacs" will bring a smile to even the most stoic. And of course, the football! Stroudsburg's legacy with high performing sports is showcased at the Friday night football games. So head over the stadium this Friday night and have some fun!

Fruit on the Run

There is a new place in the Burg's for healthy delicious treats. Fruit-A-Bowls at 9 Crystal Street is a health-conscious person's dream... or anyone that loves



fruity delicious nourishment. Fruit-A-Bowls offers not only fruit bowls, but also smoothies, and bubble tea with tapioca. Fruit-A-Bowls boats hand created recipes are all fruit bases with no added sugars, ice, fillers and are dairy free. Only sweetened almond milk and coconut milk are used with fresh fruit base so gluten intolerant folks have no worries enjoying their products. Their products might taste like decadent deserts but have great health benefits.

The atmosphere suits its all-natural focus and all cups, bowls, and spoons are

bio degradable. The items offer a great option for adults and kids alike for a sweet treat that is great for you. When you stop in make sure to get your rewards card and bring it each time you visit and you will get a free bowl or smoothie after ten visits. Fruit-A-Bowls is open seven days a week 8:30am to 9pm. Stop in sit back and relax or take your bowl to go, your body and taste buds will thank you!





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Fall Farm Tour

by Jennifer Nicholson, Communications Committee member

Autumn is my favorite season. I love the colors, the temperatures, the smells, sweaters and boots, apples and pumpkins, and most of all I love visiting local farms. In this area we have a variety of fantastic farms ranging from the very large farms that draw big crowds to the small and cozy. I am going to tell you about 5 of my favorite local farms. Some big, some small but I love them all.

Let's starts with the largest; Country Junction in Lehighton is an all-day outing. Country Junction is about a 45-minute drive from Penn Estates. The self-proclaimed "World's Largest General Store" has a little bit of everything. In front of the store is a playground and petting zoo. The store section has furniture, household items, food, taxidermy stuffed animals, statues, pet supplies, hardware and a little food court. There is a gardening section, arcade, laser tag and escape room. As if that's not enough, In the fall they have the Great Pocono Pumpkin Festival. During this festival you can of course stock up on pumpkins but the outdoor section is a child's dream. Here they have rides, food, mazes, hayrides and lots of activities and games.

Klingel's Farm (about 25 mins from Penn Estates) in Saylorsburg, better known as the home of Mazezilla, is definitely most famous for their elaborate 11-acre corn mazes every fall. For the past 21 years, Klingel's has drawn crowds for those wanting an adventure in Mazezilla. Every year Mazezilla is shaped



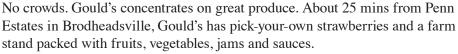


into a specific theme. This year's theme is PA wildlife. But Mazezilla isn't the only thing at Klingel's. My kids actually enjoy the play area more than anything. When you arrive at Klingle's you have your typical farm stand. Here you get picked up by the tractor and take a hayride down the hill to the maze, pick you own pumpkins and play area. My kids can play for hours in the corn kernel bins, hay bail jumping, pneumatic rubber ducky race, slides that go through a hill, pumpkin sling shot and even a mini petting zoo.

On the smaller side we like Klein Farms Dairy and Creamery in Easton (about 40 mins from Penn Estates). Klein's has a mini petting zoo and milking barn tours, but it is mostly known for its dairy and creamery. The ice cream shop has homemade ice cream with about 15 different flavors (the banana is my favorite). The shop has homemade cheeses, raw milk, yogurts, smoothies and beef.

Race Farm (about 35 mins from Penn Estates) in Blairstown has your usual farm stand produce with one of the biggest varieties of pick your own produce around. Race Farm has pick-your-own blueberries, onions, eggplant, beans, peppers etc. My main attraction in the fall is the orchard and the apple picking. For its size, Race has a huge variety of apples to pick including my favorite and most difficult to find, Crispin apples!

Lastly, we have the smallest farm on my list. Gould's Produce farm has the benefit of being calm and laid back. No kids running around playing games.



Many farms and farm stands vary their produce and their operating hours with the seasons. I recommend checking out all of their Facebook pages. These farms update with events, offerings and hours consistently. Depending on your mood or the people you are venturing out with, you may want to large farms with tons of activities or the quieter, calmer farms. I like them all and plan on going through my usual farm stand crawl again this Autumn.





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HEE HAW- First Annual Penn Estates Hoedown

photos by David Montalvo

by Michael J. Tyrrell, Communications Committee Member

Our Recreation Committee is always thinking up new and different activities and events for all Penn Estates residents to enjoy. One of their latest brainstorms was a Hoedown. They pulled out all the stops on this one. There was live music, line dancing, a bonfire and a delicious southern-inspired menu.

The chow consisted of fried chicken, mashed potatoes, corn, hot dogs, baked beans, corn muffins and salads. Soft drinks were provided and many people brought their own beer and wine. About 100 people attended.



I would add that it is very important to get your tickets ahead for these events by the cutoff date. There were tons of people who wanted tickets at the last minute. Most were accommodated but it does put an extra burden on the committee members since it involved a lot of scurrying around to be sure there was enough food. The good news is that there was plenty.

② @LevyForDA

We are so lucky to have so many dedicated volunteers on our committees. In particular, the Recreation Committee deserves a big shout out. Please consider joining a committee or registering at the office as a floating volunteer to help out on an ad hoc basis.



@JamieLevyForDA









www.LevyForDA.com

12 www.pepoa.org Penn Estates Harmony October/November 2019

Volunteering

by Sandra Bonet, Secretary PEPOA Board of Directors

Here's to all volunteers, those dedicated people who believe in all work and no pay. —Anonymous

It's true that volunteers don't get paid, at least not in currency. But there are plenty of rewards for volunteering here in Penn Estates. Here are just a few:

- Most of the activities, amenities and services in our community depend on the time and effort of our volunteers. It feels good to be that valuable!
- Volunteering is a great way to meet new people, especially for those who are new to Penn Estates.
- There is no better way to learn the inner working of the community
- You just might see some of your ideas and suggestions become reality.
- Volunteering can be a lot of fun.
- And, as a wise man once said, "In about the same degree as you are helpful, you will be happy."

In our efforts to make Penn Estates as great as it can be, we depend on our dedicated volunteers. To help you find the best fit for you, here a list of our various committees and what they do.

Standing Committees (specifically named in the POA Covenants)

Appeals Committee: This committee meets with POA members who are appealing a citation issued by the Public Safety Department. Its job is to review the facts presented by the member and by Public Safety, apply the POA Rules and Regulations to the information and make a determination to uphold or dismiss the citation. Homeowners whose citation is upheld can request a secondary appeal by the Board of Directors if they can present new information not previously reviewed. The meetings are monthly on Saturday mornings and can be quite lively.

Architectural Review Board (ARB): Members of this group review homeowner requests for permits for fences, garages, pools, and other projects as identified in the Bylaws and Rules and Regulations. You don't have to be an architect or engineer to join the committee. You just have to become reasonably well versed in the various governing documents require. Memorizing them is not required and in fact is probably not possible. The meetings are monthly.

Finance Committee: Every month, the members of this committee review the previous month and year-to-date income, expenditures by line item, the capital accounts and the balance sheet. They meet monthly on weeknights and more often during the annual budget development process. Membership doesn't require a

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For more information visit our website www.BethelLifeCenter.org or call the church at 570-424-8426

degree in accounting or finance but it is helpful if you have some familiarity with operating and capital budgets in general. If you don't, but are willing to learn, the current members are happy to help you learn the ropes. The meetings are more fun and engaging than the name implies.

Election Committee: The Committee is responsible for assisting the Board and Administrative staff in conducting the Meet the Candidates event and the Board of Directors elections at the Annual Membership Meeting. It meets on the months before the Annual Meeting on weeknights and maybe more often immediately before the election. So it is a good choice for homeowners who can't commit to monthly meetings thought-out the year. It's also a good way to learn about the election and annual meeting process.

Ad Hoc Committees (These serve based on the Board's assessment of the community's needs)

Buildings and Grounds: The members of this committee help maintain our community building and common areas by researching various improvement projects at the request of the Board. Also, they are charged with recommending appropriate action based on their research. It's great if we have some members with experience in construction and maintenance, but its not required Currently there are members from all walks of life including law enforcement, environmental science, homemaking and retirement. They meet monthly during the week.

Communications: This fun committee is responsible for promoting communication within the community. Their biggest charge is publication of our newspaper, *Harmony*. Its members write and solicit articles, get pictures of community events and research various topics for publication. In addition, they are a "think tank" that continually comes up with creative ways to promote communication in the community. They meet monthly on Saturday mornings and laugh a lot.

Community Safety: If you are interested in promoting a safe and secure environment in our community, then this committee is a perfect fit for you. You may have seen them at this year's Community Day where they gave free batteries for homeowners' smoke alarms. In fact, they create educational displays at many community events and are continually coming up with new ideas on how to make a safer environment for all of us. Their meetings are monthly.

Recreation: If you have enjoyed one of the many community events such as the New Year's Eve, St. Patrick's Day, Super Bowl Parties, Breakfast with Santa or the Easter Bunny, Trunk-or-Treat, Community Day and the Fall Festival, you can thank the members of this committee. We depend on these volunteers to create the events calendar, plan menus, get food, do the serving, set up and oversee the games, make decorations, handle publicity and do everything else it takes to make each activity a success. They meet monthly or more often, work during the events and have a lot of fun doing all of it.

Trap, Neuter & Release Program: These dedicated volunteers donate their

time to help controlling the feral cats in our community by rounding up, neutering and releasing the cats. They don't have regular meetings but work on various days and times to implement the program.

Floating Volunteers: If you are not able to commit to committee membership, you can join the pool of floating volunteers who are called upon to help any of the regular committees on an "as needed" basis.

We are always in need of volunteers. Won't you join us and be part of what makes the wheels of Penn Estates run smoothly? To learn more or if you have questions, please email us at board@pepoa.org or PhyllisHaase@pepoa.org



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05081

05002

05003

05006

Election Committee

TOTAL COMMITTEES

Management Payroll

Management P/R Taxes

Management Benefits

Board Expense

TNR

SCHEDULE E - OFFICE

2020	Preliminary Operating	Budget			
DUES REVEN			05000	Admin Payroll	143,537.16
04000	Dues Income	2,019,107.80	05001	Admin P/R Taxes	18,659.00
04001	Prior Dues	65,000.00	05007	Admin Benefits	21,572.92
04004	Deferred Dues	170,000.00	05010	Codes Enforcement Payroll	16,388.19
04020	Interest on late payments	55,000.00	05011	Codes Enforcement Payroll Taxes	2,130.46
04021	Collection Fees	6,000.00		TOTAL OFFICE	391,154.27
04050	Late Fees	45,000.00	SCHEDULE F	- ADMINISTRATION	
04051	Payment Plan Fee	18,500.00	05020	Accounting Services	15,000.00
	SUBTOTAL DUES REVENUE	2,378,607.80	05030	General Legal Services	51,000.00
OPERATING	REVENUE		05040	Computer - Camera Expense	27,500.00
04030	Public Safety Citations	50,000.00	05050	Operating Supplies	16,000.00
04070	Interest Income	9,000.00	05060	Leased Equipment	11,500.00
04071	Rental Registration	19,200.00	05070 05080	Collection Filing Charges Annual/Special Meetings	11,500.00 2,800.00
04075	Gate Cards	18,500.00	05090	Bank Fees & Interest	1,800.00
04085	Private Event Rental	3,500.00	05090	Payroll Processing Fee	4,000.00
04080	Resale Certificate Fee	13,950.00	05100	Credit Card/Bank Fees	17,000.00
04090	Codes Enforcement Permit -Violations	7,000.00	05110	Refunds	1,000.00
04099	Miscellaneous Income	450.00	07041	Alarm System Fees	4,000.00
04081 04079	Country Store Lease Beach and Pool Income	7,610.00 5,500.00	07043	Gatehouse Support Fees	23,700.00
04079	Amenity Badges	11,500.00	05051	Membership Mailings Postage	9,000.00
04075	Bingo	750.00	05052	Webhosting Fees	1,900.00
04070	Procurement Card Rebate	1,000.00	05057	Dues/Subscript/LicensesTraining	9,000.00
04070	SUBTOTAL OPERATING REVENUE	147,960.00	05053	Advertising	1,500.00
	TOTAL REVENUE		05054	Volunteer Dinner	3,500.00
	TOTAL REVENUE	2,526,567.80	05066	Community Relations	2,500.00
EXPENSES				TOTAL GENERAL & ADMIN	214,200.00
	- MAINTENANCE		SCHEDULE (G - COMMUNITY INSURANCE	
06000	Maintenance Payroll	222,292.13	08201	Insurance Directors & Officer	10,000.00
06001	Maint P/R Taxes	28,897.98	08202	Insurance - Umbrella	11,855.00
06002 06020	Maint Benefits	64,864.84	08203	Insurance - Package (QBE)	67,000.00
06020	Janitorial Supplies Buildings & Grounds	6,000.00 25,000.00	08204	Insurance - Worker's Comp	14,000.00
06040	Landscape Maintenance	15,000.00	08205	Insurance Volunteer	800.00 103,655.00
06050	Amenity Repairs	13,000.00		TOTAL INSURANCE	103,655.00
06060	Refuse Collection	17,000.00		I - TELE/UTILITIES/COMMUNICATIONS	24 000 00
06061	Tools/Equip Purchase/Repair	7,000.00	08263-000	Fiber Optic Cable Expense	21,000.00
06062	Road Repair Materials (in-house)	5,000.00	08250-001 08250-002	Water and Waste Removal Electric Utilities	9,000.00
06070	Snow Removal	25,000.00	08250-002	Propane Gas	27,500.00 15,000.00
06080	Vehicle Fuel	24,000.00	08250-003	Internet	3,200.00
06090	Vehicle Maintenance & Repair	10,000.00	08250-004	Cable	2,500.00
06092	Personal Protective Equipment	2,000.00	08250-006	Phone Landline	15,000.00
06093	Crack Sealing	18,038.56	08280-007	Phone Mobile	4,600.00
	TOTAL MAINTENANCE	483,093.51		TOTAL TELE/UTIL & COMM	97,800.00
	- CONTRACT SECURITY		SCHEDULE I	- DEBT SERVICE	
07055	Monthly Contract Charges	476,236.80	05092	Loan Interest Expense	0.00
07056	Overtime Charges	9,000.00	05093	Loan - Principal	0.00
07057	Monthly Vehicle Charges	23,400.00		TOTAL DEBT SERVICE	0.00
07059	Security Supplies	5,500.00	SCHEDULE J	- INTERFUND TRANSFERS	
07060	ACA Surcharge TOTAL CONTRACT SECURITY	34,000.00	08264	Capital Reserve Contribution	500,336.40
		548,136.80		TOTAL INTERFUND TRANSFERS	500,336.40
	- RECREATION (POOL/LAKE)	100 500 00		GRAND TOTAL OPERATING EXPENSE	2,526,567.80
08000	Rec Payroll	100,500.00		CHAILD TOTAL OF ENATING EACH ENGL	2,320,307100
08001	Recreation Payroll Taxes Recreation Benefits	13,065.00			
08020	Lifeguard Expenses	10,786.40 3,500.00	2020	Droliminary Capital Bu	ıdast
08020	Seasonal Activities	0.00	2020	Preliminary Capital Bu	ıaget
08030	Lake/Pool Maintenance	14,425.42	INCOME		
08031	Lake/Pool Testing	1,900.00	2020 Due	es Income designated to Capital Reserve Fund	500,336
08032	Equipment Purchase	10,000.00	CIF Fund	s designated to Capital Reserve Fund	115,320
08040	Amenity Badges	1,500.00	Prior Years Contribution 2,500		
08023	Bingo	750.00	Interest_		12,000
	Recreation Events	27,900.00		otal Capital Reserve Contribution	630,156
	TOTAL RECREATION DEPT	184,326.82		unds from Capital Reserve Balance	113,993
SCHEDULE D	- COMMITTEES			OTAL	744,149
07042	Community Safety	1,250.00	EXPENSES		265.246
08064	Communications Committee	415.00		provements	366,846
08065	Election Committee	200.00	Storm wa	alei	75,000

400.00

1,600.00

3,865.00

129,023.00

16,772.99

43,070.55

500,336
115,320
2,500
12,000
630,156
113,993
744,149
366,846
75,000
135,400
84,500
7,500
20,000
26,000
18,903
10,000
744,149

A Rescue of Love

An extraordinary love story of cats and humans of Penn Estates by Ting Qian, Contributor

"What greater gift than the love of a cat!" ~ Charles Dickens

Cats can steal our heart. They somehow bond with us, giving us strength, lighting our lives, and even nurturing us to become resilient humans with big hearts.

Our tenant Jeanie Kwartler was living alone in Penn Estates on Lakeside Drive with no relatives close by, when she was suddenly taken to the hospital last December. The fate of her only companions, her 3 beloved cats, was suddenly in uncertainty.

We know how much Jeanie loves her cats. She calls them "my fffs" (four footed folks). They all loved to sleep on her chest or right under her chin.

Jeanie was sick before. Usually she would call us to take care of her cats for several days if she needed to stay in the emergency room. But this time, it must be really serious. She managed to call her best friend Marcia to make the arrangement for someone to pick up her cats. Several days later, a miracle happened to this strong woman. When she woke up in the hospital, she missed her cats dearly.

Where are my cats? How are they doing? Not knowing where her cats were was like a parent getting traumatized about her missing children. In January this year, my husband and I visited Jeanie in the nursing home. She was in tears and felt sorry that she was unable to take care of herself, her cats and the house.



We learned later that after Jeanie was moved out of the house, a non-profit organization came and rescued her cats Bobbi, Sabi, and Ari. We tracked down and found out that the organization was called Animals Can't Talk Rescue & Adoption, Inc (ACT). While her cats started their new life with ACT, Jeanie was in the care of the doctors.

Jeanie had always been a fighter facing her life-long health challenges. Her beloved cats were always closely by her side, they were her comfort and her support. Doctors thought if she lived to 40, it would be a miracle. She's now turning 75.

Six months after she moved out of Penn Estates, we noticed with a thrill that she not only re-emerged through Facebook, but also got herself out of the nursing





home, and is now able to live independently!

We know how much she misses her cats and wanted to find out how they have been doing to ease her pain of losing her companions.

On one Saturday afternoon, we set off our search to visit her cats at ACT. I met the owner and President of the Animals Can't Talk, Naomi Gauntlett, at the PetSmart store on Rt 611. Naomi was a tough looking lady at first glance. But what I found inside was a sweet, caring, loving individual with a humongous heart.

First she took me for a tour in the PetSmart where some of the cats are awaiting adoption. While she was checking on the cats, she explained to me that she brings cats to PetSmart on Saturdays to find new homes. That was how one of Jeanie's cats Ari was adopted. Naomi feeds the cats, cuddles them and talks to them. Her love and affection for cats are easily seen through all her gestures.

At age 76, Naomi wakes up at 3am to take the bus to Manhattan, where she holds a full time job as a legal secretary for a law firm. She organizes volunteers to help her take care of the cats during the day, and checks them out each night, taking care of the sick cats, working tirelessly before she goes to bed. On Saturdays, she goes to PetSmart to promote her cause.

I visited Animals Can't Talk in the evening. Naomi said it's the volunteers who make everything run so beautifully. Volunteers have been helping her since she started the organization in 2008. I immediately realized that it's a team of individuals with big hearts that make this possible.

Naomi introduced some of the cats. She explained that once they arrive, she sends the cats to the vet to check them out and gives them all the necessary shots. With sick cats, she administers medications. Naomi told me honestly that the cost for taking care of all the cats is skyrocketing. There are some donations and fundraising efforts going on, yet the fund can barely cover a fraction of the cost and expenses for vet visits and supplies. She informed me that a Bingo fundraising event would be held in Penn Estates the following Saturday. Any help would be appreciated.

I was super excited that I finally had a chance to see Jeanie's cats. One of her three cats, Ari, was adopted by a caring individual who works in a Vet office. Ari and Bobbi are siblings. The good news is that Bobbi will soon be adopted to the same family.

I couldn't wait to tell Jeanie that her beloved cats are in good hands.

Through Facebook Messenger, I was able to connect Jeanie and Naomi and shared the photos I took for both cats. Jeanie's love to her cats showed through in her message to Naomi:

"Knowing that my beloved fffs (four footed folks) have been, and are being lovingly taken care of, eases some of the heartache from not being with them.

I deeply appreciate all of your help, and loving care of my beloved cats.

I have had very serious health problems for 44 years. Nobody thought I would live through this last health challenge. And, once again, they were wrong."

Love is beautiful! Anyone who is interested in volunteering in Naomi's program can check her website at www.animalscanttalk.org or call (570) 242-2846.

Penn Estates First Toy Bingo

by Stephanie Joy Lewis, Contributor

Our summer evening Toy Bingo event was a fantastic time for our community's children, and their parents and loved ones, to support a great cause and try their hand at large group Bingo in a safe and fun-spirited environment.

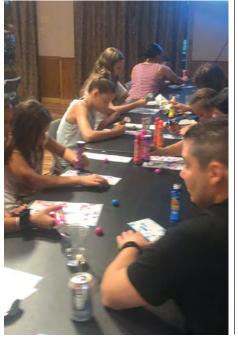
Each ticket holder enjoyed a number of Bingo games for about two hours. The master of bingo ceremonies, our own Bettyanne Nevil, showed patience to us newbies, so no one was left behind. She explained bingo lingo and also shared her comedic style with a few perfectly-timed jokes that left us laughing. Also included in the event was a generous provision of family-friendly beverages and snacks to keep the kids energized with their heads in the Bingo game throughout the evening.

The winner of each game was afforded the opportunity to pick a prize from

the prize display table and some players cleaned up quite nicely. (Disclaimer: one of my kids enjoyed a winning streak and was able to stock up his game/toy area at home.) The prizes included toys, board games, family games and outdoor activity sets. The buyer of the toys did a great job gathering a wide age-range of suitable toys and games to accommodate the broad array of kids and their variety of tastes.

To end the festivities, there was a grand finale – the first player to fill in an entire Bingo board, as opposed to a pattern within the board, won the opportunity to double up on prize picks. The race was certainly on!

If another Toy Bingo comes along, we hope to be there and hope to see our neighbors again as well.



Walking in the Fall

by Yolanda Sarrabo, Contributor and Personal Trainer

Fall is around the corner, and after a brutal summer we need a break from the massive heat. If you held on to the excuse it was too hot to exercise- well what will be the excuse in fall? Kudos to the many in our Penn Estate community that go the long haul in walking or jogging on Penn Estate Drive. Which brings me to the all too familiar fitness de-stressor...walking.

Goals – The best part about incorporating our wonderful Penn Estates in our walking routine is taking note of the scenery. Let's face it we have one of the best sceneries in the area and making a routine 30 minute to 1-hour walk is a great goal to get the body and joints moving. So how do you move about if you don't have those fancy apps and tools like a Fit Bit? Think of counting paces and using the houses you pass as your marker. If the goal is to walk a specific stretch think of counting houses in intervals of 5, take note of the minutes / seconds in which it takes you to succeed at this frame; When you complete meeting that goal, then walk back to your starting point with the same reference in mind.

Mindful of your Surroundings – We're not the only ones in awe of the scenery on a walk; we share this great land with wildlife. Though some of the critters are cute, if they see us gearing towards them with speed, just remember to cross over or don't challenge these animals with a fierce look. I won't even go into what should be done if you encounter a bear in your walks- please be careful! An evening stroll is fine when there's some light between seeing what's truly in front of you. If it's too late to start walking for a long stretch then perhaps reconsider making the goal for morning in the daylight before heading to work or school.

Tools – Always bring water if you know your goal will include a walk longer than 20 minutes. You never want to get too exhausted with need for water from dehydration when you're a distance from your home. Also consider bringing light weights on your walk.; you can use light weights 2- 3lbs and complete bicep curls while alternating arms as you proceed with walking, it's a cool way to use complete range of motion- using arms and legs. Try and have some fun in getting cooler fresh air as you continue with your walk and just have healthy fun!

KELLERWILLIAMS.

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Did you know:

- 40 homes are presently for sale in Penn Estates.
- 71 homes have sold year to date.
- The highest-priced home sold for \$260,000 so far in 2019. (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.

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