

SEPTEMBER 2022

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## MAGAZINE



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# FALL EVENTS



## Oktoberfest

Vault 240, 240 Main St, Hawley, PA 18428

October 1<sup>ST</sup>

12<sup>PM</sup> - 5<sup>PM</sup>

German Food | Biergarten | Live Music

Indoor and Outdoor Event, ages 21+  
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THE SETTLERS INN

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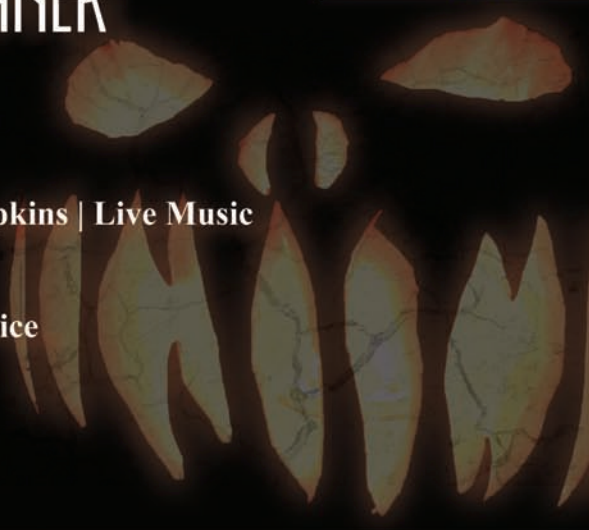
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# CONNECT



SEPTEMBER 2022

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The New York Bee Gees tribute show “delivers with a stunning production, powerful vocals, and the professional stage presence you won’t want to miss,” says Martha Wilson, Wayne Memorial Hospital Auxiliary Concert Committee. The auxiliary is hosting the band live at the Woodloch Pines Night Club Sunday September 18th.

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president • publisher • editor in chief  
**deborah bailey**

production manager  
**meica drake**

---

account representatives  
**barry weiss**

---

editorial correction services  
**kay marks**

contributing writers  
**michael krupa**, *Finance*  
**josh sheard**, *Finance*  
**terri schlichenmeyer**, *Book Review*

**la guzda**, *Pocono Secrets*  
**bill deaton**, *Outdoor Ramblings*

**pike/wayne conservation partnership**, *Living Green*

**disaster blaster**, *Home Tips*

**mrs. dogood**, *Letters*

**lisa a. dorn**, M.S.N., C.R.N.P., *Health*

---

## CONNECTIONS Magazine

**3305 Lake Ariel Highway**  
**Honesdale, PA 18431**  
**570.647.0085 • Fax 570.647.0086**  
**cmag@ptd.net • thinkconnections@yahoo.com**  
**www.connections-magazine.com**

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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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“Yea, gentle voice, though the fair days  
depart, and skies grow cold above  
the restless sea, God's gifts are  
measureless, and there shall be  
Eternal summer in the grateful heart.”

– Celia Thaxter

**W**hat are you grateful for? Family?  
Friends? Music? Freedom? Health?  
Outdoors? No matter what it is...  
cherish it!

Check out some of the entertainment we're so grateful our area has to offer this month... from the Fall Music Festival at Dorflinger to The NY Bee Gees concert presented by the WMH Auxiliary to the Hawley Harvest Hoedown, there is lots of *Good Stuff* going on.

If fuel prices have you rethinking an end of summer vacation... try a STAY-CATION! There's no better place to be than northeastern PA. Check out page 16 for some stay-cation trail ideas.

Plus, there is no greater reason to be grateful than when the whole family is healthy and smiling. Check out page 20 for tips on how to stay healthy during back to school.

No matter what you do this month, be grateful and cherish it. Enjoy September!

The CM Team  
570.647.0085  
cmag@ptd.net

goodbye  
Summer

**SEPT. 10**

**Together We Remember**

**12 to 9 pm**



**6th Annual**

# **FALL MUSIC FESTIVAL**



**ADMIT ONE  
TURN IT UP!**



**Wayne Co. YMCA 5K**

**RUN TO THE MUSIC**

on the grounds of Dorflinger!

Starting @ 8:30 a.m.

**Dorflinger Outdoor Music Amphitheater • \$20 pp (\$25 @ door)**

Rain Date: Sept. 11 • 12 to 6 p.m.

**Music by:** Ekot & Friends • O & Co. • Arnie's Milk Truck

Two Chicks – One Guitar • Ballard Spahr Galactica

Gram Baxtr • Bat Out of Hell • Steppin' Eddy

## *In Loving Memory Of*

**Kate Frisch Carmody**

**William McGinnis**

**Kelley William Lalley**

**William John Rogers**

**Joseph Gerard Bunnell**

**Vanessa Van Gorder**

**Brian Hunt-Rutherford**

**Robert Diehl**

**Jake Hopkins**

**Mike Chesna**

**Jake Burkhardt**

**Tina Smith Augello**

**Kristin Erk Erbach**



**Annual Fall Music Festival was founded by a group of friends grieving the loss of several local loved ones who said goodbye too soon. The group believes that the greatest healing therapy is friendship and music. Music unites our sentimental souls. It makes us laugh, cry, remember, escape, and dance. Music makes us feel nostalgic and hopeful at the same time. Sometimes, it's the only medicine the heart and soul needs.**

The festival is about friends helping each other cope, moving forward after times of weakness and sorrow, gathering strength from the memories, and honoring our lost friends by supporting, with your help, our greater community to which they gave so much. Together, we recognize and carry forward their examples of service to the community.

Thanks to the generosity of local community supporters, the Fall Music Festival has become one of the largest single-event fundraisers in the Wayne and Pike County area. In just five short years, the event has raised and put to good works more than \$150,000.

The funds raised have provided academic scholarships for gifted musicians at the local high schools, as well as general support to charitable efforts to protect our neighbors in hard times like during the pandemic. Just in the last year, we have been able to provide support through direct giving from the Fall Music Festival to community-based charitable organizations including: Kate Frisch Carmody Memorial Fund, Kelley Lalley Fund, Bob Diehl Scholarship Fund, Jake Hopkins Scholarship Fund, Jake Burkhardt Fund, Mike Chesna Fund, Brian Hunt-Rutherford

Fund, FMF Music Scholarships, Vanessa Van-Gorder Fund, and Mae Figura Fund.

The 6th Annual Fall Music Festival will take place on Saturday, September 10th from 12:00 - 9:00 pm. Our amazing line up of music for the event includes:

2 Chicks, 1 Guitar - 12:00 pm  
Ballard Spahr Galactica - 1:00 pm  
Arnie's Milk Truck - 2:00 pm  
Bat Out Of Hell PA - 3:00 pm  
Ekat & Friends - 4:00 pm  
Owen Walsh - 5:00 pm  
Gram Baxtr - 6:30 pm  
Steppin Eddy - 8:00 pm

The festival is held at the beautiful Dorflinger Suydam Wildlife Sanctuary outdoor amphitheater in Hawley, PA.

One of the Fall Music Festival's goals is to encourage, promote, and exhibit the passion and love for music of our local youth. This year, we will feature some incredible young musicians from our area, whose love for music is undeniable. Meet Callie, Sammy, and Maddie! We are so excited to have these incredibly talented young musicians as part of our 2022 Fall Music Festival program. Callie and

Sammy will perform beginning at 9:00 a.m., right after Wayne County YMCA 5K Run to the Music. Maddie, our youngest performer, will be singing our National Anthem at 12:00 p.m. Make sure you arrive early to catch their performances.

Tickets to the event are \$20 in advance and \$25 at the door.

The tickets can be purchased in advance in person at: Stephens Pharmacy, Visible Changes, Paulie's Hot Dogs, Mane

Creations, and Sawmill Cycles in Honesdale, and at the East Shore Lodging in Hawley.

You can also purchase your tickets online at <https://myrivertickets.com/events/fall-music-festival-dorflinger-9-10-2022>

Please note, if you purchase your tickets online, bring your printed out ticket to the event.

For more information, please visit <https://www.facebook.com/FallMusicFestival-PA>.

“Songs linger forever in both our minds & our hearts & the healing power of music is real.”



## Good Stuff







**The Downtown Hawley Partnership (DHP) would like to invite you to kick off the fall season in downtown Hawley with 2 full days of fall festival fun, Saturday October 1st and Sunday October 2nd.**

Hawley Harvest Hoedown planning is underway and we have added several exciting new experiences for YOU! In addition to the shopping, kids' activities, petting zoo, scarecrow costume contest, live music, Fall Beer Crawl, horse & wagon rides, craft vendors, bluegrass concert, craft demonstrations, and delicious local foods that make Hoedown a yearly event for so many families, we have added more. Follow us on social media and visit our webpage for details on activities and times.

This year the DHP and the PA Professional Lumberjack Organization (pplo.org or Facebook) will host a professional lumberjack competition in Bingham Park. The lumberjacks and lumberjills will compete and showcase their skills in events such as the standing block and underhand chop, springboard, crosscut, bow saw, chainsaw, log roll, and axe throw. This is a great event and is free for the public to watch and cheer on the contestants.

The DHP is also partnering with Pocono Cornhole, a group out of the Stroudsburg area, for a great Saturday afternoon of cornhole! Pocono Cornhole will bring the boards and the competition; YOU bring a partner and your own bags to throw – no corn filled bags, please. Cost will be \$50/team, and there will be 2 divisions for all

skill levels; 6 games guaranteed - 4 Round Robin games for seeding followed by a double elimination bracket. Best of all.... over \$2500 in cash prizes guaranteed! Grab your partner and head over to Facebook look for Hawley Harvest Hoedown Cornhole Tournament to sign up.

The Saturday night bluegrass concert musicians are booked, and it is sure to be a foot-stomping good time at The Ritz Company Playhouse. Musical acts will be: Mark Miklos, Dunlap & Mabe Band, and The Feinberg Brothers. The Keystone Street Party event will include additional music by The Lost Ramblers and Uncle Jake & The 18 Wheel Gang along with food, games, and fun. What a night this will be in Hawley!!

A live performance stage has also been added this year with many craftspeople demonstrating their talents, live music, and you can learn how to line dance or how to clog, Appalachian style – so kick up your heels and get ready to not only have a good time, but learn some new skills.

The Fall Beer Crawl promises to be one of the best – visit participating local restaurants / taverns and enjoy a Hoedown Special cocktail or mocktail, fill your game card and receive a free signature Hoedown pint glass. These businesses create original drinks to celebrate Hoedown every year, and you don't want to miss one.

Please follow us on social media – Downtown Hawley Partnership, Hawley Harvest Hoedown or visit [www.visithawleypa.com](http://www.visithawleypa.com) for vendor applications and event updates. If you would like more information, please call our office at 570-226-4064.

– By *Tiffany Hoffmann*  
Hawley Harvest Hoedown Committee

# THE NEW YORK BEE GEES



ALL THE  
BEE GEES  
GREATEST HITS!



## Wayne Memorial Hospital Auxiliary Presents The NY Bee Gees

**The New York Bee Gees tribute show “delivers with a stunning production, powerful vocals, and the professional stage presence you won’t want to miss,” says Martha Wilson, Wayne Memorial Hospital Auxiliary Concert Committee. The auxiliary is hosting the band live at the Woodloch Pines Night Club Sunday September 18th.**


The band performs songs from every decade of the group’s catalog, including all of the classic 70s disco hits featured in “Saturday Night Fever” that topped the charts. From “Stayin’ Alive” and “Night Fever,” to their early works such as, “To Love Somebody,” “I’ve Got To Get

A Message To You,” and “Massachusetts,” you’ll want to dance and sing along.

The New York Bee Gees is comprised of some of Long Island, New York’s most versatile and exceptionally talented players. The show is currently on tour and often plays to sold-out audiences. “We are fortunate to have them perform here at Woodloch” said auxiliary membership and concert committee member Joan Buehl. “It’s going to be a fabulous show.”


All proceeds from the concert will benefit Wayne Memorial Hospital’s facilities and physician recruitment. The show runs from 4pm – 6pm; doors open at 3pm with open seating. Tickets are \$45 per person with a cash bar inside the venue. For information/tickets, call Joan at (570) 226-9750.





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## Book Review

### HER FEET WERE THE SIZE OF HUBCAPS; HER EARS, AS BIG AS YOUR FAVORITE BLANKET.

The most impressive part about the first elephant you ever met, though, was her trunk. Like a fire hose at one end, a finger at the other, she could do anything with that amazing trunk. As in the new book "The Elephant Girl" by James Patterson and Ellen Banda-Aaku, it could even save a young girl's life.

If there was one thing Jama didn't understand, it was boys.

All the other girls in her Masaai tribe giggled and gossiped about the boys who'd recently gone through their manhood ceremony, but Jama didn't see what the big deal was. Her friends always talked about marriage, too, but Jama didn't want to be married yet, either. She was just twelve years old. She wanted to get an education, to travel, to see the world.

She talked about it with her mother, who told Jama that wanting those things was okay. After Baba died, she and Momma were close as could be but sometimes Jama needed space for her thoughts. That was when she sneaked off to a nearby watering hole.

The hidden spot she'd found there was a good place to be quiet, but one afternoon, her secret changed into something special: while she was tucked away in the brush, a herd of elephants came to drink, and one of them gave birth to a calf, almost right in

front of her!

The elephants never seemed to be afraid of Jama and, over time, she grew to love and respect them. She gave them names, and she played with the baby elephant. Mbegu was a little clown, and she made Jama laugh.

But the elephants were not safe. There were poachers about, and when Jama spotted one from her hiding place one day, she didn't know who to tell. The village had a resident ranger but for some reason, she was scared of him.

Surely, he wouldn't hurt her. But he could hurt her elephants...

Author James Patterson. If you're an adult and you see that name, please stop and take a breath, then notice that Ellen Banda-Aaku's name is next door. And then hand this book to the child with you, because "The Elephant Girl" is not for you.

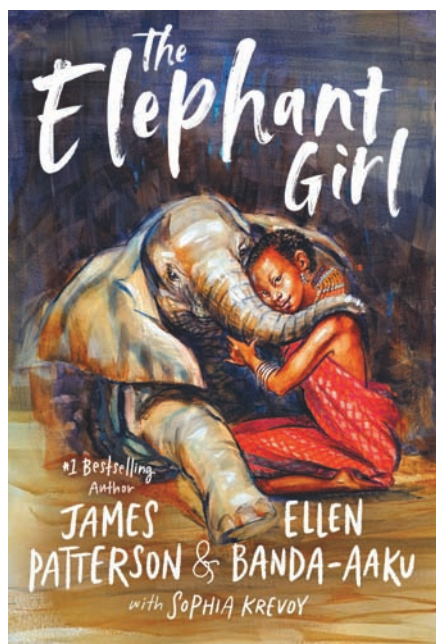
Nope, this is a kids' book, through and through, with kiddish action, bravery, and skullduggery. Seriously, what child wouldn't love becoming secret BFFs with a wild elephant herd? Who doesn't want to be a hero to a baby elephant?

Indeed, this such a typical kids' book that an orphan is a plot driver.

But is it any good?

Well, yes. Children who love animals, adventure, and a little bit of safe danger will devour it. It includes some sadness befitting the tale (not to be a spoiler), a happy ending, and it's not for you. Nope, "The Elephant Girl" is perfect for a quiet kid who longs to be uniquely special, and for 10-to-14-year-old readers who want a big story.

### "The Elephant Girl"



By James Patterson and  
Ellen Banda-Aaku

Reviewed by Terri Schlichenmeyer



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## Good Stuff

# Could Asbestos be in your home?

*Provided by Disaster Blaster*

A naturally occurring mineral that was hailed at the time for its unique properties, asbestos was used in thousands of products, many of which may have been used in the construction or renovation of your home!

Unfortunately, over time, we learned that asbestos use had a high cost, resulting in serious health issues such as mesothelioma and asbestosis.

**Today, it's estimated that 30 million homes and schools may still contain asbestos. This is why it's so important to know what to look for, and where you may find asbestos in your home. As always, if ever in doubt, we recommend having testing performed before disturbing any suspect materials.**

### **When was your home built or renovated?**

Asbestos was used heavily in home and commercial construction from the early 1940's through the 1980's, but it's possible to find construction using asbestos building materials well past this date range. If your home was built or renovated between 1940 and 1989, it's very possible it contains asbestos materials such as pipe insu-



lation, floor tile, wall board, or joint compounds (among other materials). Even if your home or commercial property was built after 1990, it's important to test suspect materials when discovered, as asbestos-containing building materials were still used on occasion.

## Pipe Insulation

One of the most common asbestos-containing materials still found in homes today, pipe wrap / pipe insulation was used to increase overall efficiency of the heating system and to prevent the heating pipes from freezing during colder weather. asbestos pipe wrap is often found in basements and crawl spaces but can also be found in exterior walls.

Because heating pipes don't require routine maintenance, a lot of this insulation is still on these pipes to this day. As a result, homeowners planning renovations, heating system upgrades, or those concerned about the health hazard these materials represent, are now seeking to have this material abated by licensed professionals.

## Floor Tile

Because of its resilience, asbestos was used in a variety of flooring products including floor tile, sheet vinyl products, and flooring adhesives. These flooring products were extremely durable and long-lasting, and as a result often remain in good condition to this day. Homeowners often don't even think about the hazard that may be lurking beneath their feet.

While flooring in pristine condition is unlikely to represent an immediate hazard, floor tile that is cracked, broken, or crushed should be abated by a licensed professional as a fiber release is possible. Additionally, while most homeowners don't realize this, the mastic glue used to install asbestos flooring also often contained asbestos. So even if the flooring was removed previously, the mastic layer could still be a health hazard if not properly encapsulated.

## Vermiculite

While not technically "asbestos", the vast majority of the vermiculite produced in the United States for use in construction came

from a mine that was contaminated with asbestos. As a result, abatement is recommended to address this potential hazard.

Due to the fact that vermiculite is not an asbestos product, but rather can potentially be contaminated, it's impossible to test for it. However, it is possible to test the vermiculite to determine if it originated from the mine that was contaminated. This, in addition to determining if the vermiculite should be abated, also qualifies you to have a portion of the project reimbursed to you from a fund put in place to help homeowners impacted by this mine contamination.

## Wall Board, Plaster, & Joint Compound

asbestos was used in many wall, ceiling, and surfacing materials. In addition to prefabricated products, asbestos was also mixed into a variety of plasters and compounds by contractors at the time. As a result, it can be difficult to ascertain if these materials contain asbestos without conducting testing.

Prior to remodeling or demolition, testing may be recommended to determine if any of these materials may contain asbestos. This way, you can be sure that you may not be disturbing a potential asbestos hazard during your project.

While it's important to keep in mind that this is just a few common asbestos-containing building materials, it should give you an idea for just how many places you could potentially find asbestos in your home. As always, if in doubt, we strongly recommend having testing completed prior to any project. For more information, please contact our offices; we're always happy to help.



*About Disaster Blaster  
Disaster Blaster is an indoor environmental firm serving the Northeastern PA Area. We have been providing our local area with unparalleled*

*asbestos abatement, radon mitigation, water damage mitigation, basement waterproofing, mold remediation, 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](http://www.disasterblaster.com) or call our office at (570) 963-1123.*



living green

# Stay- cation

## in NEPA

*By Jessica Yoder, Assistant Director for the Pike County Planning Office*

.....

**When fuel prices turn your vacation into a stay-cation, there's no better place to be than northeastern PA. We've got the Pocono Forests and Waters, the rolling farm fields along back country roads, and hidden natural treasures everywhere in between.**

Pick your interest and undoubtedly, you'll find a "trail" to discover. How about a waterfall tour, exploring places like Shohola Falls, Dingmans Falls, or Tanners Falls?

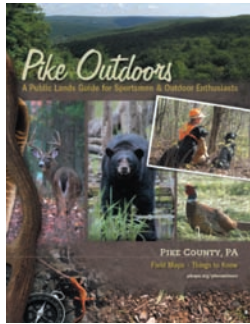
History buff? Take your adventure along the Lackawaxen River and learn about the D&H Canal.

Artists and antique lovers have a plethora of shops and finds in Milford, Hawley, and the surrounding region.

The area is home to a number of micro-breweries and hand-crafted establishments, making your trail stops all the merrier.

Produce stands and farmers markets dot the landscape like a connect-the-dot game for you to cross off. Hop from market to market, filling your grocery bag with





brightly colored vegetables and sweet fruits grown by our hard working farmers. Trust me when I say, you will thoroughly enjoy that meal, embracing the Farm to Table experience and tasting the difference of local fresh food.

Weaving through communities and back woods are the trails that connect us. Trails that continue to grow, in number and with people. A well laid out path linking you to the natural world. A relaxing respite from the daily grind that helps you breathe a little deeper, invigorate your senses, and strengthen your connection to nature.

You don't need to be an outdoor enthusiast to tackle a trail.....we've got trails of all difficulties and terrain levels! From bare earth paths to paved blacktop routes. Pike Outdoors is a collection of all the trails and public lands in Pike County. If you don't have a copy of this guide, you should. There

are several great articles on how to navigate our wilds and make your adventure here the best one yet. You can also find the app on your phone if you're trying to keep the pack light. Not only will you be able to see all the public lands open for exploration, but you can also click on individual features to get more detailed information. Click on a trail to learn its name, length, permissible uses, base material, and any other notable news. Campsites, boat access, scenic vistas....you'll find them all in Pike Outdoors.

The forecast is looking great, and your trail is heading off in a great direction.

*Jessica Yoder is the Assistant Director for the Pike County Planning Office, where she has been mapping, planning, and conserving Pike County's natural treasures and farms for 18 years. In her spare time, she enjoys hiking, kayaking, and exploring outdoors with her family.*







# GONE

By The Reverend Mrs. Silence DoGood

Dear Editor,

When Clive Dawson told us how much it would cost for a new metal roof for the church, my husband Willie and I just sat and looked at each other. It was not until after dinner that we had the courage to discuss how we could raise the money. We could put a large thermometer on the church lawn, showing how much more we needed. Or parishioners could purchase portions of the new roof; their names would be displayed on an outline of the roof in the church's vestibule. Bake sales? We would need a bakery. We prayed for dry days and continued to think.

Then one miraculous day I received a phone call from my son Toby's modeling agency. It's the US International Agency in midtown, New York. They know I am the pastor of a rural church.

"We would like to visit your church because we may want to rent it if it meets certain requirements. We have an international client who is going to launch a new perfume, and we need a quaint village church to shoot the commercial. Are you interested?"

"What's the name of the perfume?"

"It's Diobolique with the three i's represented by flames."

They came. They saw. They wanted. "The smoke machines will fill in where there's no architectural detail. The simplicity is perfect. It will be sensuous and dramatic."

Willie and I invited the marketing team back to our parlor, where I served organic green tea and homemade oatmeal cookies. We stuck to our guns. We wanted one and a half times the price of the new roof. We would pay for the new 50 year roof and give the remaining money to charity. My oatmeal cookies worked. They agreed.

One week later as I dismissed my students from the Sunday school bus, I watched the camera crew bring their equipment into the church. We leased US International the use of the church from 1:00 p.m. Sunday afternoon to 11:00 p.m. the following Saturday night. They promised us and their client that they would finish shooting the commercial that week. We rescheduled all of our church activities to the following week with no interruptions.

I don't wear a fragrance, so perfume was new to me. Talking to the crew during the week, I learned there are three notes in each perfume:

the top note which evaporates the fastest, the middle note which is the heart of the fragrance and the base note which lasts the longest. In Diobolique the notes are Bergamot, Jasmine and Musk.

It was fun watching glamorous models in full makeup and flowing gowns pose in my church. A few male models wore black tuxedos. On Thursday they let me watch from inside. My church was filled with beauty, attitude, and billowing smoke from the theatrical smoke machines. I was comforted by the facts that we will have a new 50 year roof and that a third of the rental fee will be donated to the poor.

Disaster. Still asleep at 3:30 am on Friday morning, my husband Willie woke me screaming "The church is on fire!" He was calling 911. We frantically dressed and went in panic to the blaze. The Halo Volunteer Fire Department arrived as the flames consumed the wooden building. They desperately sprayed water on the smoldering embers. But Stephen White, who is a parishioner and chief of the company, came to me in tears "It's gone. There's nothing more we can do."

Uncontrollable tears. "I can't believe it." Sobbing. "Was it our fault?" Courage. "We'll rent the Unity Grange Hall for services." Silence. "I can't play music for the choir."

When we negotiated the lease to rent the church, our attorney made us have US International include us as a "named insured" on their insurance policy. We have a copy of that document. And we have our own fire insurance. Plus we have the rental fee in cash.

We will rebuild. Our congregation has been wonderful feeding us while we recover. Thank you.

Amen.



**The Reverend Mrs. Silence DoGood**

Senior Pastor

Executive Director

President

Chairman

Choir Master (part-time)

**The First Church of God's Love**

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# Tips to help keep the whole family healthy this school year!



Elizabeth A. Dorn, M.S.N., C.R.N.P.



## Good Stuff

**Children! We love them to pieces, and we teach them to share, which they do willingly with the microorganisms they bring home from school and extracurricular activities. Here are some ways that you can limit the number of illnesses this year.**

- Apparently, we're still behind the eight ball with regard to the coronavirus. Adhering to the guidelines established by the CDC's scientists is the best way to protect yourself and your family from COVID-19 and other infectious diseases. Get your information from trusted sources, such as your healthcare provider, or, if searching online, [CDC.gov](https://www.cdc.gov), [mayoclinic.org](https://www.mayoclinic.org), [health.harvard.edu](https://www.health.harvard.edu)
- Wash your hands - CORRECTLY!!! Yup, there's the caveat. Rinsing with hot water isn't enough to remove the bugs that cause illness (to actually kill germs, the water would have to be scalding hot). Soap lather is necessary, so foaming up and rinsing (warm & cold water both work to create suds) for at least 20 seconds (tired of singing *Happy Birthday* yet? Try *Somewhere Over the Rainbow* or *Staying' Alive*). Proper hand washing videos can be found online through the World Health Organization website. Hundreds of studies have demonstrated that proper hand washing limits microbial growth that causes respiratory infections, diarrheal diseases, food-borne illnesses and



many other maladies.

- In the absence of soap and water an alcohol gel hand sanitizer can be used to clean hands. A study of 6000 elementary school students demonstrated a reduction in absenteeism by 19.8% when such a sanitizer was used in the classroom.
- Don't touch your face! It's clear that, even with the best of hand washing efforts, germs are going to proliferate on our hands. Touching the eyes, mouth and nose is certain to introduce microorganisms into the body. We touch our faces uncounsciously, so try a game of counting how many times you and your children do so. Include a lot of positive reinforcement for minimal touching and encouragement for more frequent grazes. A good reward could be funky colored soaps and sanitizer gels!
- Stay home! I've heard the phrase "if in doubt, sit it out" a lot recently. As much as we want to prevent our children and family members from getting sick, we don't want to spread germs to others. If you or your child is ill, or has been exposed to an illness, don't go in to school or work, please.
- Infectious disease can be spread via airborne and surface transmission. Res-

piratory secretions from an infected ( even asymptomatic) person, can be transmitted easily through touching common surfaces. Viruses that cause colds can survive on indoor surfaces for up to 7 days, though their infectivity starts reducing after 24 hours. So, we're not finished with those wipes yet! Use them to clean surfaces, books, laptops, phones, toys, and more ( don't forget those doorknobs and light switches!)

- Know when to NOT treat symptoms. That headache, fever, sore throat, muscle pain or any such symptom, while annoying, is part of the body's natural healing process - evidence that the immune system is battling illness. For example a fever is your body's way of trying to kill microorganisms in a hotter than normal environment ( germs like it at 98.6), and a cough clears your breathing passages of thick mucous that can carry germs to your lungs. Enduring these may well help you improve faster. Not every symptom requires an antibiotic. Contact your healthcare provider if the symptoms persist.
- Eat infection-fighting foods, such as brightly colored fruits and vegetables. More on the role of nutrition another day!

**2022**

# BLUEGRASS CONCERT

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# Saving for Retirement and a Child's Education at the Same Time

..... Provided by Michael Krupa

**You want to retire comfortably when the time comes. You also want to help your child go to college. So how do you juggle the two? The truth is, saving for your retirement and your child's education at the same time can be a challenge. But take heart — you may be able to reach both goals if you make some smart choices now.**

## Know what your financial needs are

The first step is to determine your financial needs for each goal. Answering the following questions can help you get started:

### For retirement:

- How many years until you retire?
- Does your company offer an employer-sponsored retirement plan or a pension plan? Do you participate? If so, what's your balance? Can you estimate what your balance will be when you retire?
- How much do you expect to receive in Social Security benefits? (One way to get an estimate of your future Social Security benefits is to use the benefit calculators available on the Social Security Administration's website, [www.ssa.gov](http://www.ssa.gov). You can also sign up for a My Social Security account so you can view your online Social Security statement. Your statement contains a detailed record of your earnings, as well as estimates of retirement, survivor's, and disability benefits.)
- What standard of living do you hope to have in retirement? For example, do you want to travel extensively, or will you be happy to stay in one place and live more simply?
- Do you or your spouse expect to work part-time in retirement?

### For college:

- How many years until your child starts college?
- Will your child attend a public or private college? What's the expected cost?
- Do you have more than one child whom you'll be saving for?
- Does your child have any special academic, athletic, or artistic skills that could lead to a scholarship?
- Do you expect your child to qualify for

financial aid?

Many on-line calculators are available to help you predict your retirement income needs and your child's college funding needs.

## Figure out what you can afford to put aside each month

After you know what your financial needs are, the next step is to determine what you can afford to put aside each month. To do so, you'll need to prepare a detailed family budget that lists all of your income and expenses. Keep in mind, though, that the amount you can afford may change from time to time as your circumstances change. Once you've come up with a dollar amount, you'll need to decide how to divvy up your funds.

## Retirement takes priority

Though college is certainly an important goal, you should probably focus on your retirement if you have limited funds. With generous corporate pensions mostly a thing of the past, the burden is primarily on you to fund your retirement. But if you wait until your child is in college to start saving, you'll miss out on years of potential tax-deferred growth and compounding of your money. Remember, your child can always attend college by taking out loans (or maybe even with scholarships), but there's no such thing as a retirement loan!

## If possible, save for your retirement and your child's college at the same time

Ideally, you'll want to try to pursue both goals at the same time. The more money you can squirrel away for college bills now, the less money you or your child will need to borrow later. Even if you can allocate only a small amount to your child's college fund, say \$50 or \$100 a month, you might be surprised at how much you can accumulate over many years. For example, if you saved \$100 every month and earned 8% annually, you'd have \$18,415 in your child's college fund after 10 years. (This example is for illustrative purposes only and does not represent a specific investment. Investment returns will fluctuate and cannot be guaranteed.)

If you're unsure about how to allocate your funds between retirement and college, a professional financial planner may be able to help.





This person can also help you select appropriate investments for each goal. Remember, just because you're pursuing both goals at the same time doesn't necessarily mean that the same investments will be suitable. It may be appropriate to treat each goal independently.

### Help! I can't meet both goals

If the numbers say that you can't afford to educate your child or retire with the lifestyle you expected, you'll probably have to make some sacrifices. Here are some suggestions:

- **Defer retirement:** The longer you work, the more money you'll earn and the later you'll need to dip into your retirement savings.
- **Work part-time during retirement.**
- **Reduce your standard of living now or in retirement:** You might be able to adjust your spending habits now in order to have money later. Or, you may want to consider cutting back in retirement.
- **Increase your earnings now:** You might consider increasing your hours at your current job, finding another job with better pay, taking a second job, or having a previously stay-at-home spouse return to the workforce.
- **Invest more aggressively:** If you have several years until retirement or college, you might be able to earn more money by investing more aggressively (but remember that aggressive investments mean a greater risk of loss). Note that no investment strategy can guarantee success.
- **Expect your child to contribute more money to college:** Despite your best efforts, your child may need to take out student loans or work part-time to earn money for college.
- **Send your child to a less expensive school:** You may have dreamed your child would follow in your footsteps and attend an Ivy League school. However, unless your child is awarded a scholarship, you may need to lower your expectations. Don't feel guilty — a lesser-known liberal arts college or a state university may provide your child with a similar quality education at a far lower cost.
- **Think of other creative ways to reduce education costs:** Your child could attend a

local college and live at home to save on room and board, enroll in an accelerated program to graduate in three years instead of four, take advantage of a cooperative education where paid internships alternate with course work, or defer college for a year or two and work to earn money for college.

### Can retirement accounts be used to save for college?

Yes. Should they be? That depends on your family's circumstances. Most financial planners discourage paying for college with funds from a retirement account; they also discourage using retirement funds for a child's college education if doing so will leave you with no funds in your retirement years. However, you can certainly tap your retirement accounts to help pay the college bills if you need to. With IRAs, you can withdraw money penalty free for college expenses, even if you're under age 59 1/2 (though there may be income tax consequences for the money you withdraw). But with an employer-sponsored retirement plan like a 401(k) or 403(b), you'll generally pay a 10% penalty on any withdrawals made before you reach age 59 1/2 (age 55 or 50 in some cases), even if the money is used for college expenses. There may be income tax consequences, as well. (Check with your plan administrator to see what withdrawal options are available to you in your employer-sponsored retirement plan.)



**Michael Krupa**  
614 Church Street  
Honesdale, PA 18431  
570-253-0121  
michaelkrupa@krupawm.com

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# POCONO secrets

## Calling all Artists!

By LA Guzda

**The courage to create is a power to be respected. There is great beauty in things discarded, overlooked and unappreciated. Yet, opinions and judgements can alter a fragile spirit.**

### Community Tapestry NEPA: **A Piece of Garbage**

This Community Tapestry consists of recyclables and found objects. Each ARTIST “little” sculpture is added to the “BIG” sculpture, creating a community vision. Pieces once considered garbage, are reconstructed and when joined together evolve into something

new and beautiful. This is a statement on ART and ENVIRONMENT.

- Pieces cannot weight more than 35lbs.
- Pieces need to be durable to with stand the elements and being moved.
- Be mindful of sharp edges!
- DO NOT MOVE another person’s piece without consent.

Art project runs September 1st – 30th. It will be located between DVAA and USPO on Main Steet in Narrowsburg. The entire piece will be moved to the Tusten Theater on October 2nd. It will serve as the set for the world premiere of Zoe Comes Home, produced and presented by DVAA

All participating artists will receive one complimentary ticket to a per-



# COMMUNITY TAPESTRY

A PIECE OF GARBAGE



formance of Zoe Comes Home. You can download a form or pick one up at DVAA.

Zoe Comes Home, by Melissa Bell, directed by Laurie A. Guzda, at the Tusten Theatre – October 7th & 8th 2022, 7p.m. Featuring: Jess Beveridge, Susan Mendoza, Thomas Cambridge, R. Scott Porter.

Tickets can be purchased by visiting [delawareartsalliance.org](http://delawareartsalliance.org) or calling 845-252-7576.

Zoe Comes Home is a story about mothers and daughters. It's about an aging woman artist who has been discounted, dis-



carded and overlooked. How the opinion of one critic who deems her work as “garbage” can alter and affect not just the artist but those closest to her.

Courage to create with belief in your vision against the haunting demons of doubt can only thrive through the healing power of love.

Community Tapestry – A Piece of Garbage is sponsored by DVAA and Pocono Secrets.

Visit [www.LAGuzda.com](http://www.LAGuzda.com) or [www.PoconoSecrets.com](http://www.PoconoSecrets.com) for past articles. Do you have a Pocono Secret to share? Send an email to: [PoconoSecrets@aol.com](mailto:PoconoSecrets@aol.com)

# a+r+e

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SEPT '22

## All Month

**DAILY****Rotating Art Gallery**

Three Hammers Winery, Honesdale. Beautiful works of art are displayed in the Barrel Room & available for purchase at the winery during hours of operation. A different local artist is featured each month. For details on the current artist, see [threehammerswinery.com](http://threehammerswinery.com).

**TUESDAYS****Burger & Brew**

5:30-8 p.m. The Settlers Inn, Hawley. Burger & fries with draught beer \$15. Info: 570-226-2993 or [www.thesettlersinn.com](http://www.thesettlersinn.com).

**TUESDAYS****Name That Tune with DJ Colleen**

6 p.m. Mountainhouse Tavern, Greentown. Test your music knowledge as DJ Colleen plays song snippets for you and/or your team to solve. Info: 570-252-4275 or Facebook.

**TUESDAYS****Salt Relaxation and Meditation**

6:15-8 p.m. Northern Light Salt Cave, Honesdale. Join David Goddard for a night of relaxation and meditation. Experience a new level of profound rest for your body, mind and soul. \$35/class. Info: [northernlightcounseling.org](http://northernlightcounseling.org).

**WEDNESDAYS****FREE Salt Relaxation and Meditation**

5:30 or 6:30 p.m. Northern Light Salt Cave, Honesdale. Join David Goddard for a night of relaxation and meditation. Experience a new level of profound rest for your body, mind and soul. 45-minute class. Info: [northernlightcounseling.org](http://northernlightcounseling.org).

**FRIDAYS****Farmers Market Explorer**

1 p.m. Stourbridge Line, Honesdale. Step off the train when you arrive Hawley and take a stroll to Bingham Park to check out Hawley's Farmers Market, full of local produce and products! While in Hawley take a quick stroll down main street with 4 won-

derful blocks with something for everyone. The train departs Hawley to return back to Honesdale at 3:30 p.m. This is a 3.5-hour round trip, with 2 hours in Hawley. Info: 570-470-2697 or [thestourbridgeline.net](http://thestourbridgeline.net).

**FRIDAYS****Hawley Farmer's Market**

2-5 p.m. Bingham Park, Hawley. Meat, poultry, eggs, baked goods, fresh produce, plants, candy & crafts. Penn State info table & master gardeners to answer your garden questions. Info: 570-226-7490 or Facebook.

**FRIDAYS****Music at the Lounge**

6-9 p.m. Three Hammers Winery, Honesdale. Join us select Fridays for a rotating line-up of performances. Come relax with some friends at our new location while sipping on wine and enjoying some tunes. Info: 570-616-4199 or [threehammerswinery.com](http://threehammerswinery.com).

**SATURDAYS****Wayne County Farmers' Market**

9:30 a.m.-12:30 p.m. Willow Ave., Honesdale (next to Dave's Super Duper). Fresh picked fruits & vegetables, fresh meats & eggs, homemade baked goods, handmade crafts & more, all locally grown or produced. Info: 570-488-5435.

**SATURDAYS****Lakeside Live**

3-6 p.m. Captain Wally's Cocktail Cove at Silver Birches, Hawley. Relax on the lawn, or in your boat with food and drinks while listening to live music. Info: 570-226-4388 or [silverbirchesresortpa.com](http://silverbirchesresortpa.com).

**SUNDAYS****Milford Farmers Market**

10 a.m.-2 p.m. The Columns Museum, Milford. Free concerts. Rain or shine. Info: [airsoilwaterorg.wordpress.com](http://airsoilwaterorg.wordpress.com).

**SUNDAYS****Lakeside Live**

3-6 p.m. Captain Wally's Cocktail Cove at Silver Birches, Hawley. Relax on the lawn, or in your boat with food and drinks while listening to live music. Info: 570-226-4388 [silverbirchesresortpa.com](http://silverbirchesresortpa.com).





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## September 1–30

**SEPT. 2–6****La Festa Italiana**

Courthouse Square, Scranton. Labor Day Weekend. Food, music, entertainment. Info: 570-499-1534 or lafestaitaliana.org.

**SEPT. 10****Arts & Crafts Fair in Bingham Park**

9 a.m.–4 p.m. Bingham Park, Hawley. Enjoy the talents of artists and crafters displaying their fine wares. The fair hosts approximately 90 vendors with truly unique handcrafted items. Free admission. Rain or shine. Info: 570-226-3191.

**SEPT. 10****6th Annual Fall Music Festival**

12–9 p.m. Dorflinger Suydam Wildlife Sanctuary Outdoor Amphitheater, Hawley. Music, food & fun. BYOB along with a lawn chair or blanket, relax, eat, sing, dance, meet new friends and know you're supporting a wonderful cause! Tickets can be purchased in person at: Stephens Pharmacy, Visible Changes, Paulie's, Mane Creations, and Sawmill Cycles in Honesdale, and now at East Shore Lodging in Hawley or online at: <https://myrivertickets.com/events/fall-music-festival-dorflinger-9-10-2022> - please print your ticket for the event. Info: <https://www.facebook.com/FallMusicFestivalPA>.

**SEPT. 16–18****Milford Readers & Writers Festival**

The Milford Theater & Performing Arts Center, Milford. An amazing group of writers and performers will bring you interesting and entertaining content. The festival aims to inspire and ignite conversations between people who love to read books and people who write them.

Info: [pikartworks@gmail.com](mailto:pikartworks@gmail.com)

**SEPT. 17****Wyalusing Valley Wine Festival**

Wyalusing Valley Museum. Must be 21 or older. Sample the tastes of Pa. wineries, browse craft vendors, enjoy live music. Rain or shine. No pets allowed. Info: [Wyalusing-WineFestival.com](http://Wyalusing-WineFestival.com) or 570-746-3979.

**SEPT. 18****The NY BEE GEES**

4–6 p.m. Woodloch Pines Night Club, Hawley. Presented by the Wayne Memorial Hospital Auxiliary. Doors open @ 3 p.m. Open seating & cash bar. \$45 per person. Tickets & info: 570-226-9750.

**SEPT. 21****Pocono Foliage Express**

Call for departure times. The Stourbridge Line, Honesdale. All aboard a 1.5 hour, 20 mile round-trip from Honesdale to Hawley. This is one of the best ways to take in the natural beauty of the Northern Pocono Mountains. Keep your eyes open for bald eagles and other wildlife along the river. Train departs select Wednesdays, Thursdays, Saturdays, and Sundays thru October. Info: 570-470-2697 or [thestourbridgeline.net](http://thestourbridgeline.net).

**SEPT. 23–OCT. 1****Annual Bloomsburg Fair**

Bloomsburg, Columbia County. Live music, entertainment, demo derby, motocross, Figure 8 Race, truck & tractor pulling, rides, horse pulling, more. Info: 570-784-4949 or [www.bloomsburgfair.com](http://www.bloomsburgfair.com).

**SEPT. 24 & 25****Annual Festival of Wood**

10 a.m. Grey Towers National Historic Site, Milford. A celebration of our natural & cultural heritage of wood at the home of Gifford Pinchot, Father of American Forestry. Hand-made crafts, music, arts, programs, children's activities, educational exhibits. Rain or shine. Info: 570-296-9630 or [www.greytowers.org](http://www.greytowers.org).

**SEPT. 24 & 25****Annual Festival of Wood**

11 a.m.–5 p.m. Equestrian House, Pleasant Mount. Family-friendly fun with apples, pumpkins, hayrides, raw honey tastings, and tours of the bee farm and so much more. Rain or shine. Info: 570-798-3234 or [equestrianhousepa.com](http://equestrianhousepa.com)

## On the Horizon

**OCT. 1 & 2****Hawley Harvest Hoedown**

10 a.m. Downtown Hawley. Old-fashioned fall street fair. Games, food, craft & other vendors, hayrides, live music, petting zoo, pumpkin decorating, and always some surprises. Info: [hawleyharvesthoedown.com](http://hawleyharvesthoedown.com) or Facebook.

**OCT. 8 & 9****Harvest & Heritage Days**

Downtown Honesdale. Main St. is alive with the sound of street music, craft vendors & old-fashioned horse-drawn hayrides as Historic Honesdale rolls out pumpkins, hay bales & fall colors. Info: 570-253-5492 or [gph@visithonesdalepa.com](mailto:gph@visithonesdalepa.com).



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