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CONNECT

OCTOBER 2020

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10 ENJOY SEASONAL FAVORITES WITH FALL COMFORT FOODS

While this autumn season will likely look different than years past, wholesome meals celebrating fall flavors provide something to look forward to. Eating foods like walnuts, colorful fruits and vegetables, and whole grains can be a solution for improving overall well-being in an enjoyable, delicious way.

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WHAT A DILEMMA

To laugh is to risk appearing a fool.
To weep is to risk appearing sentimental.
To reach out for another is to risk involvement.

To expose feelings is to risk rejection.
To place your visions before the
crowd is to risk ridicule.

To love is to risk not being loved in return.

****To go forward in the face of
overwhelming odds is to risk failure.**

But risks must be taken, because the
greatest hazard in life is to risk nothing.
The person who risks nothing, does nothing,
has nothing, is nothing.

We may avoid suffering and sorrow, but we
cannot learn, feel, change, grow,
love or know GOD.

Chained by our own self-assurances, we
are a slave. We have forfeited our freedom.

**Only the person who dares to take risks and
to trust in their GOD will ever be made FREE.**

In 1997, Rev. Edwin E. Bailey, father of the editor, gave this poem to his daughter 8 days before he had a stroke and 3 weeks before he died. The poem was adapted from works by Leo Buscaglia. Edwin hand wrote this on a scrap of paper and gave it to his daughter, Deborah, saying the words, "Someday you'll understand these words and use them. God bless sweetheart." **These words were used in making the decision to purchase Connections Magazine in 2002.

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“Autumn whispered
to the winds,
“I fall; but always
rise again.”

– Angie Weiland-Crosby

This month's cover is in honor of Wayne Memorial Hospital turning 100! On September 19th, 2020, Wayne Memorial Hospital honored its heritage with the unveiling of a mural depicting the past 100 years in the hospital's history. In a brief ceremony—just ten days shy of the original dedication on September 29, 1920—approximately 40 invitees showed up to celebrate. Local artist Juan Espino chose hallmarks of the hospital's long colorful history, from its humble beginnings in an old mansion on Court Street to the construction of the new private-room patient tower in 2019 and the rededication of the hospital to all veterans in 2020.

The public is invited to view the mural in the new pedestrian concourse at any time, following COVID safety protocols of course—masking and social distancing.

We are thrilled to showcase this mural on our cover for our October Issue, full of amazing food and drink recipes sure to tempt your palate!

Happy Fall!

The CM Team
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cmag@ptd.net

100 YEARS



KID-FRIENDLY *Recipes* FOR AT-HOME LEARNING



During a school year that's sure to be a new experience for students and parents alike, many of the everyday necessities, like eating breakfast and lunch, remain. However, this year, many little learners will be enjoying their lunches from the comfort and safety of home rather than at school, meaning moms and dads are back in charge of keeping the kitchen running throughout the day.

According to a survey conducted by OnePoll in conjunction with Sabra, 74% of caregivers expect this school year to be more chaotic than ever and 64% of moms and dads complain they are dreading becoming the "lunch lady" at home.

You can improve those school day blues with quick, kid-friendly recipes that refuel children for their educational explorations. By providing a steady stream of balanced meals and snacks made with wholesome ingredients, you can feel good about boosting your at-home students' learning capabilities even during these tricky times.

In the morning, try starting with this Chocolate Banana Cinnamon Toast recipe from Tabitha Brown, the actress and vegan foodie known as "America's Mom." Sliced banana powers this breakfast with the rich, decadent taste of Sabra Dark Chocolate Dessert Dip & Spread to thrill chocolate lovers for a combination of flavors kids love.

For a lunchtime solution with easy prep and quick cleanup, a Hummus Flatbread Pizza takes just 10-15 minutes to make. Made with easy-to-find ingredients you can keep on-hand like pizza sauce and hummus, simply top with sweet favorites like pineapple for a fun boost for long days of learning.

To find more at-home recipe inspiration, visit sabra.com.

Hummus Flatbread Pizza

Recipe courtesy of Tabitha Brown

Prep time: 10-15 minutes

Yield: 1 flatbread

- 4 teaspoons pizza sauce
- 1 rectangular flatbread
- 3 tablespoons Sabra Classic Hummus
- 1/2 teaspoon garlic powder, divided
- 1/3 cup pineapple tidbits or fresh pineapple pieces
- strawberries
- chopped romaine lettuce
- English cucumber slices

Preheat oven to 500 F.

Brush pizza sauce to edges of flatbread.

Swirl to spread hummus to edges of flatbread. Sprinkle 1/4 teaspoon garlic powder over flatbread. If using canned pineapple tidbits, drain and pat dry with paper towel. Add pineapple tidbits to flatbread and sprinkle with remaining garlic powder.

Bake 5-10 minutes, or until flatbread is light golden brown.

Cool and cut flatbread. Serve with strawberries and mix chopped romaine lettuce and English cucumber slices for simple salad.

Chocolate Banana Cinnamon Toast

Recipe courtesy of Tabitha Brown

Prep time: 10-15 minutes

Yield: 2 pieces toast

- 2 slices cinnamon raisin bread
- 3 tablespoons Sabra Dark Chocolate Dessert Dip & Spread
- 6 banana slices, plus additional for serving (optional)
- 1/8 teaspoon cinnamon powder
- 1 tablespoon maple syrup
- fresh strawberries (optional)
- powdered sugar

Toast bread to desired doneness.

Using spoon, swirl to spread 1 1/2 tablespoons chocolate spread on each slice of toast.

Add banana slices to one slice of toast and sprinkle with cinnamon.

Top with second slice of toast.

Slice in half diagonally. Add to plate with extra sliced banana and fresh strawberries, if desired. Drizzle toast with maple syrup and sprinkle with powdered sugar.

(Family Features)

Take the Fear Out of Trying Unfamiliar Produce



Scary
Good

Introducing kids to unfamiliar flavors doesn't have to be a frightful experience. Getting creative and taking cues from some beloved characters may be all it takes for families to explore produce in a new way and discover how delicious, satisfying and enjoyable fresh fruits and vegetables can be.

A passion for produce may begin with America's favorites, like bananas, apples, citrus, celery, carrots and broccoli, but that's just the beginning.

Whether it's their angry names and tough exteriors, or simply a fear of the unknown about taste and preparation, dozens more diverse and exotic fruits and vegetables like dragon fruit, horned melon and Brussels sprouts are often the sources of produce paranoia.

An initiative from Dole, in collaboration

with Disney and Pixar's Monsters, Inc., is helping to take the scare out of specialty fruits and vegetables and widen America's produce horizons. That's because, like a good book or the characters in a beloved film, you can't judge a fruit or vegetable by its appearance; nature's true beauty often lies within.

The campaign offers character-inspired recipes, serving suggestions, digital and social activations, family-friendly activities, fun trivia and influencer partnerships that celebrate the not-so-scary world of the planet's more unusual fresh bounty.

One easy way to introduce new flavors is by trying a variation of a familiar fruit or veggie. For example, there are more than 500 edible banana varieties in the world. You might sample a red banana or a Manzano, or even an ice cream banana, with a taste resembling vanilla custard.

These fun and kid-friendly Green Slime Nacho Cups feature plantains, for example, a member of the banana family with a different taste and texture than everyday yellow bananas – more firm and starchy like a potato. Increase your family's produce intake even further with a Slippery Slimy Smoothie, which calls for green grapes, spinach, banana and pineapple.

Find more recipes and other not-so-scary fun at dole.com/Disney, and follow #Dole and #DoleRecipes.

Chicken Stuffed Roz Heads

Prep time: 15 minutes
Servings: 3



- 1 cup cubed, cooked chicken breast
- 1/2 cup DOLE® Green Grapes, halved
- 1/4 cup chopped Dole Celery
- 1/3 cup nonfat plain Greek yogurt
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 1 1/2 Dole Avocados, halved, pitted and peeled
- 6 whole-wheat pretzel twists
- 18 whole-wheat pretzel sticks
- 1 Dole Strawberry, sliced
- 3 dried, sweetened blueberries

In bowl, stir together chicken, grapes, celery, yogurt, salt and pepper.

Scoop three equal portions onto serving plate. Shape each into oval.

Top each with upside down avocado half.

Decorate each avocado half to resemble Roz's face. Using sharp paring knife, trim each pretzel twist to create horn-rimmed glasses lens by cutting off double loop section of each pretzel twist and discarding or enjoying as snack, keeping single loop portion, which will become one lens. Two lenses are needed per Roz Head.

Place two pretzel lenses on each avocado to form glasses. Add pretzel stick to each side of avocado to form arms of glasses. Push four pretzel sticks into top of each avocado to form hair. Add strawberry slice, trimmed to look like lips for her mouth, and place blueberry on lower left side of face to form mole.

(Family Features)

Green Slime Nacho Cups

Prep time: 5 minutes
Cook time: 20 minutes
Servings: 4



- 1 green starting to turn yellow DOLE® Plantain, peeled and thinly sliced on bias
- 1 1/2 teaspoons canola oil
- 1/4 teaspoon salt, divided
- 1 Dole Avocado, halved, pitted and peeled
- 1 tablespoon lime juice
- 1 clove garlic, minced
- 1/2 cup thinly shredded Dole Purple Cabbage

Preheat oven to 375 F. Toss plantain slices with canola oil and season with pinch of salt. On parchment paper-lined baking sheet, arrange slices in single layer with no overlapping.

Bake 18-20 minutes, or until crispy and lightly golden. Cool completely and set aside.

Using spoon, scoop flesh of avocado into small bowl and mash, reserving one half avocado shell. Stir mashed avocado with lime juice, garlic and remaining salt. Stir in slaw, reserving some for garnish. Scoop into reserved avocado shell and smooth top with back of spoon. Stick reserved cabbage shreds out of avocado mixture to look like hair.

Serve slime nacho cups with plantain chips.

Slippery Slimy Smoothie

Prep time: 10 minutes
Servings: 2 (8 oz. each)



- 1/2 cup DOLE® Spinach
- 1 Dole Banana, peeled and frozen
- 1/2 cup Dole Green Grapes, frozen
- 1/3 cup cucumber, diced
- 1/2 cup Dole Pineapple
- 1/2 cup unsweetened vanilla almond milk
- 1/2 cup nonfat plain Greek yogurt
- 5 ice cubes

In blender, blend spinach, banana, grapes, cucumber, pineapple, almond milk, Greek yogurt and ice cubes until smooth.

Pour smoothie into two glasses and serve.



ENJOY SEASONAL FAVORITES WITH FALL COMFORT

Foods

While this autumn season will likely look different than years past, wholesome meals celebrating fall flavors provide something to look forward to. Eating foods like walnuts, colorful fruits and vegetables, and whole grains can be a solution for improving overall well-being in an enjoyable, delicious way.

Along with fall favorites like root vegetables, Brussels sprouts, apples and cranberries, kitchen staples like walnuts also have their own prime season. Walnuts harvested during autumn from the fertile soils of California supply more than 99% of walnuts in the U.S. and more than half of the world's walnut trade.

Each harvest produces enough walnuts for you to enjoy the tasty and nutrient rich benefits year-round. Pro tip: Storing them in the fridge or freezer maintains freshness longer.

Welcome the flavors of fall with this Apple Pear Walnut Crisp and Pumpkin Walnut Sage Risotto, and find more recipes to celebrate the season at walnuts.org/fall-favorites.

Apple Pear Walnut Crisp

Total time: 1 hour, 5 minutes

Servings: 4

Walnut Crisp Topping:

- 1 1/2 cups California walnuts, divided
- 1/4 cup all-purpose flour
- 1/3 cup brown sugar
- 1/2 cup quick-cooking oats
- 1/2 teaspoon ground cinnamon
- 1/2 cup butter, chilled and sliced into 1-tablespoon pieces

Apple Pear Filling:

- 3 Granny Smith apples, peeled and sliced into 1/4-inch slices
- 2 'Anjou pears, peeled and sliced into 1/4-inch slices
- 1/2 cup granulated sugar
- 2 tablespoons cornstarch
- 1 teaspoon cinnamon
- 1/8 teaspoon salt
- 1 tablespoon lemon juice
- ice cream (optional)
- caramel sauce (optional)

To make walnut crisp topping: In food processor, pulse 1 cup walnuts until finely ground.

In small bowl, combine ground walnuts, flour, brown sugar, oats and cinnamon. Cut butter into mixture until coarse crumb forms.

Coarsely chop remaining walnuts and stir into crumb mixture until incorporated. Set aside.

To make apple pear filling: Preheat oven to 350 F.

In bowl, toss apples, pears, sugar, cornstarch, cinnamon, salt and lemon juice.

Place fruit mixture in bottom of 10-inch cast-iron pan or baking dish.

Sprinkle walnut crisp topping mixture over fruit.

Bake 45 minutes, or until fruit mixture is hot and bubbly and topping is golden brown.

Top with ice cream and caramel sauce, if desired.

Pumpkin Walnut Sage Risotto

Total time: 30 minutes

Servings: 6

Risotto:

- 6 cups vegetable stock
- 1/4 cup olive oil
- 1/2 large yellow onion, finely diced
- 1 1/2 cups Arborio rice
- 1 cup pumpkin puree
- 1/4 cup grated pecorino cheese

Walnut Sage Pesto:

- 2 cloves fresh garlic
- 1 cup California walnuts
- 1/2 cup fresh sage leaves, plus additional for garnish, if desired
- 1/2 cup grated pecorino cheese, plus additional for garnish, if desired
- 2 tablespoons olive oil
- kosher salt, to taste
- black pepper, to taste

To make risotto: In medium pot over medium-low heat, heat vegetable stock.

In large, heavy pot over medium heat, heat olive oil. Add onion and cook, stirring often, 5 minutes, or until soft.

Add rice and cook, stirring often, 2-3 minutes until rice is translucent except for white center.

Add hot stock 1 cup at a time, stirring frequently. As stock is absorbed, add another cup. Continue until all stock has been incorporated and rice is cooked al dente, about 20 minutes. Stir in pumpkin and cheese.

To make walnut sage pesto: In bowl of food processor, combine garlic and walnuts; pulse until minced. Add 1/2 cup sage leaves, 1/2 cup cheese and olive oil; pulse until coarse pesto forms. Season with salt, to taste.

In final few minutes, add 1/2 cup walnut sage pesto to risotto, stirring until well incorporated. Season with kosher salt and black pepper, to taste. Garnish with remaining pesto, cheese and fresh sage, if desired.





Good Stuff

Choosing

Sustainable Building Materials

Provided by Disaster Blaster

As we focus more and more on the eco-friendliness and sustainability of our resources, it's natural for homeowners to begin to look at the environmental impact of building materials when planning their next project. Fortunately, there are a number of products on the market right now that are sustainable, eco-friendly, and even affordable!

Here is what you need to know when planning your home project!

What are sustainable building materials?

There are many considerations when determining the sustainability of a building material. Here are a few of the most common:

- Uses renewable materials that replenish themselves quickly
- Production or fabrication of the building material generates less waste

- Final product is more durable and needs less frequent replacement and / or repair

Bamboo

Due to bamboo's incredible rate of growth (Which can be as high as 3 feet in a 24 hour period), bamboo is considered by many to be one of the most sustainable raw building materials. In addition, bamboo is a grass, not a wood, so harvesting bamboo for use in building materials can be done without killing the plant. This means that new bamboo plants don't need to be planted, fields don't need to be rotated, and the next harvest can occur that much sooner.

What are the benefits of bamboo as a building material? Bamboo has a high strength-to-weight ratio, so it's extremely durable and doesn't require replacement very often, making it

perfect for flooring and work surfaces like countertops! It's also light, which makes it cheaper to transport and easier to work with.

Where can you find it? Some building products that you can currently find on the market that use bamboo include flooring, cabinetry, countertops, and wall coverings, among others.

Are there any disadvantages of bamboo products? While bamboo is a great product, it is susceptible to water and moisture damage where it can swell and buckle. While many building materials react poorly to contact with water, it is recommended to not use bamboo products where they are likely to get wet.

Cork

A naturally occurring resource, cork is actually the bark of the *Quercus suber* tree. Because the bark layer alone is harvested from a living tree, the tree is not harmed during the process and can continue to produce bark (cork). Similar to bamboo, one of the sustainability benefits of cork is that the plant isn't killed, allowing it to produce multiple harvests over the course of years.

What are the benefits of cork as a building material? Cork is a very interesting product, as it is both flexible and resilient. It naturally offers noise and shock absorption and it's nearly impermeable so it doesn't absorb moisture or rot.

Where can you find it? Due to corks' resilience and shock absorption properties, you will commonly find cork used in flooring and sub flooring where the material really shines. As cork has a very unique look and is very easy to work with, you can often see it used in finished products as well, such as wall coverings and home decor.

Are there any disadvantages of cork products? Over time, cork does become more brittle, which can make it unsuitable for some applications. Also, cork is sometimes treated or coated during the fabrication process, which can alter some characteristics of the raw material.

Hemp Concrete

A combination of hemp fibers, natural glue, and some water, hemp concrete is a great option for some wall structures. Hemp is also CO₂ negative, which means that it actually absorbs more CO₂ than is released through the production or application of hemp concrete!

What are the benefits of hemp concrete? A sturdy product that provides excellent thermal and acoustic properties, hemp concrete is also fire resistant and low maintenance! While not ideal for load bearing solutions, hemp concrete is often used for insulated interior walls or when renovating stone construction.

Where can you find it? Hemp concrete is

most commonly used in interior walls, particularly where acoustic or thermal insulation is desired.

Are there any disadvantages of hemp concrete? As hemp concrete is not as strong as traditional concrete, it cannot be used for load-bearing applications. Hemp concrete can also rot if kept wet, which prevents its use in foundations and in cases where it could potentially wick moisture from other materials.

Reclaimed Wood or Metal

The most eco-friendly materials are going to be the ones that already exist. Many options exist for reclaiming materials, such as direct purchase from a property owner prior to demolition and even dedicated stores and suppliers.

What are the benefits of reclaimed wood or metal? In cases where you can repurpose or reuse reclaimed wood or metal, you're not only avoiding the production and purchase of new building materials, but you're preventing your new find from winding up in a landfill. The environmental savings can be particularly high for materials like aluminum and steel, which have a very high environmental footprint due to the energy required to mine the ore, refine the raw materials, and produce the finished product.

Where can I find it? Almost all building materials can be reclaimed, whether you're looking for doors or shutters, fireplaces or tile, these materials not only reduce the carbon footprint of your project, but they add a unique feature that makes your home different.

Are there any disadvantages of reclaimed wood or metal? As these products have previously been used, you do have to inspect them carefully for signs of damage that aren't going to clean off. Look specifically for signs of rust, rot, insect damage, or breakage. You also may find yourself in a situation where you find the perfect tile but can't find enough of it to tile the entire backsplash. In cases like this, you can always use what you found as an accent instead!

There are a lot of options when it comes to sustainable building materials and these are just a few of them. Hopefully we got you thinking about how you can make use of some eco-friendly materials in your next home project!

About Disaster Blaster

Disaster Blaster is an indoor environmental firm serving the Northeastern PA Area. We have been providing our local area with unparalleled water damage mitigation, basement waterproofing, mold remediation, asbestos abatement, radon mitigation, and fire / smoke restoration services for decades, and are proud to have been named The World's Greatest Indoor Environmental Firm. For more about Disaster Blaster, as well as more helpful tips, please visit our website at: www.disasterblaster.com or call our office at (570) 963-1123.



living green

Autumn GOLD

By Marianna Quartararo

.....

Autumn leaves are the season's most abundant crop. So pretty... until you have to rake them up and then what to do with them? Leaves are the main ingredient of the dark, rich, humus or organic matter that develops on the forest floor over time. Organic matter increases the movement of air, water and nutrients through the soil. If you can, make a pile in an area out of the way for the insects! Many insects, moths and some butterflies overwinter in fallen leaves either as adults or as pupae. Late spring/ early summer you can use them in one of the ways below.

DO NOT rake leaves into waterways (lakes, streams, wetlands, etc.). This will increase the nutrient load in the waterway contributing to algae blooms and vegetation growth.

There are many ways to utilize this valuable resource:

1} Don't rake them up. Run them over with the lawn mower! Cutting them into smaller pieces and leaving them on the lawn will improve the soil as well as release nutrients back into the soil.

2} Rake them into a pile and shred them with the mower to produce leaf mulch. Or place the leaves in a plastic garbage can and use a string trimmer to shred the leaves. Use the shredded leaves to mulch your flower and vegetable gardens.

3} You can put them aside in a pile to break down into the wonderful stuff we call leaf mold. Shred them first to hasten the process. Use in the spring to improve your soil or as a mulch.



4} Place leaves in large black garbage bags and leave by your compost bin. When you need to add carbon-rich “brown stuff” to your compost pile, just open the bag and add a layer to the compost bin. Again, it is better if they are shredded.

5} Start a new garden bed. Pile the shredded leaves over the area where you wish to start a garden. You can surround the area with a temporary fence or cover with newspapers or cardboard weighted down with rocks so nothing blows away over the winter. In a year or two, you can dig planting holes where needed and add a layer of mulch.

6} Set up a worm bin. Add leaves in addition to newspaper to feed the worms.



**Pike County
Conservation District**

Pike County Conservation District is committed to the long-term protection and sustainable use of Pike County's natural resources. Accomplished through partnership, education, technical assistance, planning, enforcement, and leadership. Marianna Quartararo is a resource conservationist for the Pike County Conservation District.



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A NEW AUTHOR

By The Reverend Mrs. Silence DoGood

Dear Editor,

Mrs. Baxter is the most powerful volunteer at my church. When she asked me to perform an exorcism on her 17 year old son last year I reluctantly agreed. I did the exorcism using my creative improvisations and it was a great success. If I didn't do it the whole church would have known about it.

Mrs. Helen Baxter knows everyone in my congregation and almost everyone is willing to do what she wants. If they are not willing, they agree with her to her face but then do what they want behind her back.

Last week, when she called and asked for an appointment to see me she sounded very serious. I invited her to join me for tea that afternoon in the parsonage. I made my home-made oatmeal cookies that I knew she loved and we ate them drinking our organic green tea.

As we sat in my parlor we spoke. "I see that you're still very friendly with Alice Bright Light," she said.

Ever since I befriended Alice some members of my congregation see it as a problem. I don't. They think that because she is a Chippewa Indian and evidentiary medium she conflicts with our church's teaching. But she doesn't. She brings goodness into the world and so do I. We both use the tools that are at our disposal. She uses her shamanistic training. I use my "over the stove" ministry; while I am preparing food for my family I meditate on how I can spiritually nourish my congregation.

"Yes. She is my best friend."

"I understand that you and Alice held a séance in the Sunday school bus and that the founder of the church the Reverend Mr. Silas Patriot DoGood appeared and is still there."

"His love for his church still motivates him even though he has passed."

"Isn't all this voodoo making it impossible for you to lead our church?"

Finally I brought the discussion to the main point.

"Do you value my sermons and my community outreach? Many do because our congregation is growing. It has grown ever since I took over the ministry from my father-in-law."

"Yes I do. But ..."

"I will tell you in confidence something that no one else in the congregation knows. You are the first to know and I tell you this because I appreciate your dedication and selfless service to our church. I am going to have a book published which will explain my religious teaching. It will include some of my sermons and Letters to the Editor. The title will be 'Recipes for Overcoming the Fear of Living and the Fear of Dying.' People from all over will be able to appreciate what we are doing here at The First Church of God's Love. My leadership and spiritual guidance will reach people who don't even sit in our pews."

"Congratulations. That's wonderful. How did this happen?"

"As you know my 13 year old son, Toby, is a model with US Limited an international modeling agency based in New York City, in midtown. When I drive him in for his shoots I have hours to wait. So, I used to visit many publishers in the City. I would make appointments in advance and deliver my portfolio of sermons and Letters to the Editor to them. It took over a year but two weeks ago I heard from Eliot, Eliot and Holden a major publishing company. They want to publish my book and support it with a national campaign.

You know that when we held the séance my father-in-law The Reverend DoGood urged me to get a Doctorate in Theology because my education is in art history. After long deliberation I decided against it because me religiosity is not based on old books. It is based on a book yet to be written. How fateful it is that I am now writing that book."

"Wonderful. When your book gets published I will be delighted to organize a party for the congregation to celebrate."

Amen.



The Reverend Mrs. Silence DoGood

Senior Pastor

Executive Director

President

Chairman

Choir Master (part-time)

The First Church of God's Love

How to Save Money in

College

Part I

BY ANTHONY ONEAL



Listen, you guys. I want you to be able to save as much money as possible in college so you can cash flow your education and still graduate with something in the bank! (Y'all know that song "Young Dumb & Broke"? It's a great jam but not a great way to live while you're in school. Well, the "young" part is OK. But not the "dumb and broke" part. You feel me?)

The more money you save during college, the more prepared you'll feel and the less you'll freak out about getting into the real world once you finally get your diploma. Plus, you won't have any of those lame student loan payments to worry about.

And guess what? You don't even have to eat ramen every single night in order to save money and ditch the debt. There are plenty of ways to stack that cash. Let's talk about how you can cut costs on some of your biggest college expenses!

HOW TO SAVE MONEY ON HOUSING

Gotta take care of those four walls first, right? You need somewhere to live—no argument there. But when you're a college student, housing can mean anything from a small apartment that you share with roommates to a luxury dorm with a hot tub and a view of the city skyline. Let's keep this budget-friendly, people.

Live at home if you can.

OK, y'all. I get it. You're probably ready to get out of the house and bask in your new

freedom, and living at home might be the last thing you want to do. And obviously, this won't be an option for everyone. But just think about not having to pay thousands of dollars per year on rent, utility bills or food (homemade food is way better anyway—can I get an amen?). All that extra money in your bank account will be totally worth it.

Compare the costs of living on vs. off campus.

Renting an apartment isn't always going to be cheaper than living on campus, and campus housing isn't always going to be cheaper than renting. You just have to look at all the options available at your school of choice and in the nearby college town to see what's most affordable. Don't forget to factor in utilities and transportation costs!

Find a roommate.

If you do rent an apartment, having a roommate (or two or three) will cut your expenses way down. Make sure your landlord has approved each individual roommate and that they all sign the lease so you won't be left hanging financially if one of them has to move out.

Ask yourself how much space you really need.

You might want a huge kitchen or your own bathroom, but really be honest with yourself about whether you need extra room while you're trying to save money. You might be able to get by in a smaller space for right now, and then once you have a fully funded



emergency fund and are financially stable, upgrade to something bigger!

Get creative with your bills.

Unplug your electronics when you're not using them (it actually saves energy), use cold water when you can, turn off the air conditioning or heat when the weather's good, check for dripping faucets or lights left on before you leave the house, and hand-wash some dishes (it won't kill you).

HOW TO SAVE MONEY ON FOOD

Food—another one of those things you kind of can't live without. But you can live without daily avocado toast. You just have to be wise about your food choices!

Split food costs with roommates.

You guys can save a ton if you go in on groceries—especially if you buy in bulk. You could even grocery shop and cook together to get some solid roommate bonding time (hopefully, you like your roommates).

Be strategic about eating out.

It's OK to go out with your friends every once in a while, but when you're constantly getting waffles at 2 a.m. on impulse, it really starts to add up. And your body starts to hate you. Budget the amount of money you can spend on eating out every month (that includes bougie lattes), and once you spend that money, you just need to have some self-control until next month.

Be smart about your meal plan.

Meal plan costs can vary depending on your school—cheaper ones can be about

\$1,000 per semester, but some can be three times that (or more)! Some colleges might make you get a meal plan for your freshman year, so if you have to have one, make sure you actually use it. But if you don't have to have one, meal prepping and making food from scratch are your new best friends. (Grocery shopping pro tip: If you buy generic brands, you'll get pretty much the exact same thing as name brand for way less.)

Use coupons.

You guys, there is no shame in using coupons—and yes, they can actually help you save money, even if it's just a few cents at a time. You're in college. You need every quarter you can get. How else are you supposed to buy vending machine snacks in between classes?

More on how to Save for College next month.



Article provided by Josh Sheard.

Josh specializes in retirement income strategies, investments strategies, as well as additional financial strategies. His focus is on lifelong financial guidance and his commitment is to place clients first and provide unmatched customer service. He would be glad to

answer any questions regarding the content of this article as well as any others. Call today at 570-729-1020 or email Josh at sage@cfiemail.com. You can also visit www.sageinvestments.net.

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POCONO secrets

Community, Art & Space

By LA Guzda



Making Space for Girls

SpaceKids Global has partnered with Girl Scouts of Citrus, ProxOps and NASA to invite all Girl Scouts to rev up their imaginations and submit an experiment you would like to see in space. Your idea can happen on-board the International Space Station in July 2021!

Calling all future engineers, designers,

scientists, mathematicians, technicians, and astronauts. SpaceKids Global is offering 3 program challenge areas. You may choose one or more of the challenge areas, however, each of your submissions must be individually received by 11:59 p.m. on October 22, 2020. You will find registration and submission details under the Registration section. <https://gsinspace.allthingsgirlscouts.com/>

The 3 categories of the Making Space for Girls Challenge Programs are as follows:

1. Making Space for Girls Mission Patch:

proposed patch artwork/design

2. My Space Dreams: write an essay on what you believe space and space travel will be like in 10 to 20 years, when it may be your turn to go!

3. Girls Scouts in Space: proposed ideas for an experiment to send to the International Space Station (ISS) in a Faraday Box provided and managed by ProxOps.

At least one submission from each category will fly to the ISS on a launch scheduled for July of 2021. Panelists from the space industry will review all submitted ideas, drawings, and essays to choose at least one from each category. Every girl who participates in the Making Space for Girls Challenge Program will receive a Mission Patch and a special certificate congratulating her on her participation in this exciting and unique STEAM program opportunity.



The Holiday DONATION Drive

The ZIPPER JUNCTION Project™ is hosting the Holiday Donation Drive 2020 to brighten the lives of community children in Pike and Wayne counties.

Like everything this year, the Holiday Toy Drive is going to look a little different. Usually, boxes are distributed for toy collection. To protect families and volunteers while adhering to safety and social distancing guidelines, all donations will be monetary this year.

The Bold Gold Media and Wayne County Ford Holiday Toy Drive Challenge will continue as the Holiday DONATION Drive Challenge. Already we have seen businesses and groups get creative in their fundraising efforts. The goal is to raise \$125,000 by the end of October.

For details and to donate, go to the Go Fund Page at: <https://www.gofundme.com/f/the-holiday-donation-drive-2020?fbclid=IwAR1pa02CAIqaLXzDlp2CIan2bWVFhfAwNzoDgbkRGyCj5JUs5tkzzU8SKhM>



People and Places: Photography as Observation

Narrowsburg Union presents a curated exhibition centered around photographic representations of people and places at a time of immense change, disruption, and uncertainty.

I am honored to showcase my work in the Owl Gallery. "Even through periods of immense change and disruption, there is a normalcy that we must cling to or lose our minds. There is constancy in love, kindness, and hope. The "New Normal" of everyday activities is a bridge between our past and the future. Smiles and laughter - with or without mask - will give us the strength to move beyond the uncertainty."

The Narrowsburg Union is located at 7 Erie Street, Narrowsburg, NY.

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for past articles.



Good Stuff

Pathways for Leaf Peeping

By Bill Deaton | williamjdeaton@yahoo.com

The abrupt shift from balmy summer to mid-autumn-like weather two weeks before the fall equinox certainly has sent some trees into the seasonal shift mode. While several sources that track and predict the fall foliage still say October 12th ish for the peak, my gut says we'll probably see the apex about a week earlier if it's not a spotty show to begin with.

Lacing up your boots is a great way to take in the prismatic palette and there are plenty of pathways to get you into the woods to see the sights. Vistas can be found at Tusten Mountain and High Knob, among others in the Poconos, while trails such as Bruce Lake and Pinchot will take you deep into the forest.

- Pocono Environmental Education Center, Dingmans Ferry: 12 miles. Easy to moderate.
 - McDade Trail, Milford to E. Stroudsburg: 31 miles (sections.) Easy to moderate, mostly.
 - High Knob, Blooming Grove: 3.4 miles round trip. Gravel road with moderate incline.
 - Pinchot Trail, Thornhurst: 23 miles (sections.) Moderate to difficult in places.
 - Thunder Swamp Trail, Southern Pike Co.: 45 miles (sections.) Moderate.
 - Tusten Mountain Trail, Tusten NY: 3.2 miles. Moderate with steep parts near summit.
 - Bruce Lake Trail, Blooming Grove: 5.0 miles. Easy
-

Of course, that's just a smattering of great locations to check out by foot. More trails can be found at our local state parks and state forests, municipal recreation areas, and on federal lands managed by the National Park Service and the US Forest Service.

Book Review

SOMETIMES, A THOUSAND IDEAS BUZZ AROUND IN YOUR HEAD.

You're creative, and you like to invent things and come up with fun ideas. That might make you famous someday, and it might make you rich. And in "Bee Fearless" by Mikaila Ulmer, you'll see how that's possible now, even though you're still a kid.

When she was just four years old, Mikaila Ulmer was stung by a bee. A few days later, it happened again but with a different bee. She cried, of course, because it hurt but her parents encouraged her to learn why those things happened. She discovered that bees are in serious trouble, and she became fierce about helping them.

At around that same time, Ulmer saw a flier for the Acton Children's Business Fair that was being held near her Austin, Texas home. She told her mother that she wanted to be in the fair, and because it was five months away, she had plenty of time to decide what she wanted to sell. Kids in Austin then were participating in a city-wide Lemonade Day to learn about business and Ulmer saw an opportunity. She'd sell lemonade... and to help the bees, she'd sweeten the lemonade with honey!

At first, she made a lot of mistakes in her new business, but that was okay. The thing is that there's so much to learn about running a business but the two most important things are that it should be fun and you should want to make a difference. After that, there are

three steps to actually starting your business: identify a problem that you or someone else has, do your homework on the problem and a solution, and make sure you're really passionate about the product.

Then, once you've found your wings and you're ready to fly, remember these three words: Give (because it's rewarding), Save (because it's good for your future), and Spend (to reward yourself). Finally, work hard, and you can be successful, too.

If you are an adult, you might be asking yourself why you would ever want to read a kids' book like "Bee Fearless." In truth, the reasons are many.

Being an entrepreneur isn't just for grown-ups, and this book allows you to mindfully be a mentor to a kid with ideas. Mentorship is something that author, entrepreneur, and Shark Tank deal-maker Mikaila Ulmer advocates, and she urges readers to seek wisdom if they don't know or understand something, which is great advice for any age. For the adult entrepreneur, this book could also serve as a business primer because its kid-friendly simplicity doesn't diminish a reader. And if you're hoping your child might fol-

low parental footsteps into the family business, there are plenty of inspirational early lessons available here.

Be aware that though Ulmer was just four years old when she was stung by a bee and bitten by the entrepreneurial bug, this book is really best for 10-to-16-year-olds and grown-ups who want something different. Look for "Bee Fearless," because missing it might kinda sting.

"Bee Fearless: Dream Like a Kid"



By Mikaila Ulmer
Reviewed by Terri Schlichenmeyer

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