

Lackawanna

Living

Your quarterly guide to Real Estate Home Improvement & Decor

Friday, September 20, 2019



Nell Donnelly - O'Boyle
BROKER, CO-OWNER

Rita Doria
REALTOR, CO-OWNER

Let's Talk Local

- Dwell Real Estate
 - Lewith & Freeman
- Local agencies tout strengths*

Inside this Edition

- Senior Living Magazine
 - Fall Home Improvement
- +
- Breast Cancer
- Getting ready for awareness month*

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DISTINCTIVE PROPERTY

Maintenance free. Large country home features 5 BR, 2.5 BA 2 fireplaces, impressive eat in kitchen w/ lg island, xlg family room, LR, parlor, DR, 3rd floor all purpose room, and more on 15.41 parklike acres with pond in Tunkhannock area. Possible B & B

\$345,000



DOWN BY THE RIVERSIDE

This river house offers LR, DR, galley kitchen, family rm, enclosed sun room, 3 BR 1 BA, laundry room, & 1 car garage, all situated on 0.75 acres with gorgeous river views. Offering a \$3,000 seller assist to help make your dream come true.

\$79,500



PICTURESQUE SETTING

Come and see this nearly new cape cod with modern kitchen w/island, dining area, spacious LR w/ knotty pine, den, 2 BR w/ cathedral ceilings, laundry rm, 2 BA, 2 car garage and stone patio. All situated on 4.4 acres.

\$189,000

REDUCED



MUST SEE TO APPRECIATE

Lots to offer. This colonial home has been updated w/ spacious modern kitchen, dining room, living room, 4 - 5 BR, 3 BA, enclosed porch w/ wraparound deck, large barn, and stream on 38 acres.

\$245,000



ROOM TO GROW

Affordably priced huge 4 bedrooms 2.5 bath home on over half acre lot. Relaxing porch, 2nd floor balcony, spacious kitchen. Lots of updates.

\$187,500



MAKE AN OFFER!

Great house in the Boro with over 5 acres on three different lots. 3 BR, 2.5 BA w/extra room for business or guests. 2 car garage w/ storage room above. Fantastic views with outdoor patios and area for entertaining.

\$274,000



MAGNIFICENT VIEWS FROM EVERY WINDOW

This 4 BR 3 BA home has charm galore w/ bulls eye trim, wood flrs, eat in kitchen w/ custom cabinets & island, DR, LR, FR & office, MBR suite w/ full BA w/ whirlpool, custom cabinets, 2 car garage and too much too list on 37+ acres.

\$425,000



UNIQUE

Beautiful and rare stacked stone barn, well kept private 4.13 acres, stone walls, pines and wildflowers, and a good starter home, cozy 1 bedroom, well cared for. Oil, gas & mineral rights transfer to buyer.

\$155,000



FOR PEOPLE ON THE MOVE

This 2 BR 1.5 BA condo is freshly painted in neutral tones. Total renovation of the first floor includes new kitchen cabinets, counters, appliances, flooring, walls, laundry and half bath. Huge entry closet. Spacious living and DR w/ deck & views of Lake Winola.

\$109,900



DON'T MISS THIS GEM

This spacious home boasts 6 BR, 2.5 BA, 2 kitchens, 2 washer/dryers, potential separate living quarters, new roof, hardwood floors, new carpet. Close to town & ¼ mi. from golf course.

\$185,000



SPACIOUS DUPLEX

Very well maintained. Conveniently located to Tunkhannock restaurants, movies and shopping. Side by side 2 BR unit & 3 BR unit. Over 3,000 sq ft total. Fully appliance, large yard, porches and patio. Move in ready.

\$155,500



GREAT FOR ENTERTAINING

Maintenance free 4 bedroom home with spacious living room, kitchen w/ appliances, dining area, 2 enclosed porches and 1 car garage located on a nice lot on a quiet street in Tunkhannock Boro.

\$117,000



WHO WE ARE...

As co-owners of Dwell Real Estate, Rita Doria and Nell Donnelly-O'Boyle bring almost 40 years of combined full-time real estate experience to you. Dwell Real Estate's mission is to elevate a client's real estate experience and offers exceptional service and gets results. Please visit our website to learn more about our services and meet all of our friendly Dwell Agents!

www.dwellwelcomehome.com



Snapshots of some of our beautiful listed properties...
(visit our website for more information on each home)



Scranton's Hill Section

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MLS # 19-1339



Waverly

\$349,000

MLS # 19-3077



Clarks Summit Ranch

\$159,000

MLS # 19-2509



Scranton's Hill Section

\$429,000

MLS # 19-1060

NATIONAL STRENGTH- LOCAL COMMITMENT:

Lewith & Freeman Brings National Marketing Strategy to Local Market

Lewith & Freeman Real Estate rebuilt its website – with residents of North-eastern Pennsylvania in mind.

In order to compete with national brands, this locally owned business used customer behavior to gear its website to how the modern home buyer and seller use it. The site features the updated HomeFinder property search and blog content that speaks to every stage in the home-buying process.

What is HomeFinder? It is Northeastern Pennsylvania's most powerful home search that is updated from the Multiple Listing Service (MLS) every 10 minutes. Lewith & Freeman's HomeFinder



LEWITH & FREEMAN
REAL ESTATE, INC.

allows prospective buyers to search by region, town, MLS number and price range, as well as input specific requirements such as off-street parking, desired school district, and even whether or not they'd like a fireplace.

The visitor can then save their search and be alerted via email or text whenever a new property that fits their requirements hits the market.

"We find a lot of customers setting up

a search for a wide area with very specific requirements," said Tara Siegel, vice president of marketing at Lewith & Freeman. "As an example, someone may want a specific school district with a fireplace, finished basement and garage, but not necessarily care about what town the property is located in.

See 'LEWITH' | 5

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COMMISSIONERS REDEDICATE POND AT COVINGTON PARK

The Lackawanna County commissioners re-dedicated the pond at Covington Park once again to the DeSandis family, original owner of the property. The property had a cabin and pavilion and Uncle Peter DeSandis hosted a variety of parties and events there. It was also used as a hunting and fishing destination. The county purchased the land in the late 1980s and transformed it into Covington Park. From left, are Mark Dougher, the county's Deputy Director of Parks & Recreation; Peggy DeSandis Burke, Lillian DeSandis, Peter DeSandis, Karen DeSandis, Shirley DeSandis, Carol DeSandis Tucker, and Commissioner Patrick M. O'Malley.



Submitted photo

LEWITH from 4

Others want to be near a lake with access.”

The website exemplifies the company's world-class customer service culture.

“Whatever the specific need is, our HomeFinder tool is the way to find exactly what you are looking for,” Siegel explained, noting that lewith-freeman.com is breaking site traffic records and creating opportunities for buyers and sellers every day.

How Facebook's Update Impacts Local Real Estate Business:

In March of 2019, the Department of Housing and Urban Development sued Facebook as a part of a housing discrimination probe.

As a response to this lawsuit, Facebook has limited the paid targeting that

realtors and brokers can utilize. Now, all ads on Facebook for Real Estate must include all ages from 18 and older and cannot include any interest, education or financial targeting.

This was a massive change in how realtors and brokers target their audiences on Facebook. Advertisers who did not agree to updated terms and conditions from Facebook had their ads disapproved and, therefore, were unable to advertise on the Facebook or Instagram platforms.

Lewith & Freeman reacted to the digital challenge.

Siegel, the company's vice president of marketing, has an extensive digital background, and is an award-winning social media marketer.

“Because Facebook announced the change in advertising targeting was imminent, we were able to use Tara's connections at Facebook and experience to re-strategize our digital market-

ing campaigns. Tara traveled to NYC to meet with Facebook in person to get guidance from the tech giant on best practices in advertising, given the new policies. We were also able to prepare our realtors by holding trainings so that their personal ad accounts were not impacted,” Virginia Rose, Lewith & Freeman President, said.

Lewith & Freeman's content and video strategy was also updated to meet Facebook requirements.

“Because HUD cracked down on Facebook, Facebook cracked down on advertisers. It limited some of our targeting, which meant we had to get creative,” Siegel said.

“Facebook represents more than an advertising platform for our realtors. It's an opportunity for us to connect with current and future clients. By providing content that is educational, we are able to reach our goals of connecting buyers and sellers across NEPA.”

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COMMUNITY CALENDAR



TRIPS

Join the **Abington Senior Center** aboard the Carnival Pride on a trip to the Bahamas Dec. 1-8. Rate includes seven-day cruise, port charges and taxes, meals and entertainment aboard ship, \$25 per cabin onboard credit, round trip transportation to the pier, luggage handling and gratuities to the motor coach driver. Rates start at \$835 based on double occupancy. Call Adele at 570-586-8996 for details.

CLASSES, WORKSHOPS & LECTURES

Italian for Everyone: Marzia Caporale, Ph.D. will offer a fun, interactive class exploring the basics of Italian language and culture with new vocabulary and skills. Eight Tuesdays: Sept. 24 through Nov. 12 at 6:30 p.m. at The Gathering Place, 304 S. State St., Clarks Summit. Cost \$60. The register or for information, visit gatheringplacecs.org.

Pickleball, anyone? Learn basics of this sport that combines tennis, table tennis and badminton from 11 a.m. to 12:30 p.m. Monday, Sept. 30 at Birchwood Club. Tim Farley will instruct and cost includes use of paddle, balls, and free 2-hour playing session other than class. Sponsored by The Gathering Place. Cost: \$40. For info or to register, visit

 A vibrant graphic for a wine festival. At the top, it says 'Dalton Fire Co. WINE FEST' in green and orange. The background is filled with stylized autumn leaves in shades of orange, yellow, and green. Several wine glasses are depicted, some containing liquid. Text boxes provide event details:

- Music By Mace In Dickson & Long Strange Trip** (in a green circle)
- October 5, 2019 12-6pm** (in a yellow circle)
- \$20 Pre-Sale \$25 at the Door \$5 Designated Drivers** (in a yellow circle)
- Tickets can be purchased at McGraths Pub or the Dalton Do-It Center** (in a green circle)

'CALENDAR'

from 7

GatheringPlaceCS.org .

Exploring Your Dreaming Mind

— Kevin Keegan, Ph.D. will teach the skills needed to better understand dreams, a rich source of insights into ourselves and our relationships and how to use them to improve our lives at The Gathering Place, 304 S. State St., Clarks Summit on Thursdays, Oct. 3,10,17,24 at 7 p.m. Cost: \$30. For info or to register, visit GatheringPlaceCS.org.

Crochet a Hat - Beginner to intermediate level. Kristina Laurito will teach the basics of crochet-in-the-round to create a beanie or beret style hat on Thursdays, Oct. 3,10,17 at 6:30 at The Gathering Place, 304 S. State St., Clarks Summit. Cost:\$25 + \$10 supply fee. For info or to register, visit GatheringPlaceCS.org.

OTHER COMMUNITY EVENTS

The Wally Gordon Community Singers would like you to sing with them in 2019. Rehearsals are Tuesdays from 7:30 to 8:30 p.m. at the Clarks Summit United Methodist Church music room, 1310 Morgan Highway, and begin on Tuesday, Sept. 24. Concert Theme: NOEL - Night of Everlasting Love. Based in Clarks Summit, this group was founded 35 years ago to give local people opportunity to pursue the love of choral music, regardless of training or ability. Membership is open to high school and adult singers. No auditions required. Two concerts per season: early December and early May. For more information, call 570-561-6005.

Guided Historic Tunkhannock Walking Tours at the Dietrich Theater in downtown Tunkhannock. Thursdays, Sept. 19, 26 beginning at 5 p.m. Admission: Free, preregistration is required. Space is limited. Call 570-996-1500 for reservations. In partnership with the Endless Mountains Visitors Bureau, PA Route 6 Alliance, and the Wyoming County Historical Society, the Dietrich Theater will serve as the stage for the Historic Tunkhannock Walking Tour. The two-mile walk through the neighborhoods and bustling downtown of the Tunkhannock Historic District will take about 2 hours. Tour booklets, complete with thumbnail photos of forty featured structures, basic descriptions and centerfold map are available at the theater for those interested in self-guided tours.

Newton Rec Center Fall Festival from 10 a.m. to 3 p.m. Sept. 21. Free Touch a Truck, free kids activities, farmers market, indoor vendor fair, food trucks and more.

Equines For Freedom will hold an informational event at 1 p.m. Saturday, Sept. 21 at the Gary Johnson Arena on the campus of Marley's Mission, 2150 Port Royal Road, Clarks Summit. An educational presentation by the EFF cofounders and treatment team will be followed by an opportunity to meet with and speak to members of the EFF board of directors, treatment team and some graduates of the program willing to share their experiences. The Mission of Equines For Freedom is to provide equine-assisted PTSD treatment to current and former U.S. service members and first responders regardless of the source of their trauma or their characterization of service, at no charge to the

service member. Individuals interested in learning more about this event or Equines For Freedom can visit www.equinesforfreedom.org or call 570-665-2483.

Join the Lackawanna Historical Society Sept. 27-29 at POSH @ the Scranton Club for a unique event celebrating Scranton brides and historical wedding traditions, from the all-important dress to the wedding cake. The weekend kicks off with a "Rehearsal Dinner" cocktail party Sept. 27 at 7 p.m. to unveil a special exhibit highlighting more than 140 years of wedding fashions from Scranton's "First Ladies"- Scranton family wedding dresses including the 1835 dress worn by Jane Hiles, wife of city founder George Scranton, as well as the more modern dresses of the wives of Scranton's recent mayors. Traditional wedding gifts will also be displayed, along with invitations and other wedding mementos from the society's collection. The exhibit will be open on Saturday, Sept. 28 from 11 a.m. to 5 p.m. with a "Meet the Curators" Q&A at 1:30 p.m. On Sunday, Sept. 29, join us for a "Postnuptial Brunch" at 11 a.m. to learn more about the cultural and stylistic history of wedding dresses from Queen Victoria to the present with a program by Maureen Hart. Tickets for the "Rehearsal Dinner" cocktail party are \$40 per person; the "Postnuptial Brunch" is \$30 per person. Reservations are required. The exhibit will be open to the public on Saturday, Sept. 28 from 11 a.m. to 5 p.m. For more information or to make reservations for these events, contact the Lackawanna Historical Society at

'CALENDAR'

from 8

570-344-3841 or email lackawannahistory@gmail.com.

Scranton's St. Vladimir Ukrainian Greek Catholic Church homemade pyrohy sales resume for the autumn and winter seasons beginning Saturday, Sept. 28 2 to 6 p.m. at the parish center, 428 N. Seventh Ave., Scranton. Cost is \$7 per dozen. Advance orders must be placed no later than Tuesday, Sept. 24 at 570 342-3749.

The Junior League of Scranton will host its 11th annual Touch A Truck from 11 a.m. to 3 p.m. Saturday, Sept. 28 at Schimelfenig Pavilion at Nay Aug Park in Scranton, rain or shine. It is a one-day fun-filled event that is both interactive and educational and "puts children's imaginations into overdrive." This exciting day educates and entertains families by offering hands-on access to trucks, buses, rescue, construction and other specialty vehicles as well as safety information.

The United Methodist Women of Clarks Green United Methodist Church, 119 Glenburn Road, Clarks Green, will hold their fall rummage sale on Thursday, Oct. 3 from 9 a.m. to 2 p.m. and on Friday, Oct. 4 from 9 a.m. to noon in the fellowship hall and will include books, kitchen items, clothing, collectibles, toys and more all at reasonable prices. Proceeds from the sale benefit the many mission project supported by the UMW.

Marywood University's Social Sciences and community members on Tuesday, Oct. 8. Sessions will take place from 10 to 11:30 a.m. and from 1 to 2:30 p.m. in the Liberal Arts Center, Room 117. Additionally, an information table will be available in the Learning Commons from 11:30 a.m. to 1 p.m., for those unable to attend the class sessions. The three sessions are free and open to the public.

Disney Institute is bringing its renowned professional development course, Disney's Approach to Business Excellence, to our region on Thursday, Oct. 12. Sponsored by The Greater Scranton Chamber of Commerce, the one-day event will help area professionals begin to understand the power of leadership values, discover how customer loyalty can be established, and gain insight into how organizational culture is strengthened. Participants gain an awareness of the systems and processes that can make exceptional customer

service achievable and learn how to integrate personal creativity and organizational processes to support continuous improvement within their organization. For more information, including event costs, visit www.scrantonchamber.com or call 570-342-7711.

Marywood University will hold its fall undergraduate open houses from 9:30 a.m. to 2 p.m. Saturday, Oct. 19 and Saturday, Nov. 16. The programs will begin with a 9 a.m. registration in the Fireplace Lounge at the Nazareth Student Center on the university's campus. The events will include an informative tour of campus, complimentary continental breakfast and lunch for all guests, and the opportunity to meet with current Marywood students, faculty, and athletic coaches. Information sessions with admissions and financial aid counselors will also be available. For additional information, call Marywood University's undergraduate admissions office at 570-348-6234 or register at marywood.edu/open-house.

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Senior **LIVING**

Magazine



What is BCAT

A new approach to
assessing Alzheimer's Disease

PG. 14

Arthritis Relief

Could Arthritis gloves
be the answer for you

PG. 15

Stir Fried and Tasty

Stir-fried Tofu with Soba Noodles Recipe

PG. 15 & 17

Alzheimer's Hitting Home

What to do if you suspect your loved one has
Alzheimer's

PG. 18



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MLS#19-3318 \$244,900
 Roaring Brook Twp (1.38 Acres)



MLS#19-4235 \$309,900
 Waymart (2.35 Acres)



MLS# 19-830 \$425,000
 Clarks Summit (3 Acres)



MLS#19-4058 \$429,000
 W. Abington Twp.(2.05 Acres)



MLS#19-2221 \$148,000
 Gouldsboro



MLS#18-5141 #145,900
 Hill Section, Scranton



Kathy Casarin,
 Certified Negotiation Expert



Que Tran,
 Associate Broker, Property Manager, Notary



Jillian Kemmerer,
 Realtor



Michael Cola,
 ABR, RENE



Marty Fotta,
 Realtor, MPA



Jeff Lamm,
 Realtor, Multi Million Dollar Producer



Nina Gomez,
 Realtor, Bi-lingual in Spanish & English



John Zuby,
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Kim Barnick,
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Susan Pizzola,
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Allyson Jeffers,
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Andrew Beck,
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Stephanie Murphy,
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The Jewish Home of Eastern Pennsylvania strives to provide high quality care and dignified and compassionate services to all residents in need of long term care. We give enriching experiences to older adults through a broad range of housing and support services that reflect the spiritual, social, and cultural values of their tradition.

“My sister and brothers and I are very blessed with a caring and loving third floor staff who treat our Mom as if she was their family member. They hug her, they dance with her, they reminence with her, they are kind and patient with her. She doesn't always participate in activities however activities staff continually try to engage her. Recently Leaha, activities staff member, knowing our Mom enjoyed the outdoors, took her outside to enjoy a few hours of sunshine! As Mom would say “today was a good day”. That was a good day for our Mom! “

– From the Marykate Gallagher and Family



We offer a range of services that bring comfort and convenience to our residents and their families.

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Dementia Care

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Care Management

problem management and recommendations for the older adult for families managing their way through the care continuum; assessments of changes and interventions in the older adult.

Parkinson's Program

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Jewish Home of Eastern Pennsylvania
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What is the BCAT[®] Approach?

We often hear the frightening statistics about Alzheimer's disease (AD) and other dementias. Over 5 million Americans have AD today, and an estimated 13-16 million will have the disease by 2050. If we consider people with milder forms of memory and cognitive processing problems, the numbers are even larger.

The BCAT (Brief Cognitive Assessment Tool) main goal is to provide some reassurance and guidance to patients and their families who are concerned about memory impairment. Information about how to protect our brains from memory decline, and better manage the cognitive problems we might already be experiencing is critically important. Information and support are keys to success, and they can help maximize independence and quality of life.

The BCAT[®] Approach is a unique applied concept for assessing and working with people who have memory and other cognitive impairments. It is designed for any clinical and residential setting in which cognitive functioning and cognitive impairment is a central issue. The BCAT[®] Approach integrates distinct systems: The BCAT[®] Test System, the BCAT[®] Brain Rehabilitation Program, the BCAT[®] Working Memory Exercise Book and the MemPics[®] Book Series. All are person-centered programs that are used by healthcare professionals, facilities, patients, caregivers, and other stakeholders. The Test System rapidly, yet comprehensively, assesses current cognitive functioning. Test scores can be used to determine specific Brain Rehabilitation interventions and treatment modules.

The Jewish Home of Eastern Pennsylvania and Elan Gardens are dedicated to providing



high-quality dementia care. The Jewish Home was recognized as a Cognitive Center of Excellence for implementing the BCAT[®] Approach. The BCAT[®] Approach was adopted as a best practice because of its evidence-based assessment. These approaches and interventions provide a person-centered approach to dementia care.

The Jewish Home and Elan Gardens are dedicated to advancing all of our program models and will continue to provide the community with updates on these programs. Learn more about how you can help your loved one with Alzheimer's Disease or dementia by visiting their website: www.jhep.org.

-www.thebcat.com

Here are some examples of everyday working memory:

- Remembering a new phone number or an address
 - Following directions—"Make a left turn at the traffic light, and the gas station is on your right."
- Remembering a person's name just after meeting her
 - Making a mental math calculation—You want to buy an item at the grocery store, and you quickly calculate whether you have enough money.



Do arthritis gloves really help relieve pain?

If you have rheumatoid arthritis, you most likely felt it first in the small joints of your hands.

With the pain comes stiffness and swelling, which can make day-to-day life a challenge.

Occupational therapists sometimes recommend arthritis gloves to help with symptoms.

You just slip them on to help ease pain and swelling. They could make it easier to deal with your daily activities.

How Therapy Gloves Help

Try all the different kinds of gloves to find the right one for you. One type keeps your hands warm. These are known as thermals. Another gives you extra support. These are called glove splints. The compression type will provide pressure on your aching fingers and hand joints. You can choose a glove with a combination of features.

In addition to easing your symptoms, they may also help you feel more relaxed and calmer. The gloves aren't going to do much to help you regain the use of your hands, but they might improve your grip.

The gloves are designed to be worn for 8 hours -- about the length of time you sleep. So if you keep them on overnight, you might see a difference in:

Swelling.

Compression gloves can help with puffy fingers.

Hand pain.

If you wear them at night, your hands might hurt less while you sleep.

Joint stiffness.

Your fingers may be easier to move in the morning.

Use of your hand.

Your grip can get better, but you're not going to be nimbler.

The gloves, and how effective they are, really depends on you and how you react to them. They might help with one symptom but not another. Or they could have no effect at all.

Tips for Maximum Relief

Make sure your gloves fit well. If they're too tight or too loose, there's less chance you'll get any benefits from wearing them. Ask your doctor or therapist if you need help with fit.

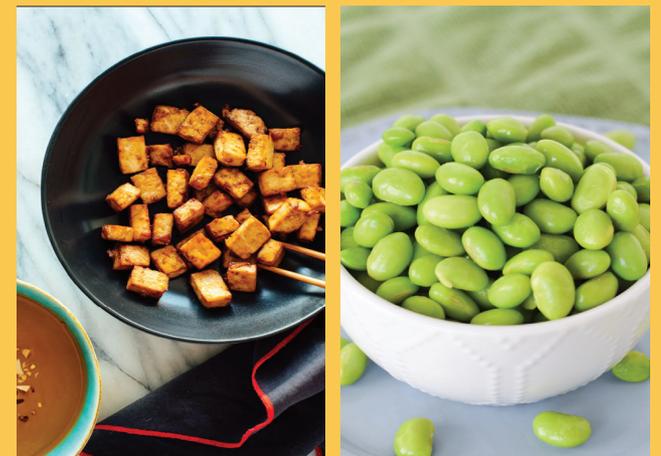
Stick with the 8-hour rule. You probably won't see any changes if you only wear them for an hour here and there. If you also have carpal tunnel syndrome, talk to your doctor before you try the gloves. Your carpal tunnel symptoms could get worse if you wear arthritis gloves at night.

Stir-fried Tofu with Soba Noodles

Soba noodles have tasty nutty flavor from the buckwheat that pairs really well with some simply stir-fried tofu. Everyone loves this recipe; leftovers are wonderful too. If the noodles are 100% buckwheat it will be gluten free, but many soba noodles are a mix of wheat flour, which makes them less sticky.

PREPARATION

- Cook noodles according to package instructions.
- In a wok or large saute pan, heat canola oil over high heat.
- Add tofu and brown on all sides, about 5 minutes.
- Add garlic and gently mix to combine.
- Cook for 1 minute and add noodles.
- Toss noodles with tofu and garlic.
- Add ginger teriyaki sauce and toss.
- Add water by the tablespoon, if needed, to fully coat the noodles and tofu with sauce.
- Add edamame and scallions. Toss gently and heat through.
- Serve immediately with Baby Bok Choy.



INGREDIENTS

- 1 (8½-ounce) package soba noodles
- 2 tablespoons extra virgin olive oil, such as Colavita
- 1 (14-ounce) container firm tofu, cut into ¾ inch cubes, drained on paper towels
- 2 cloves garlic, minced or 2 frozen crushed garlic cubes
- ½ cup ginger teriyaki sauce
- ½ cup water
- 1 cup frozen shelled edamame, thawed
- 2 scallions, thinly sliced diagonally

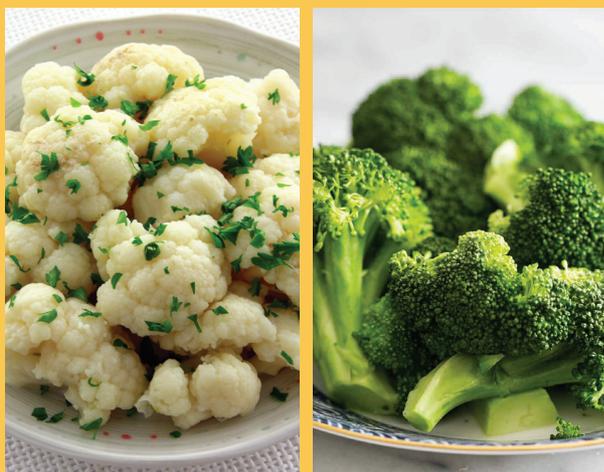
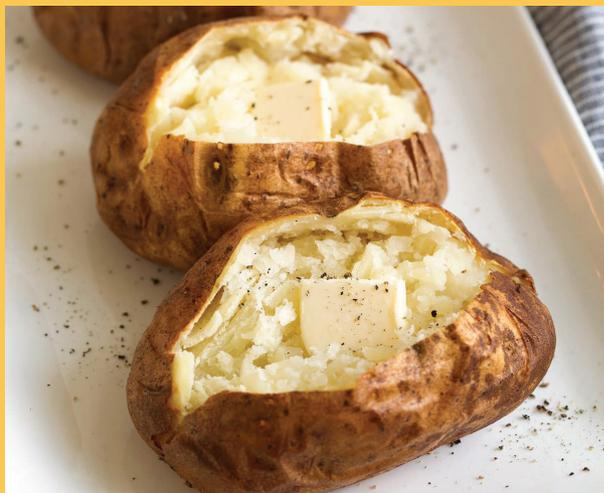
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Creamy Stuffed Baked Potatoes

A creamy stuffed baked potato could be a whole meal in and of itself! This easy recipe is perfect for Passover Dinner! Gather your friends and family and follow this recipe to make the perfect creamy, cheesy double baked potato.

PREPARATION

- Bake potatoes at 350°F for 45 minutes to an hour or until very soft.
 - Cut potatoes in half lengthwise and scoop out flesh, leaving potato shells intact.
 - Mix with butter and salt.
 - Combine potatoes with any of the vegetable options.
 - Refill potato shells, piling mixture into a mound.
- Divide cheese evenly between potatoes, sprinkling over each mound, and bake until cheese melts.



INGREDIENTS

- 2 potatoes
- 4 tablespoons shredded cheese
- 2 teaspoons melted butter
- 2 teaspoons salt
- 1 cup cooked cauliflower
- 1 cup sautéed onions
- 1 cup cooked spinach
- 1 cup cooked broccoli or 1 cup any cooked vegetable of your choice

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What to do if you think your loved one has Alzheimer's?

Have you noticed your mother's memory declining? Do you question your husband's judgment in areas where he has always displayed competence in until recently? Has your sister been behaving strangely lately and falsely accusing you of taking her money?

If you're in that uncomfortable place where you suspect your loved one may have Alzheimer's, it can be difficult to know what to do. It's a touchy subject to raise, and one that requires careful thought before doing so.

Start by considering these four suggestions:

1. Talk with a Couple of Other Close Family Members or Friends

Check in with others who know your loved one to see if they've noticed any changes. Do this in a respectful, confidential manner to avoid unnecessary hurt or embarrassment.

2. Ask Your Loved One How She Feels Her Memory Is Working

Some people are aware of and worried about their memory. They may have noticed some lapses and might be relieved to talk about it. Others, of course, may become angry, defensive and deny all concerns. Knowing

your loved one as you do, you can consider if a direct and gentle approach would be effective or not.

3. When you talk with your family member, be sure to choose a good time of day and use "I statements" such as, "I'm a little worried about you, Mom. I'm wondering how you're doing. I thought I noticed you have a harder time lately with your memory and wondered if you've noticed the same thing." This approach can decrease someone's defensiveness and is generally more effective than a statement like this: "You seem like you're having trouble with your memory."

4. Avoid using the "Alzheimer's" word for now since it's not known if your loved

one has this diagnosis or not. Consider instead using words like "memory problems."

5. Persuade Him to Go to the Doctor Your loved one needs an assessment by a physician. You may find that your loved one is resisting going to the doctor. If this is the case, you can explain that it's time for an annual check-up. If you're not able to get your husband to agree to go the doctor, you could talk to your physician's office ahead of time about your concerns and ask them to call your family member to schedule a doctor's visit. Also, in some families, there's one person who seems to be able to be more persuasive than the others; if so, don't hesitate to ask that person for assistance so that your loved one can get the assessment and care that he needs.

- www.verywellhealth.com

HOW TO REMOVE THE POPCORN FINISH FROM YOUR CEILING

During the 1970s, homebuilders used an application now known as "popcorn" on ceilings. The finish is sprayed on, creating a thickly textured effect that resembles popcorn or cottage cheese.



The material used is a mix of clay, chalk and gypsum.

The popcorn ceiling finish may also contain asbestos. Before removing a popcorn ceiling, scrape off a small sample of the popcorn, seal it in a plastic bag and send it to a local laboratory

for asbestos testing.

If the test is positive, contact a professional contractor specializing in asbestos removal. If the result is negative, you may remove the finish.

1. Remove all furnishings from the room, including window treatments.

Cover the floor in a heavy tarp. If several tarps are needed to cover the area, overlap the tarps and tape them together. Tape the tarp to the floor moldings as well.

2. Tape plastic sheeting over the win-



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"Lewith & Freeman has continued to lead the market in every aspect. This fact along with the focus on innovation strategies and their ability to quickly adapt to market changes is what attracted me to the company. The unarguable track record of success and strong planning for an even more successful future is something that I want to be a part of. They have given me the tools, support, and technology to weave together my individual path to success with the company model. This makes the company uniquely special and as an agent we are always reminded that we are a team. There is no better choice!"



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POPCORN

from 19

dows and walls. The popcorn gets sticky during removal and is difficult to clean off of windows and other surfaces.

3. Turn off the electricity to the room in which you'll be working. Remove overhead light fixtures and ceiling fans. Cover the openings with plastic sheeting. If you are unable to remove fixtures, wrap them in plastic sheeting to protect them.

4. Wear old clothing and sturdy shoes, protective eyewear such as goggles and a respirator mask. Though the popcorn may not have asbestos, the fine particles in the finish may still cause respiratory discomfort.

5. Start in the far corner of the room. Place a bucket beneath the area to catch

as much of the popcorn as possible. Use a spray bottle to thoroughly wet a small area, approximately 2 square feet. Saturate the popcorn finish with the water.

6. Use a drywall knife to scrape the wet popcorn. Hold the knife at an angle to the ceiling and scrape against the popcorn in a forward motion using short strokes. Keep the popcorn wet as you scrape.

7. Continue to spray and scrape as you move across the room. Expect to see some damage to the underlying drywall ceiling. Empty the bucket into plastic garbage bags as needed. For areas in which the texture doesn't scrape off, spray with water and allow the water to soak in for a five minutes. Return to that area and scrape the popcorn from the ceiling.

8. Wipe the ceiling down with a damp

cloth after the popcorn finish is completely removed. Turn the electricity back on to the room. Begin cleanup by removing the plastic sheeting from the walls and windows.

9. Remove the tarps from the floor. Start at the far corner from the entrance to the room. Pull the corner of the tarp away from the wall and roll the tarp, folding in the sides as you go, and make your way toward the room's entrance.

10. Use large garbage bags to contain the sheeting and tarps and dispose of them properly.

11. Repair the ceiling and add a new texture as needed. Add a thin coat of joint compound to the ceiling surface, sand lightly and add a coat of primer before painting. Re-install light fixtures and ceiling fans if necessary.

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HOW TO DECORATE A BEAUTIFUL THANKSGIVING TABLE

Bring the beauty of the autumn season inside for your Thanksgiving table decorations. Use fall colors, autumn foliage and colorful fruits of the season to arrange a dramatic Thanksgiving dinner table.



Step 1

Construct or purchase a Thanksgiving or autumn-themed centerpiece. Use a conventional cornucopia centerpiece or a fall floral arrangement because Thanksgiving is all about tradition. Spread autumn nuts and leaves around your centerpiece.

Step 2

Adorn your table with fall-colored candles set in rustic metal or wooden candleholders. Arrange autumn foliage, nuts, berry assortments, wheat sprigs, mini squash and other seasonal vegeta-

bles about the base of your centerpiece.

Step 3

Use a large, hollowed pumpkin in place of a vase to exhibit an autumn floral centerpiece. Spread sprigs of wheat, nuts, berry clusters and fall leaves around the base of your pumpkin.

Step 4

Set your dining table with a tablecloth, place mats and napkins done in fall-themed prints and ordinating solids. Use Thanksgiving prints sparingly to preveznt your table from looking busy and attracting attention away from your

fall centerpiece.

Step 5

Use napkin rings that reflect the autumn season. Hand-paint leaf patterns onto ordinary wooden napkin rings or utilize purchased rings with a similar motif.

Step 6

Use your best china or select dishes done in fall motifs or colors that coordinate well with the other elements of your table.

Step 7



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'TABLE'

from 23

Utilize clean autumn leaves as makeshift place cards. Rinse the leaves and gently pat them dry. Write your guest's names on each leaf with a gold or black felt-tip pen. Place one colorful leaf in the center of every plate.

Considerations:

- Keep nuts in their shells when using them as part of your centerpiece.
- Be sure foliage is clean before placing them near food items.
- If your table space is limited, create a small centerpiece. Leave room for dishes, serving platters and condiments.
- Keep the centerpiece at a low height that will allow guests an unobstructed view of one another.
- Don't use scented candles in your centerpiece, as they will interfere with food aromas.

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As a result, you may no longer be able to itemize your deductions and you've lost thousands of dollars in exemptions for your household; making it apparent that if you truly wish to maximize your tax refund under the new provisions— **that planning in other areas is necessary.**

Here are a few tax-tools that can typically help you to reduce your income taxes:

- See if you are eligible to make a **tax-deductible IRA contribution** for you and your spouse
- Consider contributing to a **Flexible Spending Account** at work & increase your **401-(k) contributions**
- Don't forget about **Student Loan interest deduction & Educator Expenses**
- Keep track of **un-reimbursed job expenses**— deductible for State & Local taxes
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HOW TO WINTERIZE YOUR HOME

Homes need extra care to withstand the bitter cold of winter, and now is the time to prepare for it.

Many people will leave winterization until the winter is almost upon them, but this isn't a good idea. Adverse weather can make some of the things you need to achieve almost impossible.

It's important to start early so that you have enough time to do minor repairs while you can see the structure of the building in good weather.

It also leaves time to contact and engage any contractors that you may need before the winter weather sets in.

Gutters

Most people will feel comfortable taking on some of the simpler tasks themselves. Look carefully at the rain gutters in your home and ensure they are clean and free from leaf debris and sludge.

Guttering can become blocked, and when the water cannot flow freely off your roof, you risk having water find its way back into your home through any imperfections that exist in the roof.

When the really cold weather sets in, blocked guttering and rainwater pipes can encourage the growth of icicles, the weight of which can seriously damage your property and become a safety hazard to people outside your home.

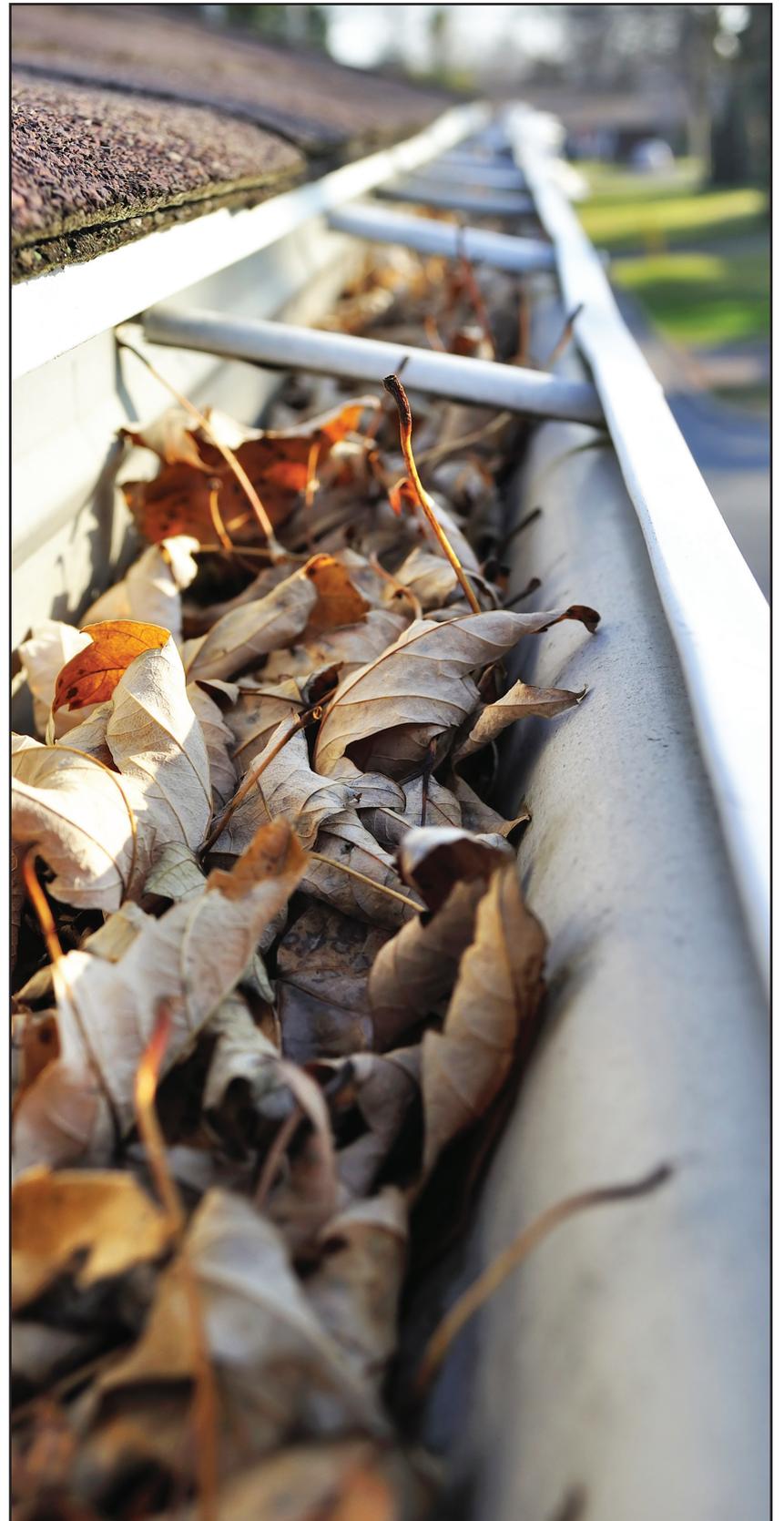
This is one of the simplest and cheapest things you can do to protect your home during the winter months.

Touch-up Painting

If your home has a painted finish on the exterior walls, use the time available in the fall to inspect the damage caused by the previous winters.

Cracked or flaking paintwork will generally need to be addressed before the next winter weather hits. During wet and cold weather, moisture seeps into cracks in paintwork and masonry and can freeze. As the moisture freezes, it expands and damages the wall or finish further.

Make sure you address any cracks in dry weather. Fill them with a suitable filler and reapply any paint finishes.



'WINTERIZE' from 26

Energy Efficiency

Inside the home, winterization can be summed up in one word: insulation.

Insulating your home against the cold will offer protection against the unwanted effects of freezing temperatures, such as frozen pipes and excessive condensation.

Not only do you save money from decreased heating bills, but the heat you do build up in the house will go to heating and keeping the fabric of the building dry rather than being lost to the outside.

Take a look in your attic and measure how thick your insulation is. If it's only a few inches, it might be an idea to add another layer on top.

Fiberglass wool insulation is generally cheap nowadays and can be found at any hardware store.

If you would prefer something a little more sustainable, look for one of the many products made from recycled mate-

See 'WINTERIZE' | 30

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Financing Available



'WINTERIZE' from 27

rials. These are also becoming more easily available and are coming down in price.

Laying out more attic insulation is an easy task that many people could take on themselves, provided they have ready access to their attic spaces and know how to do it safely.

If not, now is the perfect time to call an insulation contractor.

Eliminate Drafts

Cutting the drafts in your home can help reduce the cost of heating and stop some of the unwanted effects of moisture ingress.

Where wind can whistle in, water can too. Examine all of your windows and doors carefully and feel around the edges for those little wisps of cold air that signify where a draft is coming in.

This is sometimes best done on a windy day when you can both feel and hear the air more easily.



Draft-stopping foam tape can be found in most hardware stores. It is generally self adhesive and can be applied to the opening edges of windows and doors to ensure a tight seal when closed.

Where you have a draft at the bottom of a door, you can either fit a brush type stopper or roll up an old blanket and place it along the floor at the bottom edge of the door when it's closed.

With fuel costs rising and winters showing no signs of becoming any less severe, winterizing your home is an important step that should be taken every year to make sure your defenses against the elements are still up to the job.

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See 'REACH' | 32



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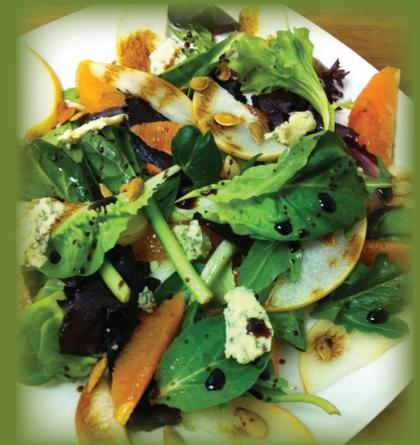
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'REACH'

 from 31

cancer in their lifetimes.

The number of deaths from breast cancer is 20.6 per 100,000 women per year; the death rate among all cancers (men and women) is 163.5 per 100,000 people, so breast cancer has a much higher rate of survival. It typically responds very well to treatment; almost nine out of 10 women treated for breast cancer are alive five years after their diagnoses. The success of treatment is heavily dependent on how early in the cancer's development it's diagnosed; more than 60% of cases are found in the early stages of cancer, before it's metastasized to other organs, the treat-



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ment of which has a 99% five-year survival rate.

Breast cancer, like all types of cancer, doesn't have a lot of easy answers about what causes it or what people can do to lessen their chances of developing a tumor. However, researchers have identified some contributing factors.

A family history of cancer is a big one. Women whose grandmothers, mothers or

sisters had breast cancer should talk to their doctors about effective testing techniques at an earlier age than is normally recommended. Other possible factors include having dense breast tissue; exposing breast tissue to estrogen because of late menopause, never giving birth, early menstruation or being older at the birth of a woman's first child. Taking hormones also may contribute. Health factors like alcohol use and obesity also may contribute to cancer risk for all cancers.

We don't know how to prevent cancer, but there are steps women can take that are thought to reduce the risk of breast cancer; these protective factors include estrogen-only hormone therapy after a hysterectomy, healthy eating and exercise and other lifestyle factors.

WHAT TO WATCH FOR

Since early diagnosis plays such an outsized role in successfully treating breast cancer, people should know what signs to look for and what the screening process will be like when you go to the doctor.

Symptoms

According to the American Cancer Society, the most common symptom of breast cancer is a new lump or mass in the breast that wasn't previously there. A mass that is painless and hard and has irregular edges is more likely to be cancer, but malignant tumors can be soft, tender, round or painful. When you find a new lump, go to the doctor. This means women need to know what their breasts look and feel like, so regular self-exams are beneficial.

Other possible symptoms include swelling of the breast, skin dimpling or irritation, breast pain, nipple retraction, pain or discharge or the skin of the breast or nipple turning red, scaly or thick. Breast cancer also can manifest in swollen nodes in the armpit or around the collarbone.

Screenings

During your annual physical, your doctor will examine your breasts and



lymph nodes for changes. This will typically be the first step even when you go in knowing something has changed. Breast tissue can change with time; women develop cysts, and menstruation and menopause can affect tissue as well. Your doctor also will ask you about your family history with all types of cancer, but particularly breast, uterine and ovarian cancers. Based on the exam and discussion, she may decide further testing, such as an ultrasound, is needed.

In an ultrasound, the doctor is able to

isolate the affected area and get a visual of sorts of the lump; its size, shape, density and other factors can help her determine if this is a tumor or a cyst or just a change in fatty breast tissue.

Another screening is a mammogram, which is an X-ray that can find tumors that aren't felt with physical exams. These are recommended for all women 40 years old and older, but women who are at higher risk may start them earlier. In addition to tumors, mammograms can find small calcium deposits that are a sign of breast cancer.

BREAST CANCER TREATMENT

For the most part, breast cancer is quite treatable. Much of its treatability depends on what stage the cancer is when diagnosed — the earlier, the better.

The National Cancer Institute, a branch of the National Institutes of Health, lists several options for treatment — surgery, radiation, chemotherapy and hormone or targeted therapy. Sometimes, surgery is all that's needed; in other cases, cancer patients may need several of these types of treatment to fight the tumor.

Surgery

Almost all people with breast cancer will require surgery. Patients may get a lumpectomy, in which the tumor, other affected tissue and the surrounding normal tissue are removed. In the early stages of cancer, this may be sufficient. For more advanced cancer, a total mastectomy, or removal of the entire breast that is infected with cancer, or a double



mastectomy may be required. Many patients with one or both breasts removed opt for follow-up reconstructive surgery after treatment.

Breast cancer often spreads to lymph nodes first, so removing some of those nodes may be necessary. Doctors may opt to remove the first lymph node to receive drainage from a tumor, known as a sentinel lymph node, since that is where cancer is likeliest to spread.

Radiation and Chemotherapy

Chemotherapy, which pumps heavy drugs into the body to slow or stop the growth of cancer cells, can be used before surgery to shrink a tumor or after surgery to kill any cancer cells still in the body. Done before surgery, this can lessen the amount of tissue that needs to be removed. Radiation, in which X-rays are used to destroy cancer cells, can be used after surgery. Both treatments have been shown to help people survive cancer, but they also serious and harmful side effects on the patient.

Hormone and Targeted Therapy

Both of these treatments are used after surgery with the purpose of killing any remaining cancer cells. Hormone therapy gets rid of hormones, which can cause breast cancer to grow, so reducing the production of hormones like estrogen or stopping them from feeding the cancer can help to destroy cancer cells still in the body.

Targeted therapy uses drugs to target specific cancer cells without hurting healthy cells; this can include antibodies, which deliver cancer-fighting drugs to the cancer cells instead of attacking every cell.



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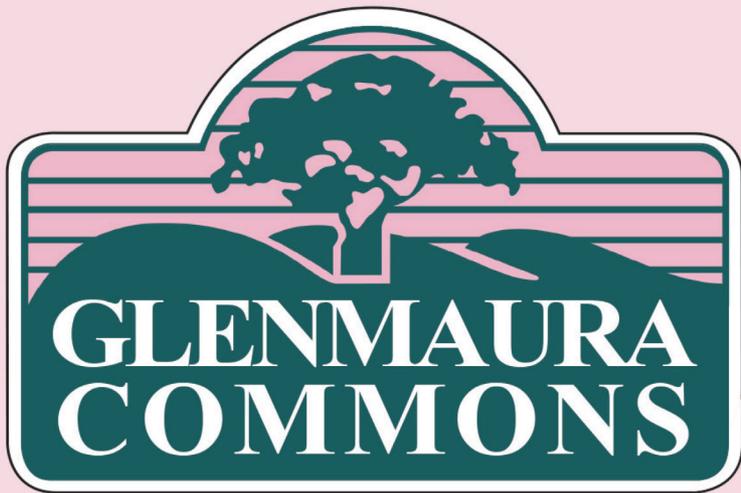
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BREAST CANCER'S EMOTIONAL TOLL

Both the cancer and treatment take a hard toll on the body, leading to fatigue, nausea, lowered immunity and many other symptoms. But it also takes a mental toll, both on the person with cancer and his or her family and friends.

The American Cancer Society talks about how people fighting breast cancer often find themselves overwhelmed with emotion, including depression, anxiety, fear and other feelings of distress.

Even after successful treatment, survivors may feel stress and worry. The ACS says many people are concerned the cancer will come back, or they still feel or see physical effects from the treatment, including surgery scars and other changes to their body, or effects on other parts of life, such as altered relationships or missing out on opportunities at work. Cancer is also an expensive disease, leading to financial worry.

Breast cancer can bring with it specific emotional issues. Mastectomies mean women's bodies look dramatically different, and they may not like their new look or may struggle to get accustomed to it. Survivors often worry about changed sexuality after breast cancer; this is even more pronounced in



young women who have gone through treatment. They worry about the effects of the cancer and subsequent treatments on their fertility. Chemo also has been connected to early menopause in some women.

Family members, friends and caregivers also may experience many emotions, along with worry that they can't help a loved one or don't know what to do.

According to the ACS, treatment for these emotional issues during and after treatment are critical for overall good health. Many hospitals or cancer treatment centers offer support groups for

survivors and family members; talk to your oncologist or primary care provider about connecting with one of those groups, or ask for a referral for a counselor who specializes in such issues. Churches can often be a source of support for people, while others prefer to join an online support group.

For people with questions or who want general support, the ACS' Reach to Recovery program matches people in treatment with a local volunteer who had breast cancer who can provide answers, offer support and help make cancer treatment be a less isolating experience.

QUESTIONS TO ASK

A breast cancer diagnosis is scary, and often patients don't know what to ask when their doctor tells them what's happening.

Although you have a cancer treatment team and you'll have opportunities to ask questions at subsequent appointments, it can be helpful to have an idea of what you need to know as you go to follow-up appointments and meet other care providers.

Don't be afraid to ask your doctor about their experience treating this type, getting a second opinion and any detail you don't understand. This can help you not only get the information you need but also take some measure of control over your life during a difficult time. The American Cancer Society has lists of questions to help you.

When You're Diagnosed

- How big is the cancer? Where exactly is the tumor?
- Has it spread to lymph nodes or other organs?
- What stage is it? What does that mean?
- Who else will be on my treatment team?
- How much will this cost? What does my insurance cover? Is there a patient advocate who can help me through the financial side of this?

Before and During Treatment

- What are my options for treatment? What are the positives and negatives of each?
- How long should I expect treatment to last?
- What side effects will I experience?
- What treatment do you recommend/what regimen would you do if you were diagnosed with this type of cancer?
- Are clinical trials an option? Should I look at that?
- Will I lose my hair? How will treatment affect my daily life?
- What happens if this treatment doesn't work?
- How will we know if the treatment is working?
- Are there ways to manage side effects?
- What lifestyle changes should I make during treatment — a different diet or exercise regimen, for example?
- If I experience depression or anxiety, what resources are available?

Surgery

- What type of surgery is best for me?
- Should I consider a full mastectomy, even though the cancer hasn't spread?
- How long will recovery take? How much of that will be in the hospital versus at home?



- What will happen during recovery? Will I have stitches or staples, will there be a drain coming out of the site?
- What are my options for breast reconstruction? What are the risks?

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Financial Impacts of Divorce



By: Michael Dillon
1st Financial Investments, Inc.

Are you prepared with appropriate financial advice if you get divorced? The financial impacts of divorce are far-reaching and there are a few concepts of which you should be aware.

Divorce can, and many times will impact your retirement accounts—including 401-(k)s and IRAs. Interestingly enough, divorce is one of the few times that retirement assets can be transferred from one individual to another with no tax consequences when done properly— but the tax rules for IRAs and 401(k)s are very

different when it comes to splitting them up in a divorce.

Divorce and your 401-(k)

An employer plan, such as a 401-(k), is split using a Qualified Domestic Relations Order (QDRO). The QDRO is a court order that allows your 401-(k) to be retitled and made available to the ex-spouse if the plan allows. Most plans do allow a spouse full access to their separate account under their plan.

Divorce and your IRA

QDROs do not apply to IRAs. IRAs are split according to the divorce or separation agreement, and the transfer must be a direct transfer from one spouse to the other spouse. This will also be a tax-free transfer incident to the divorce. However, it's a big mistake to take a withdrawal from the IRA and give those funds to the ex-spouse. That would be a taxable distribution to the IRA-owning spouse

costing thousands of dollars in unnecessary taxes, and sometimes penalties if done before age 59 & ½.

Ensuring your wishes are honored

Be sure to check the beneficiary forms on all your retirement and investment accounts as well as your life insurance policies. If your divorce agreement does not specify that your ex-spouse be named as beneficiary on your accounts, and you do not want your money to pass to him or her if you pass away— then you need to update your beneficiaries to reflect your wishes. You would be surprised to find out how often an ex-spouse is listed as beneficiary of an account, and that was not the wish of the account holder.

New rules in 2019

Finally, remember that now in 2019, the rules for alimony have changed. Alimony on new divorce

agreements entered into in 2019 and after is no longer tax-deductible for the payer and no longer taxable the spouse-recipient. Existing alimony agreements prior to 2019 are not affected by this new tax rule.

It is important to work with a team of knowledgeable professionals during divorce—including your lawyer, tax advisor and a financial planner who is experienced in this area. That way you can plan most appropriately for your personal situation.

Mike Dillon, CDC, RSSA® is an Investment Advisor Representative with 1st Financial Investment (winner of "2019 Best Financial Services" by Abington Journal readers) in Clarks Summit and an IRS Registered Tax preparer. He has over a decade of experience in financial services. He can be reached at (570) 585-6100 with any questions you may have.



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