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DAY



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CONNECT

WINTER 2025

FEATURES

6 4 TIPS FOR A FRESH START IN 2025

Moving from one year to the next is a perfect opportunity to think about the new chapter you want to write for yourself. It's a time to celebrate your wins, identify your growth opportunities and define the goals you want to accomplish. This fresh start is an ideal moment to put pen to paper and set your goals for the year.

8 7 VALENTINE'S DAY DATE IDEAS TO BREAK FROM THE NORM

If you're feeling pressure to plan the perfect Valentine's Day date, it may be time to veer away from tradition. While flowers, chocolates and dinner for two is a classic, thinking outside the box can make for just as romantic of an experience.

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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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“To appreciate the beauty of a snowflake it is necessary to stand out in the cold.”

– Aristotle

Brrr, it sure is cold outside, so warm up with our winter edition! Moving from one year to the next is a perfect opportunity to think about the new chapter you want to write for yourself. It's a time to celebrate your wins, identify your growth opportunities and define the goals you want to accomplish. This fresh start is an ideal moment to put pen to paper and set your goals for the year. Check out our fresh start tips on page 6.

Brrreak from the norm with Valentine's date ideas. Veer away from tradition and think outside the box with tips on page 8 for a romantic experience.

A new year should bring new adventure, right? So, when is the last time you got out to your local state park or found a new park to explore? A little bit of snow and ice does not stop the seasonal fun for state parks like Lackawanna, Vosburg and Nescopeck, which are all offering seasonal events in addition to a number of other parks, like our very own Prompton, still open for adventures in winter.

This winter, get outside and warm up with all the great things our area has to offer. We hope to run into you at one of them!

The CM Team
570.647.0085
cmag@ptd.net



-
- ✓ Improve focus
 - ✓ Reduce stress
 - ✓ Keep calm & write on

4 Tips for a Fresh Start in

2025

Moving from one year to the next is a perfect opportunity to think about the new chapter you want to write for yourself. It's a time to celebrate your wins, identify your growth opportunities and define the goals you want to accomplish. This fresh start is an ideal moment to put pen to paper and set your goals for the year.

Writing your goals on paper can increase the likelihood you achieve them. Pick up a journal and your favorite pens and find a comfortable place to sit. Spend a little time thinking about what will bring you the most joy and fulfillment in the coming year. Utilize the power of color as part of bringing these resolutions to life. Whether you're resolving to reset mentally or want to get organized, you can achieve more (and have fun doing it) by adding color to your self-mastery toolkit.

Begin setting and achieving your goals with the G2 Boost Collection from Pilot Pen to make this year about your personal growth. Here are some steps you can take, with the additional assistance of color science, to boost your goal-reaching potential.

1} Reflect on last year's progress - and the goals you didn't achieve

Write down the goals you achieved last year and those that remained out of reach to give yourself an empowered fresh start.

2} Select your goals and intentions for 2025

Review the goals you didn't achieve last year. Select and rewrite those you want to carry forward as goals for 2025. Pick up a G2 Boost "Optimism" pack to write these goals in pink. Color science has shown

writing with shades of pink can improve focus and calm nervous energy. If the goal you're carrying forward is to have a more positive mindset, rewrite it in brighter shades of pink to feel more optimistic about achieving it this year. You can also spend time journaling about your emotions surrounding this goal in lighter shades of pink to feel soothed and comforted.

3} Map out your action plan

Define the steps you'll take to achieve your goals using blue shades. Blues can power your forward momentum and critical thinking ability, while also evoking feelings of peace and tranquility, thus making you more productive. Mapping out your plan in shades of blue can help you visualize the big picture and identify each of the key steps to get it all done. Writing with darker shades of blue may help your decision-making process while lighter shades of blue can help you focus on the details.

4} Practice self-compassion

Revisit your goals and action plan monthly. Note your wins and setbacks. Use the shades of green in the G2 Boost "Balance" pack to help nurture yourself and maintain momentum. The colors of green are associated with nature and evoke feelings of balance and harmony. Greens can be especially beneficial when you're feeling overwhelmed. Lighter shades of green inspire positive thinking and harmony, while darker shades can boost your memory.

Your blank page awaits - you have the power to create the life you want. Using color can be a powerful tool to help elevate your well-being and maximize your mindset as you write your story for the year ahead.

This year, find the colors to help reach your resolutions by visiting amazon.com/pilotpen.

Family Features | #17244 | Source: Pilot Pen



7 Valentine's Day Date Ideas to Break from the

Norm

If you're feeling pressure to plan the perfect Valentine's Day date, it may be time to veer away from tradition. While flowers, chocolates and dinner for two is a classic, thinking outside the box can make for just as romantic of an experience.

Consider these simple date ideas to reduce stress and make your day extra special.

Take a Dance Class

Learning something new together can be a great way to bond with your significant other. Research dance studios in your area and book a lesson for a night out. Many studios offer new or first-time discounts and typically have a variety of lessons available from ballroom to salsa, cha cha and more. If dancing isn't really your thing, consider another skill-building class you can do together like pottery, cooking or painting, for example.

Recreate Your First Date

Take a trip down memory lane and go back to the beginning of your relationship by recreating your first - or a favorite - date. Whether you went bowling, mini golfing, to dinner and a movie or something else entirely, reliving the past can be a special way to connect and show your partner how much you care.

Plan an Indoor Picnic

If it's too cold outside for an actual picnic, clear some space in your living room and throw down a blanket. Pack a basket of finger foods like sandwiches, cheese and crackers, fruit, a bottle of wine and dessert for a romantic meal for two in the comfort of home.

Book a Staycation

A getaway doesn't have to mean going far from home. Become tourists in town by booking a night at a nearby hotel and visiting some local landmarks you've been wanting to check out or haven't experienced in a while. A simple break from routine can make for an enjoyable escape, even if you're only a few miles from home.

Schedule a Photoshoot

If the last time you had your photo professionally taken was on your wedding day or a family vacation, hire a photographer for a couple's photo session, and use it as an opportunity to create fun memories together. Many photographers offer mini sessions, which only take 15-30 minutes, leaving time for a night out afterward. For an inexpensive option, have a friend take a few casual pictures or use a selfie stick to help document your date.

Cook Dinner Together

Restaurants are often booked up on Valentine's Day, so try something different this year and make a special home-cooked meal together. Whether you make a tried-and-true favorite or whip up something new, like a heart-shaped dish, you'll bond over the experience while creating a tangible (and hopefully tasty) reward once the oven timer dings. Then dim the lights, play some soft music and light some candles to create a romantic ambience while enjoying dinner together.

Go On a Road Trip

Take a day - or a weekend - and venture to a destination you haven't been before on a romantic Valentine's Day getaway. Even if traveling far away isn't possible right now, exploring a town or two over allows you to check out new restaurants, stores or other attractions and get out of your comfort zones.

Find more ideas for celebrating Valentine's Day at eLivingtoday.com.

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Good Stuff

Can Winter Weather Cause Foundation *DAMAGE?*

Provided by Disaster Blaster

Each season brings with it a variety of factors that can result in damage to your property, and winter can be particularly harsh on our homes. One question we receive all the time is what foundation damage could be attributed to winter weather, and the answer, like many property damage concerns, can be a bit complex.

Here are a few things that could be caused by winter weather and what can be done to resolve them:

Water Intrusion

As the ground freezes and thaws, this process can change the dynamics of the soil, changing the path that groundwater and runoff may follow. What used to run out to the street, or dissipate in the yard, could find its way into your home through the foundation walls or up through the basement floor.

These changes could be gradual over time, where you slowly notice more and more

water coming into your basement, or it could be sudden, following a significant storm event or rapid freeze-thaw cycle. This means that even though your basement may have been dry when you purchased your home a few years ago, changes that you have little control over could mean that your basement isn't dry any longer.

This can be further complicated in finished basements where walls and flooring can hide this water intrusion until it's significant enough to cause damage to these materials or penetrate into the usable living space.

What can you do about it? Once the

ground has shifted or the path of groundwater has changed, the only effective solution is to divert the water to prevent it from causing damage to your home. Fortunately there are a number of ways to do this that can be tailored to the unique needs of your home, from sump pumps to basement waterproofing systems. A basement waterproofing professional, such as Disaster Blaster, is able to tailor a solution to the unique needs of your home.

Foundation Cracking, Shifting, or Collapse

In extreme examples, ground that has been destabilized as a result of groundwater movement, runoff, or the freezing and thawing of the ground, can put pressure on your foundation walls. Over time, this pressure can increase until it has placed such a strain on your foundation walls that cracking, shifting, or collapse of your foundation walls can occur.

Not only can damage to your foundation be concerning, and rightfully so, it can worsen quickly and potentially cause serious structural damage that can be costly to repair.

What can you do about it? Because these issues can become serious if not addressed promptly, we recommend contacting a professional as soon as you notice any signs of foundation damage. If caught quickly enough, cracks can be repaired and secured so they don't worsen. If foundation damage has progressed to the point that it is shifting or collapsing, excavation of the soil behind the foundation and extensive foundation repairs may be necessary.

Mold

Most homeowners believe that mold issues require significant amounts of water intrusion, but that's simply not true. In fact, mold prefers a slightly damp environment that provides it with the moisture it needs while allowing it to grow and feed on building materials.

As moisture enters through your foundation, it can increase the humidity in your basement, allowing widespread mold growth to develop on surfaces throughout it, including on structural surfaces, rafters, and contents. In fact, we regularly have conversations with homeowners that are shocked to find mold in one part of their basement when the moisture issue occurred in a completely different area.

Not only does mold create an environmental hazard in your home that can affect your indoor air quality, aggravate allergies, and cause a variety of health issues for you and your family, but mold growth actively feeds on the building materials it is growing on, potentially causing long-term structural damage.

What can you do about it? Mold issues must be addressed following strict protocols and processes and using specialized equipment. If a mold issue is discovered, it's important to hire a qualified team that specializes in performing these services and has the necessary training and equipment. As mold remediation is not a regulated industry in the state of Pennsylvania, many companies offer mold remediation services without the necessary training, experience, or equipment, making it difficult for homeowners to determine who is qualified and who is not. Disaster Blaster's team has been providing mold remediation services to the Northeastern PA community longer than any other company and is recognized in the industry as having the expertise, training, and equipment necessary to perform these services and effectively address your mold issues.

Most property owners rarely go into their basement, allowing issues like these to become much more serious problems before they're discovered. As so many issues begin in our basements, we always recommend that you take some time to inspect your basement periodically so that any issues discovered can be addressed as quickly as possible.

We hope this information was helpful and answers some questions you have about property damage that could occur during the winter. As always, if there is anything we can assist with, please don't hesitate to let us know!



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

mold remediation, water damage mitigation, 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

Winter in our *State Parks*

By Stephanie Sherman

.....

Hello to the New Year! Ready to start back up on that wellness resolution like many of us commit to so often? While the gym membership is always an enticing deal this time of year, doing cardio in one spot while starting at a TV sometimes is not always the most fulfilling day out. A new year should bring new adventure, right? So, when is the last time you got out to your local state park or found a new park to explore? A little bit of snow and ice does not stop the seasonal fun for state parks like Lackawanna, Vosburg and Nescopeck, which are all offering seasonal events in addition to a number of other parks still open for adventures in winter.

With over a half dozen state parks in the Pocono region alone, a quick search can find your next day trip as parks like Prompton State Park, Promised Land, Tobyhanna, and Frances Slocum are all open dawn to dusk for hiking and other winter adventures as long as the weather cooperates. Looking for a sledding spot after a good snow? Prompton welcomes you to adventure on their hills and trails. Dying to dig out the ice skates? Frances Slocum has a lake for you as long as you check in with the rangers for safety. Downhill skiing getting too pricey? Opting for cross country ski rentals at your local shop means you can hit many of our local state park trails for only the price of your skis and gas. Tobyhanna's 5-mile Lakeside Loop is a fantastic winter cardio adventure.

Looking for a little more guidance? The year-round professionals at Lackawanna and Nescopeck State Parks have you covered. Lackawanna State Park has a Snowshoe Grab'n'Go event on January 11th (weather permitting) and a winter hike scheduled for January 18th. Nescopeck will be hosting Women in the Wilds: Eagle Watch on January 29th and a Golden Series: Bald Eagle Watch on February 6th.



Need a little more festival fun? Nescopeck will be having a WinterFest on February 1st, and Lackawanna will be celebrating on February 8th. More events get posted monthly on the DCNR Events Calendar at Events.DCNR.pa.gov/calendar.



An Environmental Education Specialist with Tobyhanna State Park, Stephanie Sherman has spent the last decade enjoying the Pocono region for its wide open spaces. She has been a professor in Outdoor Environmental Education with East Stroudsburg University and spent 6 years as Director of Education with Pocono Environmental Education Center. A snow bunny at heart, she enjoys all manner of winter recreation saying there's no such thing as bad weather, just bad clothing choices!

Lackawanna State Park

Snowshoe Loaner Program

There must be at least 6" of snow on the ground to use snowshoes.

Snowshoes, crampons, and poles are available at the Park Office, Monday-Friday between 8:30 AM - 3:00 PM (excluding holidays), if not being used for a park program. All equipment must be returned by agreed-upon time.

Snowshoes may be borrowed on Friday for the weekend and returned on Monday.

- A valid driver's license must be provided by at least one person in the group.
- Equipment is loaned on a first come, first served basis and must be used on park property.
- Park staff may be available to give brief instruction upon request.

BE PREPARED using these simple tips:

- Snowshoes have a tendency to kick up snow as you walk which can stick to your pants – do not wear cotton jeans, joggers or thin leggings – we recommend snow pants or an outer layer of rain pants so you'll stay warmer and drier.
- Snowshoes and crampons are strapped directly onto your shoes, so wear warm and waterproof boots if possible.
- You're likely to work up a sweat! Dress in layers and take water with you.



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MY WISE NEIGHBOR

By The Reverend Mrs. Silence DoGood

Dear Editor,

It usually happens when you don't even expect it. And you may not realize the significance of it until sometime later. That's what happened to me when my neighbor Ms. Lilly Fowler told me what to do when you're feeling low. But let me start at the beginning.

After college I studied at the Lyons Art Institute of Higher Learning in Boston to receive a master's degree in art history. I was living alone in a second-floor apartment on Beacon Street. It was a brownstone building right on the trolley line which took me to my classes. I hadn't met my husband yet, who was studying there to receive a master's degree in music.

My parents had given me a Macintosh amplifier, two Advent speaker consoles and a turntable as a graduation gift. They knew that I loved all kinds of music, especially classical, so it was a perfect gift. I put the speaker cabinets on my hardwood floor in my living room where I studied and began enjoying music on vinyl. I studied at all hours because I loved my curriculum, and sometimes Mozart or Bach kept me company.

"Hello, dear. This is Lilly Fowler, your downstairs neighbor. I'm calling to ask you to lower your music. It's very loud down here."

My name was on the brass doorbell downstairs, and Ms. Fowler looked up my phone number in her copy of the phone book. Landlines and phone books are today's things of the past.

I apologized and quickly lowered my music. I was always sensitive to other people and was a little surprised that I didn't realize my music could be heard by other people in the brownstone.

"So that's her name." We sometimes would pass each other going in or out of the building. In fact, one day I saw her going through my mail which was left on the side table in the common hallway. "I'm looking for my electric bill which is late this month" she said. I believed her. Days passed.

"Hello dear. Please come down to my apartment. I want you to hear what your music sounds like down here. I think the hardwood floor acts like an amplifier. It's terribly loud."

I went down to her apartment. My music was loud. I invited her up to my apartment to hear

how normal it was. She agreed. When she heard the music in my apartment, she said, "I see." A deep and lasting friendship was forged.

Lilly had had her own radio program for over twenty years. She was a published author and a regular public speaker at women's and public service events. As I got to know and love her, I realized she was a philosopher. A very wise woman.

One day as we were chatting over a light dinner which she had prepared in her apartment, it happened. She gave me a piece of advice which I use to this day. She said when a person is feeling low, what they need to do is to perform an act of kindness for another person.

The brilliance of that advice has been demonstrated to me over the years. When a person is feeling low and they do a kind deed for another, it demonstrates that they have something to give. It demonstrates that they have value and can bring goodness into another's life. It awakens their self-esteem. And if the person receiving kindness shows appreciation, it makes the giving person feel good.

Recently I have had several people from my congregation say that they feel a bit lost since our church burned down, and we are holding service in the Unity Grange Hall. I have told each of them to do a good deed for another person, and they will feel better. Mary Holloway started giving free piano lessons to children in our church. Theresa Browne started a reading club for retired adults in our community.

I will always thank Lilly Fowler for her wisdom and acute listening.

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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Book Review

YOUR PARENTS TALK ABOUT WORK ALL THE TIME AND TRUTHFULLY, IT DOESN'T SEEM LIKE MUCH FUN.

All the things you hear, the problems, the good and the bad and, well, you're not sure work is for you. Then again, how else will you make any money? You need money to buy stuff, so maybe the solution is to own your own business. In "The Startup Squad: You're the Boss" by Brian Weisfeld and Bonnie Bader, you'll see how that's possible right now.

When she was just four years old, Mikaila Ulmer had a bad encounter with a bee. Rather than staying scared of them, she started studying bees and learned a lot.

When she was a little older, her parents suggested that she make plans for a couple of area children's business fairs. Remembering her love of bees, Mikaila took a family recipe and created a tasty drink that she started selling. Ten years after that first unfortunate sting, she'd sold "more than a million bottles of her award-winning lemonade..."

She has a successful business today. So why can't you do the same thing? (Hint: you can!)

Grab a journal and write down your "WHY". Aside from making money, why do you want to start a business? Do you see a problem that needs solving? What do you like to do in your spare time? How enthusiastic are you about the things you like?

Next, learn to make a "mind map" and bring your skills and interests together into one great idea for a business. Know who

your customer is – and on that note, remember that parents are often buyers for their kids. Have your story ready to tell, but keep it short. Think of a slogan or a way to "brand" your business in your customer's minds. Know your competition. And remember this: lots of businesses fail. If yours does, that's sad, but don't let it stop you from creating another one!

Every year, you participate in Take Your Child to Work Day. So maybe now's the time to put your library where your mouth is and give your child "The Startup Squad: You're the Boss."

From the basic nugget of an idea, to the hoping-for-happy end result, this book dares kids to dream of success through entrepreneurship, and everything that goes with it. That includes the hard parts: detailed bookkeeping, work-life balancing, and dealing with the end of that dream and the beginning of another one which, for the kid who's paying attention, serves as a nice, subtle warning. On that note, authors Brian Weisfeld and Bonnie Bader offer more U-Rah-Rah than comfort, but the handful of anecdotes of "grit" they offer

could inspire a right-minded kid to dig back in. A proffered website helps, too.

For the business-focused parent who wants their 8-to-12-year-old to follow in their footsteps or for the parent who wants to foster dreams, "The Startup Squad: You're the Boss" is a great introduction to the world of entrepreneurship. For an adult, that's promising. For a kid, that could be fun.

"The Startup Squad: You're the Boss"



By Brian Weisfeld and Bonnie Bader
Reviewed by Terri Schlichenmeyer

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Women and Money: Taking Control of Your Finances

..... Provided by Michael Krupa

As a woman, you have financial needs that are unique to your situation in life. Perhaps you would like to buy your first home. Maybe you need to start saving for your child's college education. Or you might be concerned about planning for retirement. Whatever your circumstances may be, it's important to have a clear understanding of your overall financial position.

That means constructing and implementing a plan. With a financial plan in place, you'll be better able to focus on your financial goals and understand what it will take to reach them. The three main steps in creating and implementing an effective financial plan involve:

- Developing a clear picture of your current financial situation
- Setting and prioritizing financial goals and time frames
- Implementing appropriate saving and investment strategies

Developing a clear picture of your current financial situation

The first step to creating and implementing a financial plan is to develop a clear picture of your current financial situation. If you don't already have one, consider establishing a budget or a spending plan. Creating a budget requires you to:

- Identify your current monthly income and expenses
- Evaluate your spending habits
- Monitor your overall spending

To develop a budget, you'll need to identify your current monthly income and expenses. Start out by adding up all of your income. In

addition to your regular salary and wages, be sure to include other types of income, such as dividends, interest, and child support.

Next, add up all of your expenses. If it makes it easier, you can divide your expenses into two categories: fixed and discretionary. Fixed expenses include things that are necessities, such as housing, food, transportation, and clothing. Discretionary expenses include things like entertainment, vacations, and hobbies. You'll want to be sure to include out-of-pattern expenses (e.g., holiday gifts, car maintenance) in your budget as well.

To help you stay on track with your budget:

- Get in the habit of saving--try to make budgeting a part of your daily routine
- Build occasional rewards into your budget
- Examine your budget regularly and adjust/make changes as needed

Setting and prioritizing financial goals

The second step to creating and implementing a financial plan is to set and prioritize financial goals. Start out by making a list of things that you would like to achieve. It may help to separate the list into two parts: short-term financial goals and long-term financial goals.

Short-term goals may include making sure that your cash reserve is adequately funded or paying off outstanding credit card debt. As for long-term goals, you can ask yourself: Would you like to purchase a new home? Do you want to retire early? Would you like to start saving for your child's college education?

Once you have established your financial goals, you'll want to prioritize them. Setting priorities is important, since it may not be possible for you to pursue all of your goals at once. You will have to decide which of your financial goals are most important to you (e.g., sending your child to college) and which goals you may have to place on the back burner (e.g., the beachfront vacation home you've always wanted).

Implementing saving and investment strategies

After you have determined your financial goals, you'll want to know how much it will take to fund each goal. And if you've already started saving towards a goal, you'll want to know how much further you'll need to go.

Next, you can focus on implementing appropriate investment strategies. To help determine which investments are suitable for your financial goals, you should ask yourself the following questions:

- What is my time horizon?
- What is my emotional and financial tolerance for investment risk?
- What are my liquidity needs?

Once you've answered these questions, you'll be able to tailor your investments to help you target specific financial goals, such as retirement, education, a large purchase (e.g., home or car), starting a business, or increasing your net worth.

Managing your debt and credit

Whether it is debt from student loans, a mortgage, or credit cards, it is important to avoid the financial pitfalls that can sometimes go hand in hand with borrowing. Any sound financial plan should effectively manage both debt and credit. The following are some tips to help you manage your debt/credit:

- Make sure that you know exactly how much you owe by keeping track of balances and interest rates
- Develop a short-term plan to manage your payments and avoid late fees
- Optimize your repayments by paying off high-interest debt first or take advantage of debt consolidation/refinancing

Understanding what's on your credit report

An important part of managing debt and credit is to understand the information contained in your credit report. Not only does a credit report contain information about past and present credit transactions, but it is also used by potential lenders to evaluate your creditworthiness.

What information are lenders typically looking for in a credit report? For the most part, a lender will assume that you can be trusted to make timely monthly payments against your debts in the future if you have always done so in the past. As a result, a history of late payments or bad debts will hurt your credit. Based on your track record, if your credit report indicates that you are a poor risk, a new lender is likely to turn you down for credit or extend it to you at a high-interest rate. In addition, too many inquiries

on your credit report in a short time period can make lenders suspicious.

Today, good credit is even sometimes viewed by potential employers as a prerequisite for employment--something to think about if you're in the market for a new job or plan on changing jobs in the near future.

Because a credit report affects so many different aspects of one's financial situation, it's important to establish and maintain a good credit history in your own name. You should review your credit report regularly and be sure to correct any errors on it. You're entitled to a free copy of your credit report from each of the three major credit reporting agencies once every 12 months. You can go to www.annualcreditreport.com for more information.

Working with a financial professional

Although you can certainly do it alone, you may find it helpful to work with a financial professional to assist you in creating and implementing a financial plan.

A financial professional can help you accomplish the following:

- Determine the state of your current affairs by reviewing income, assets, and liabilities
- Develop a plan and help you identify your financial goals
- Make recommendations about specific products/services
- Monitor your plan
- Adjust your plan as needed

***Tip:** Keep in mind that unless you authorize a financial professional to make investment choices for you, a financial professional is solely there to make financial recommendations to you. Ultimately, you have responsibility for your finances and the decisions surrounding them. There is no assurance that working with a financial professional will improve investment results.*



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POCONO secrets

Local Youth with Purpose & Intention

MEET CHASE FLETCHER

By LA Guzda

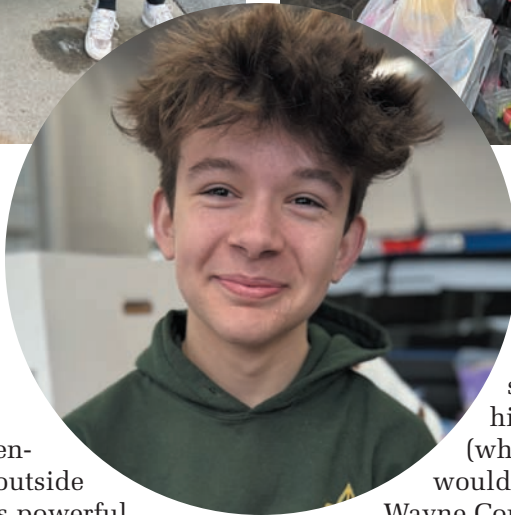
The 2024 Holiday Toy Drive was a huge success. We filled ten full trucks! The toy drive is driven primarily by Vince Benedetto of Bold Gold Media, Roger Kowalski at Wayne County Ford and Jim Zumpone of The Zipper Junction Project - along with an ARMY of elves and volunteers.

It's a daunting project that requires a lot of money, time and hard work. There are some very notable folks who go above and beyond each year. But this article features one special young man – Chase Fletcher, who nearly filled one whole truck himself.

Chase is a Boy Scout in Troop #129. He began collecting for the toy drive in 2018. When asked why, he relied, “I get so much. I felt like I needed to give back.”

Since 2018, Chase, along with his mom Michelle, dad Robert, Nanna (Irene Decker) and his sister, Krysta – joined forces to help raise money to buy toys. Three years ago, when Chase decided that he wanted to become an Eagle Scout, he made it part of his Boy Scout community service. This young man has expanded his team so that this year they raised nearly \$1,500.

For me personally, I get so sad when people say that kids today are lazy. I think they are just meeting the wrong kids. When kids have strong role models, they can and will accomplish great things. Michelle Fletcher, Chase's



mom, is a big part of his team. She's a rockstar! So too, are Nanna, Dad, sister, friends, and co-workers in PA and NJ. Lazy is learned; when kids understand the potential of community, outside of themselves, that's powerful.

The person who suggested the toy drive to Chase? ...his Scout leader, Phil Erb. If you know Phil, you know what an extraordinary human he is. Phil has been part of the Zipper Junction Team for years and part of the Holiday Toy Drive since it began in this form eight years ago. Toys for Tots went defunct in the area, and Zipper Junction stepped in to collaborate with Bold Gold Media and Wayne County Ford who had been participating for years prior. While Toys for Tots helps children all across the country, The Holiday Toy Drive serves the children of Wayne and Pike counties.

These are our neighbors, and they are pretty darn fabulous! This is no secret. In fact, I want to shout it from the highest mountain (which in the Poconos would be Mount Ararat in Wayne County at 2,654ft).

Chase has set his 2025 goal at \$2k! Not only is he community focused, he is environmentally conscious. He is looking to organize a "Christmas in July" event that collects reusable shopping bags as well as seed money for toys.

When I asked Chase what he would like people to know, he just wanted to say "Thank you to all of the people who organize and work so hard to make the Holiday Toy Drive possible."

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THE AREA'S *GOOD STUFF*

JAN/FEB '25

Ongoing Events

MONDAYS

Brewpub Bingo

5:30-7 p.m. Wallenpaupack Brewing Company, Hawley. Free fun and the chance to win WBC prizes. This is a family-friendly event. Must be 21 to drink with ID. Free to play. Info: 570-390-7933 or content@wallenpaupackbrewingco.com.

TUESDAYS

Gentle AM Stretch with Maryanne

8:30-9:30 a.m. Lake Region Fitness, Hawley Silk Mill, Hawley. Info: 570-390-4GYM (4496) or info@lakeregionfitness.net.

WEDNESDAYS

Yoga with Maryanne

8:30-9:30 a.m. Lake Region Fitness, Hawley Silk Mill, Hawley. Info: 570-390-4GYM (4496) or info@lakeregionfitness.net.

WEDNESDAYS

Stitch and Sip: Yarn Over the Falls Weekly Crafty Hangout

6-8 p.m. Hawley Silk Mill, Hawley. Meet in the lobby of the Hawley Silk Mill in a relaxed, no-stress meet-up perfect for knitters, crocheters and fiber lovers of all kinds. Whether you're a beginner or have been crafting for years, everyone's welcome. BYOB. Info: 570-226-1337 or info@cocooncoffeehouse.com or hawleysilkmill.com.

THURSDAYS

Trivia Night

6-8 p.m. Wallenpaupack Brewing Company, Hawley. Flex your knowledge and compete for brewery prizes in this fun, free-to-play game night hosted by Tip of My Tongue Trivia. Info: 570-390-7933 or content@wallenpaupackbrewingco.com.

THURSDAYS

Jazz Nights at Here & Now Brewing Company

6:30-9 p.m. Here & Now Brewing Company, Honesdale. Musical guests appear weekly and each week takes you on a different journey of sound. Free. Info: 570-253-0700 or info@hereandnowbrewing.com.

FRIDAYS

Yoga with Diane

10-11 a.m. Lake Region Fitness, Hawley Silk Mill, Hawley. Info: 570-390-4GYM (4496) or info@lakeregionfitness.net.

FRIDAYS

The Winter Hawley Farmers Market

1-4 p.m. The Hawley Hub, Hawley. Nov. thru Apr. Delicious fresh and local produce and more. Pre-orders available from online vendor list, & pick up at the market. Info: 570-226-1644 or info@visithawleyppa.com.

FRIDAYS & SUNDAYS

Brews & Beats

Fri., 5-8 p.m.; Sun., Noon-3 p.m. Wallenpaupack Brewing Company, Hawley. Enjoy live tunes from NEPA and Tri-State artists while sipping on delicious brews. Free. Info: 570-390-7933 or content@wallenpaupackbrewingco.com.

SATURDAYS

Yoga with Diane

10-11 a.m. Lake Region Fitness, Hawley Silk Mill, Hawley. Info: 570-390-4GYM (4496) or info@lakeregionfitness.net.

SATURDAYS

Main Street Farmers Market

11 a.m.-1 p.m. The Cooperage, Honesdale. Through Apr. 26, 2025. Provides the greater Honesdale community with access to superb local products. The market features local farmers with fresh produce, meats, and eggs, & producers of local honey, baked goods, & a wide variety of unique regional items. Sample some products by purchasing a meal or snack at the Red Door Cafe, prepared by local caterer, The Mustard Seed Cafe. Seating available. Info: 570-253-2020 or thecooperageproject.org.

SATURDAYS & SUNDAYS

Wallenpaupack Brewing Company Brewery Tours

Noon-6 p.m. Wallenpaupack Brewing Company, Hawley. Step behind the scenes and discover where your favorite craft brews are made. Call to secure your spot or ask a beer-tender during your visit. Info: 570-390-7933 or content@wallenpaupackbrewingco.com.

January 24-31

JAN. 24**Comedy Night at the Brewery**

Wallenpaupack Brewing Company, Hawley. Next Stop Comedy is coming. Each of their shows features a novel line-up with acts seen on TV and heard on your favorite podcasts. This show contains adult content. Info: 570-390-7933 or content@wallenpaupackbrewingco.com.

JAN. 25**Microgreens: Lunar New Year Celebration**

10-11 a.m. Stoneworks Youth Center (behind The Cooperage), Honesdale. For families with children ages 2-4. Learn about the celebration and traditions of Lunar New Year. This year is the year of the snake. We hope the snake brings us longevity and fortune in the new year. Enjoy a book, playful movement, sensory and hands-on activities, and a healthy snack. Info: 570-253-2020 or thecooperageproject.org.

JAN. 25**Wild Medicinal Teas**

10 a.m.-Noon. Pocono Environmental Education Center, Dingmans Ferry. Craft a delicious medicinal tea using wild plants. Easy-to-identify wild plants can be found in your own backyard, gardens, and forested areas and provide medicinal properties that can support our health and well-being. Learn how to identify these wild plants, how to make a medicinal infusion, and the medicinal benefits of the featured plants. Pre-registration required. Call to register. Info: 570-828-2319 or peec@peec.org.

JAN. 25**Eagle Watch Bus Tour**

11 a.m.-3 p.m. Meet at Zane Grey Museum, Lackawaxen. Join the Delaware Highlands Conservancy and take a scenic drive on a heated bus throughout the Upper Delaware River region, with stops at eagle observation areas, while you look for and learn about eagles and their habitat. Seats limited and reservations required. Info: 570-226-3164 or rachel@delawarehighlands.org.

JAN. 26**Winter Survival**

1-3 p.m. Pocono Environmental Education Center, Dingmans Ferry. Learn the basics of outdoor survival and weather preparedness. Build a shelter, try your hand at starting a fire, and learn other useful skills for winter-

time in the outdoors. This program is best suited for individuals aged 12 and up. Call to register. Info: 570-828-2319 or peec@peec.org.

JAN. 31**Asian Fusion Beer Dinner**

6:30-9:30 p.m. Wallenpaupack Brewing Company, Hawley. Embark on a four-course culinary journey that pairs the bold flavors of Asian-inspired cuisine with expertly crafted beers. Seats are limited, so grab your spot now for a taste adventure like no other. Info: 570-390-7933 or content@wallenpaupackbrewingco.com.

February 1-28

FEB. 1**Healing Mandalas**

10:30 a.m.-Noon. Art Factory of White Mills, White Mills. Workshop with artist Carol Mainardi. All materials included. Pre-registration required. Info: 570-251-1181 or Info@theartfactoryofwhitemills.com.

FEB. 1**Alcohol Ink**

1-2:30 p.m. Art Factory of White Mills, White Mills. Workshop with artist Carol Mainardi. All materials included. Pre-registration required. Info: 570-251-1181 or Info@theartfactoryofwhitemills.com.

FEB. 1**Ecozone Discovery Room!**

1-4 p.m. Pocono Environmental Education Center, Dingmans Ferry. Climb into a bald eagle's nest, crawl into a bat cave, explore a beaver lodge, and dig in a fossil pit. Explore this indoor discovery room and enjoy hands-on exhibits on natural history, sustainability and the local environment. No registration required. Info: 570-828-2319 or peec@peec.org.

FEB. 1-2**Wally Ice Fest**

Kresswood Lake, 875 Main St., Newfoundland. Winter fun in the Pocono Mountains. Bonfires will be blazing to warm spectators as they take a break from watching hockey games or participating in ice activities. Come out and enjoy an action-packed weekend of live entertainment, axe throwing, skating, and more. Info, schedule of events & to register a team: WallyIceFest.com or info@wallyicefest.com.

FEB. 1, 15, 22**Eagle Watch Bus Tour**

11 a.m.-3 p.m. Zane Grey Museum, Lackawaxen. Join the Delaware Highlands Conservancy for a scenic drive on a heated bus throughout the Upper Delaware River region, with stops at eagle observation areas, while you look for and learn about eagles and their habitat. Seats are limited and reservations are required.

Info: 570-226-3164 or

rachel@delawarehighlands.org.

FEB. 2**Winter Survival**

1-3 p.m. Pocono Environmental Education Center, Dingmans Ferry. Learn the basics of outdoor survival and weather preparedness. Build a shelter, try your hand at starting a fire, and learn other useful skills for wintertime in the outdoors. Program is best suited for individuals aged 12 and up. Call to register. Info: 570-828-2319 or peec@peec.org.

FEB. 4**Acoustic Bluegrass Jam**

7-9 p.m. The Cooperage, Honesdale. All levels of players are welcome. All instruments are welcome too. Just be sure to leave your amps at home. Come and support the performers. Free. Info: 570-253-2020 or thecooperageproject.org.

FEB. 7**Paint & Sip - Willow**

6:30-8:30 p.m. Art Factory of White Mills, White Mills. Looking for a fun and relaxing evening out with friends? Get creative and make some new memories with artist Rosellyn Grohol. Bring your friends and your own bottle and then unwind. Pre-registration required. Info: 570-251-1181 or info@theartfactoryofwhitemills.com.

FEB. 7**Teen Open Mic + Karaoke**

7-9 p.m. Stoneworks Youth Center (behind The Cooperage), Honesdale. For grades 9-12. High school students are invited to drop in. Bring your instruments or top karaoke picks, slam poetry, original short acts, or any other performance pieces, or just come hang out, eat snacks, and cheer on the performers. Snacks, games, couches, mics. Free. No registration needed. Info: 570-253-2020 or thecooperageproject.org.

FEB. 8**Frozen Waterfall Tour**

9 a.m.-Noon. Pocono Environmental Education Center, Dingmans Ferry. The Delaware

Water Gap has quite a few waterfalls within the park that all flow into the Delaware River. Come for the morning to check out some of the larger and well-known falls in the park. Spaces limited. Payment due at registration. Info: 570-828-2319 or peec@peec.org.

FEB. 8**Doodles**

10:30 a.m.-Noon. Art Factory of White Mills, White Mills. Workshop with artist Rosellyn Grohol. Doodle art is a form of creative expression that has gained popularity in recent years. All materials included. Pre-registration required. Info: 570-251-1181 or Info@theartfactoryofwhitemills.com.

FEB. 8**Acrylic Painting**

1-2:30 p.m. Art Factory of White Mills, White Mills. Workshop with artist Rosellyn Grohol. All materials included. Pre-registration required. Info: 570-251-1181 or Info@theartfactoryofwhitemills.com.

FEB. 8**Intro to Orienteering**

1-3 p.m. Pocono Environmental Education Center, Dingmans Ferry. Come learn how to use a map & compass on PEEC's orienteering course. PEEC shows you the basics before you try to find all the points. Space limited; call early. Info: 570-828-2319 or peec@peec.org.

FEB. 9**Abstract Alcohol Ink**

10:30 a.m.-Noon. Art Factory of White Mills, White Mills. Workshop with artist Rosellyn Grohol. All materials included. Pre-registration required. Info: 570-251-1181 or info@theartfactoryofwhitemills.com.

FEB. 9**Alcohol Ink Markers**

1-2:30 p.m. Art Factory of White Mills, White Mills. Workshop with artist Rosellyn Grohol. All materials included. Pre-registration required. Info: 570-251-1181 or Info@theartfactoryofwhitemills.com.

FEB. 9**Ecozone Discovery Room!**

1-4 p.m. Pocono Environmental Education Center, Dingmans Ferry. Climb into a bald eagle's nest, crawl into a bat cave, explore a beaver lodge, and dig in a fossil pit. Explore this indoor discovery room and enjoy hands-on exhibits on natural history, sus-

tainability and the local environment. No registration required. Info: 570-828-2319 or peec@peec.org.

FEB. 9**Lincoln's Birthday Celebration Event: Abe Lincoln: From Rail Splitter to President**

3 p.m. Columns Museum, Milford. Interactive, dramatic program, with actor/storyteller Lou Del Bianco portraying Abraham Lincoln as Civil War president, frontiersman, and storyteller. Lincoln's values...honesty, education, equity, inclusion, social justice, and perseverance shine through in this dynamic presentation. Actual historical quotations are used throughout. Birthday cake and coffee will be served on the main floor. Reservations & info: 570-296-8126 or pikemuse@ptd.net.

FEB. 14-17**Presidents' Day Family Camp Weekend**

Pocono Environmental Education Center, Dingmans Ferry. Experience PEEC in the wintertime. Pick from programs such as cross country skiing, animal tracking, nature hikes, campfire and more. Price includes three nights of lodging and meals from Fri. dinner through Mon. lunch. Child, commuter, day rates available. Info: 570-828-2319 or peec@peec.org.

FEB. 15**Country Line Dance Night**

7-10 p.m. Runaway Train Brewery, Honesdale. Plan a fun date night or friend event with Line Dancing hosted by Sam and Paul. Free lessons, open floor dance, lightning lessons and music requests. Info: info@runawaytrainbrewery.com.

FEB. 21**Teen Art Lounge**

6-8 p.m. Stoneworks Youth Center (behind The Cooperage), Honesdale. Grades 6-12. Wire Beaded Craft with Tara Venezia. Collaborate with local artists while hanging out with friends. Pre-registration required. Info: jessica@thecooperageproject.org or 570-253-2020 or thecooperageproject.org.

FEB. 22**Animal Tracking & Stalking**

1-3 p.m. Pocono Environmental Education Center, Dingmans Ferry. Look for animal tracks & signs, learn how to identify animals via their footprints, and how animals adapt to stalk and hunt their prey. Call to register. Info: 570-828-2319 or peec@peec.org.

FEB. 22**Live Music at The Wake Zone**

3-6 p.m. The Wake Zone Indoor Golf & Taproom, Tafton. Live music is coming back to The Wake Zone. Stop by Tafton's latest location for indoor golf, sports, and family fun. Free. Info: 570-390-8320 or content@wallenpaupackbrewingco.com.

FEB. 22**Board Game Dinner**

5-8 p.m. Pocono Environmental Education Center, Dingmans Ferry. 5 p.m., games begin; 6 p.m., buffet dinner served. Play board games and unleash your competitive spirit as you enjoy a fantastic meal. Bring the whole family for a fun and exciting evening. Call early to reserve your seats. Limited spaces. Payment required at registration. Info: 570-828-2319 or peec@peec.org.

FEB. 23**Winter Ecology Hike**

10 a.m.-Noon. Pocono Environmental Education Center, Dingmans Ferry. Learn how different plants and animals survive the winter. Come on a hike and experience PEEC in the wintertime. All ages welcome. Call to register. Info: 570-828-2319 or peec@peec.org.

FEB. 23**Intro to Orienteering**

1-3 p.m. Pocono Environmental Education Center, Dingmans Ferry. Come learn how to use a map & compass on PEEC's orienteering course. PEEC shows you the basics before you try to find all the points. Space limited; call early. Info: 570-828-2319 or peec@peec.org.

FEB. 28**Comedy Night at the Brewery**

8-10 p.m. Wallenpaupack Brewing Company, Hawley. Next Stop Comedy is coming to Wallenpaupack Brewing Company. Each of their shows features a novel line-up with acts seen on TV and heard on your favorite podcasts. This show contains adult content. Info: 570-390-7933 or content@wallenpaupackbrewingco.com.

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