

TIMES LEADER **MEDIA GROUP**

2018 LEGACY BUSINESS OF THE YEAR



Mark DeStefano

Dianne Montana

Lackawanna Living

Your quarterly guide to Real Estate Home Improvement & Decor
Friday, December 13, 2019

Let's Talk Local

- **Realty Network Group**
Experience Sells Homes
- Dwell Real Estate
- Community Spotlights

Inside this Edition

- **Holiday Gift Guide**
Are you ready?
- +
- **Holiday Fun & Games**



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\$348,900



CAREFREE CONDO AT LAKE WINOLA

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.

\$105,500



DISTINCTIVE COUNTRY HOME

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

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Exposed beams and large magnificent loft make this home truly special. 3 BR, 3 BA, lower level family rm, 2 car garage all on 1.8 acres. OGM transfer to buyer. Waiting for you to make your own.

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MOVE IN READY

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.

\$115,000



IN TOWN CONVENIENCE

Well constructed home offers 3 BR, stone fireplace in spacious LR, eat in kitchen, office, hardwood floors through out under carpeting, screened porch & shed in Tunkhannock Boro.

\$79,900



START PACKING

Affordable, updated & move in ready home features new roof, gutters, furnace and water heater. 3 bedrooms, 1 bath, 2 car garage and stainless steel appliance. Convenient to P & G.

\$108,000



LACKAWANNA TRAIL SCHOOLS

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



GREAT INVESTMENT

A historical quality building w/ a completely finished lower level offering 8 offices w/ shared common area including conference rooms, work station & break area. Located in the heart of town. Great investment property with positive cash flow.

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SECLUDED SETTING

This 4 BR ranch was recently updated and features spacious LR, modern kitchen, dining area, 4 BR, 2 BA, laundry area, front porch & rear deck. Nicely situated on 5.4 secluded acres.

\$185,000



MOTIVATED SELLER

1994 Raised Ranch home with 3 bedrooms, living room, dining room & partially finished basement and precast foundation. Freshly painted interior. All this on large lot in Tunkhannock Boro.

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LOTS OF POSSIBILITIES

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EXPERIENCE SELLS HOMES

Realty Network Group has been celebrating significant growth in 2019 and has, over the years, established itself as a top local real estate Brokerage firm serving several Northeastern Pennsylvania communities. The company serves the Greater Scranton area, including Lackawanna, Luzerne, Wyoming, Susquehanna, Wayne and Pike counties.

Over the past year, the company has increased its number of agents by 52%; they presently consist of thirty-eight REALTORS® (including nine Brokers). Its total sales are up 9%, year-over-year.*

Locally owned and operated, Realty Network Group is committed to both its clients and its network of real estate professionals. The firm, its principals, its staff and its agents are also entrenched in the community, supporting several initiatives in addition to brokering real estate transactions.

Realty Network Group is a real estate firm that lists and sells homes in NEPA. It boasts an experienced network of agents with a keen understanding of the local market and what it takes to successfully connect buyers and sellers. It provides clients with a recognized brand coupled with unparalleled customer service. In a virtual world, technology and responsiveness are key. In fact, the Realty Network Group website

has been recognized as the “Best Real Estate Website” by local newspaper readership for the past two years. “Homebuyers and sellers can count on the expertise available through our agents, some of the most experienced in the area,” emphasizes Dianne Montana, Principal Broker of Realty Network Group. “Our professionals are active listeners, who are equipped to bring both parties together at the closing table. It’s truly a joy to see when that happens for our clients.”

“For over a decade now, we’ve continued to leverage astute marketing tactics and a high level responsiveness for the benefit of our clients,” stated Mark DeStefano, CEO of Realty Network Group. “I believe we’re the top choice in our region for homebuyers and sellers alike. My family and I have been

privileged to conduct business and support our communities in Northeastern Pennsylvania for over 100 years.”

Connecting buyers and sellers over the years has paved the way for building relationships with so many of the company’s clients and has yielded a host of repeat business. Today, in a connected world with so much data at our fingertips, the real estate consumer in NEPA has so much additional insight into the properties for sale and the professionals who sell them. Despite being rife with accessible information, a consumer’s engagement of a real estate





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New Years Eve - Regular Business Hours
New Years Day - Brunch starting at 10
Kitchen closes at 8, Bar at 9



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6 reasons to use cash

TO PAY FOR HOLIDAY PURCHASES

Cash has fallen out of favor among consumers who find it easier to reach for a card in their wallets. Some shoppers may even wonder if people still carry cash when credit cards and debit cards have become so convenient and widely accepted? Actually, they do.



According to a recent study by LendEDU, 32 percent of 875 people surveyed preferred to use cash over cards for everyday purchases. Cash can be a smart choice for many purchases, including holiday spending. Here are six reasons why cash can be king once more.

1. Limits spending in a tangible way: A key benefit of using cash is that it presents a visual cue that spending should cease. If a shopper has set a \$200 limit for holiday gifts, when that \$200 in cash is gone, it's a surefire reminder that it is time to step away from the register and leave the store. It can be hard to view spending in real time when using credit or debit.
2. Bills are accepted everywhere. Unlike some credit cards, merchants will

not turn away cash. This is especially helpful when shopping at small businesses or pop-up markets that are popular during the holidays. Local artisans or other niche vendors may only take cash as well.

3. Prevent second-guess impulse buys: Parting with hard-earned cash directly can be a great motivator to keep that \$20 in your pocket instead of using it for a scratch-off lotto ticket or mall food court snack. Watching cash supplies dwindle may prevent shoppers from making unwise purchases.

4. Cash facilitates tipping. Cash is often best for tipping servers and delivery personnel. According to Kim Palmer, a credit card guru at NerdWallet, a popular financial advice site, recipients of tips prefer cash because they get it

immediately. A tip on a card may only be parceled out at the end of the week.

5. Losing cash doesn't affect credit. Although many people say carrying cash is riskier than sticking to credit, the financial expert Dave Ramsey says differently. While parting with lost cash can be a blow, the risk of identity theft, and sorting through canceling credit and debit cards when they go missing, can be an even bigger threat.
6. Cash may score deals. Paying in cash can be a great bargaining chip at retailers who may offer discounts or waive fees for cash purchases.

There's something to be said about paying in cash, especially during the holidays when sticking to budgets can be challenging.

'EXPERIENCE' from 4

professional adds significant value by carefully guiding parties through the sales process, which can be complex.

The real estate business is highly regulated and homebuyers and sellers can become overwhelmed by the documentation and compliance requirements associated with it. These feelings are perfectly normal. There's also the challenge of getting a home "market-ready." A great starting point and focus should be the curb appeal of one's home, but meeting with a Realty Network Group professional can ease many concerns about the sales process. Additionally, a savvy real estate agent can provide a seller with a wealth of valuable infor-

mation about staging a home so the property is most effectively showcased.

Realty Network Group takes a holistic approach to trends in this region. The company considers each client and situation as unique and therefore tailors its marketing efforts rather than simply applying a cookie-cutter approach. Their professionals provide their buyers and sellers with distinctive channels of exposure utilizing paid social media promotion, high-quality photography, drone and videography, in addition to other traditional forms of mixed media advertising.

Realty Network Group facilitates residential and commercial sales as well as lease transactions. Furthermore, the company's "team-like" approach from

its array of REALTORS® provides solutions when challenges occur during the real estate process and enables its clients to receive the care and responsiveness they have come to expect from this brand. The company prides itself on listening to its clients and designing a comprehensive plan while helping to establish realistic goals. Realty Network Group adheres to the highest standards of compliance in the industry. Most importantly, the company is steadfast in marketing what is typically a client's most valuable asset with a singular goal in mind - Connecting buyers and sellers.

** Greater Scranton Board of REALTORS® stats 2019*



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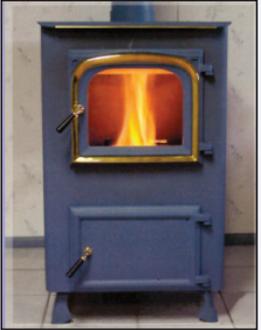
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A WARNING ABOUT HOME INSPECTORS

The home purchase can create in buyers a sense of wonder, joy and anxiety. They can get caught up in the excitement of what lies ahead, yet forget the responsibilities associated with homeownership. As real estate professionals we do our best to temper our clients' emotions, because a certain degree of level-headedness is most welcomed.



One way to look objectively at a home purchase is through the inspection phase. Inspections/Inspectors should be your ally after you've taken those first steps in acquiring a property. After your offer (price, terms and conditions) is accepted, you want to make sure you're able to move forward with the home purchase. As a buyer, electing various contingencies on the sales agreement, such as a home inspection, is vital to protecting yourself. You'll need the services of a home inspector, but not just any inspector. You want to hire one that's loyal to you!

There are many things to contemplate when seeking the services of reputable inspector, but we've highlighted these four to consider:

Look To Those You Trust For Some Direction

Our closest circle of friends can often provide us with guidance in many of life's choices. Perhaps you turned to your friends and family to find your REALTOR®? May we recommend you do the same in your quest for the right home inspector. Once you have a list

of possible candidates, search online reviews.

Seek out critiques on sites like Google, Yelp, Angie's List and the Better Business Bureau. This will help you gain a better understanding of who might be a fit for you and the home you purchased. You should also cross-reference this list to discover if those you're considering have membership in a professional association such as the American Society of Home Inspectors or the International Association of Certified Home Inspectors (InterNACHI).

As a rule of thumb and good practice, your agent can and should provide you with recommendations as well, at least three, who are experienced professionals in your market. Reputable REALTORS® want qualified inspectors because they want to protect their buyer and keep them informed.

Question Your Top Choices

You should evaluate potential inspectors just as you would in choosing your real estate professional. What level of experience do they have? Are they members of a professional association? Do they carry insurance? Are they licensed? Can they provide for you a sample of their work (in terms of a report)? Is this something they do full-time? It's important to dig a little and get a sense of the quality of work of the home inspector. Do your due diligence and ask if you can touch base with their recent past clients.

As a homebuyer, you should get a sense for how long they've been in business and maybe even how many inspections they've performed over the

Community Spotlight

CHAMBER HOSTS MEMBER WELCOME BREAKFAST

The Greater Scranton Chamber of Commerce recently hosted a Member Welcome Breakfast, during which Chamber members had the opportunity to learn about the various benefits of their membership and the services the Chamber provides to the community at large.



Submitted photo

From left, front row, are Christal Mutua, The Arc of Pennsylvania; David Kostiak, The University of Scranton; Megan Galko, Leukemia & Lymphoma Society; Chris Kelly, 1847Financial; and Stacie Amatangelo, Boyle Eye Specialists PC. Middle row: Mari Potis, director of membership and events, The Greater Scranton Chamber of Commerce; Nick Burruano, Servpro of Carbondale/Clarks Summit/Old Forge; Cathy Voyack, Cathy Voyack, Independent Beauty Consultant Mary Kay; Donna Arnold, La Voz Latina (The Latin Voice); Jen Hipps, The Arc of Pennsylvania; Kelly Ford, Hilton Scranton & Conference Center; Francene Vendetti, FirstLight Home Care; and Danielle Rohlay, Mount Airy Casino Resort. Second row, John Drake, Penn State Scranton; Chris DiNuzzo, JED Pool Tools; James Holdredge, New York Life; Robert Heyen, JED Pool Tools; Henry Matute, Penn State Scranton, Eugene Cunard, New York Life Ins. Co.; Jackie Lovallo, Leukemia and Lymphoma Society; Ryan McCloskey, Power Move Payment Solutions; Dolly Woody, Susan G. Komen Greater Pennsylvania; Michael Gallagher, Montage Mountain; Peter Tomasi, FirstLight Home Care; Bob Durkin, president, The Greater Scranton Chamber of Commerce; and Amanda Hanna, Mount Airy Casino Resort.



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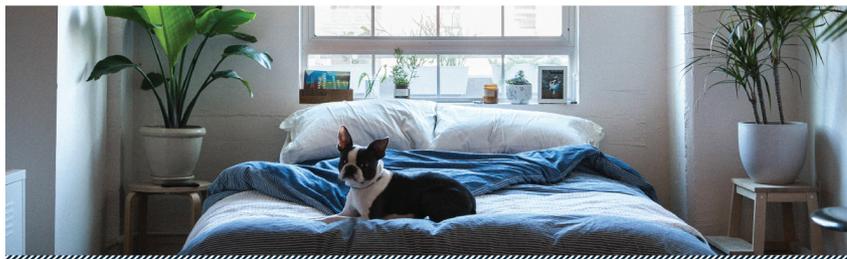
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HOW TO BE A FRUGAL HOLIDAY SHOPPER

The holiday season is a joyous but often expensive time of year.

The average American will spend \$700 on holiday gifts and other trimmings this year, totaling more than \$465 billion says the National Retail Federation. In a 2017 survey for CIBC, Canadians said they were planning to spend an average \$643 on gifts and another \$300 on decor and entertaining.



Such spending can compromise household budgets, making the post-holiday hangover that much more difficult.

- Establish a firm limit on gift amounts. The more the merrier is a popular sentiment during the holiday season, but spending more on a gift doesn't necessarily mean it will be better received. Many humorous, whimsical, practical, or even glamorous gifts can be had for \$30 or less.

- Combine financial resources. If there's a splurge in mind for a particular person on a list, find out if someone else is willing to serve as a co-gifter. For example, siblings can chip in for a gift for Mom or Dad if they have their sights set on something expensive.

- Consider a grab bag or secret gift exchange. Families or groups of friends can opt for a grab bag this year. In such arrangements, each person brings a gift worth no more than a

previously agreed on amount of money, and individuals take turns pulling gifts out of the bag. This is a great way to stay within budget and is a particularly helpful arrangement for big families.

- Shop all sales. Utilize sales to your best advantage to score deals on various items. Those who plan ahead can shop off-season to help stretch a budget over the course of the year rather than over one or two months.

- Include some homemade gifts. People with a talent for knitting or crocheting can create blankets or other gifts. Bakers can whip up tasty, edible treats. The holidays are a prime time to put your unique talents to use and turn them into beloved gifts.

The holidays certainly can be expensive, but people can rein in spending by acting frugally when gifting.

Happy Holidays!





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MAXIMIZE CREDIT CARD REWARDS WHEN HOLIDAY SHOPPING

Americans racked up an average of \$1,054 of debt during the 2018 holiday season.

Financially savvy individuals want to maximize the potential of their hard-earned money. For better or worse, the holiday season is a time when many people forgo their budgets in favor of finding the perfect gifts for their loved ones. Unfortunately, that can put well-meaning people in debt. But debt doesn't have to be a consequence of the holiday shopping season.

In its 2018 post-holiday debt survey, MagnifyMoney found Americans racked up an average of \$1,054 of debt that holiday season, a 5 percent increase over the previous year. Roughly half of the people surveyed felt they'd be able to pay off that debt in three months or less.

One way to spend wisely during the holiday season is to take advantage of some spending-related perks. Cash-back credit cards offer a rewards system that will repay a percentage of total expenditures on the card in cash. That "refund" can be cashed out, turned into gift cards, used for statement credits, and even put into a savings or investment account, depending on the card. Reward structures vary, with some cards offering a standard percentage on cash back on all purchases, and others offering higher percentages on certain categories each quarter. Some cards even have tiered rewards programs, while others offer sign-on bonuses that can put even more money in consumers'

pockets.

The Citi® Double Cash Card is one card to consider. Its earning structure enables shoppers to earn 1 percent back when purchases are made and another 1 percent when the bill is paid on time (at least the minimum due).

The Blue Cash Preferred® Card from American Express is an example of a tiered category card. The card offers 6 percent back on supermarkets, 3 percent on gas and transit and 1 percent on other purchases. Other cards, like the Discover it® Credit Card, will offer a flat rate of 1 percent in rewards on all purchases, and then 5 percent in quarterly rotating categories that the consumer activates. With categories such as Amazon and PayPal purchases, shoppers can maximize rewards while patronizing these popular retailers when holiday shopping.

According to CardRatings.com, a credit card comparison site, cash back credit card rewards are beneficial to



those who can pay off balances in full each billing cycle and not incur interest charges. But spending more than one can afford simply for the rewards is a poor practice; stick to a spending limit.

Earn a percentage back on holiday spending this year that can be saved and put to use next year. Resources like Credit Karma, Nerd Wallet and CardRatings can help consumers find the card that best fits their needs.

EXECUTIVE PROGRAM GRADUATES ANNOUNCED

Leadership Lackawanna announced its 2019 Executive Program graduates during a recent celebration at Arcaro and Genell, Old Forge. The Executive Program assists professionals in becoming more engaged in the community, broadens their social network and increases their overall knowledge of the Greater Scranton region.



Submitted photo

Community Spotlight

From left, first row, are Joshua Klonoski, First National Bank; Robert A. Lantka, II, Tobyhanna Army Depot; Loretta Daubert, Leadership In Action, LLC; Sandy Cameli, SAC Empowerment, LLC; Susan Troy Connors, Troy Mechanical, Inc.; Christine R. Ostroski, Penn State Scranton; and David B. Wintermute, Landmark Community Bank. Second row, Anthony F. Rusnak, Commonwealth Charter Academy; Patrick R. Murphy, Marywood University; Eric Jensen, The Honesdale National Bank; Andrew Plank, Blue Eagle Logistics, Inc.; Wayne Stump, Greater Scranton YMCA; Alicia Zazzera, Carbondale Housing Authority; and David Jadick, Tobyhanna Army Depot. Gregory Moran, Commonwealth Health; and James Sulivan, Marywood University; were also part of this year's class.



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 about our services and meet all of our friendly Dwell Agents!

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Allyson Jeffers,
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Stephanie Murphy,
Realtor



Kathy Casarin,
Certified Negotiation Expert



Jillian Kemmerer,
Realtor

HOW TO AVOID SHIPPING COSTS ON HOLIDAY GIFTS

Many shoppers conduct their holiday shopping at traditional brick-and-mortar stores as well as online retailers. Both have their share of advantages, including the ability to ship items directly home if there is a deal to be had.

Shipping can be quite the convenience, particularly for heavy items or if an item is currently out of stock in a store. The retailer can have it sent over from another location or their main warehouse. Shipping can save shoppers time and reduce their stress. However, as convenient as shipping gifts can be, the hefty cost of shipping gifts can eat away at holiday budgets.

A 2018 report from U.S. News and World Report found some shipping fees can range between \$5 and \$10 per package. Fortunately, in many cases, consumers can avoid shipping costs if they shop smart.

- Pay attention to suspended shipping costs. Many retailers will temporarily freeze shipping costs during certain periods. Shoppers can note these free shipping windows and order the bulk of their items then.

- Meet the minimum amount. Some

stores and online retailers will offer free shipping once shoppers reach a certain spending threshold.

For example, Chewy.com offers free shipping on purchases \$50 and over. By spending a little more, shoppers may actually end up saving money.

- Shop where shipping is always free. In order to attract business, certain online retailers, including Zappos, offer free shipping, while others offer free shipping in exchange for nominal membership fees.

- Explore in-store pickup. To capitalize on both online and in-store shopping, retailers will frequently offer free in-store pickup of items purchased online. Ship-to-store has become popular at stores like Target, Old Navy and Walmart.

- Shop as early as possible. Free shipping



deals often extend only to items shipped standard. Expedited or overnight shipping will still incur a fee. Therefore, shop early if your goal is cut shipping costs or avoid them entirely.

- Take advantage of Free Shipping Day. Free Shipping Day takes place each year when thousands of online stores offer free shipping with delivery before Christmas. In 2019, Free Shipping Day is Saturday, December 14.

Saving money on shipping is easy when consumers learn the ropes.

Community Spotlight

HERITAGE FAIR COMMITTEE RECOGNIZES O'MALLEY

The Lackawanna County Heritage Fair Committee presented a plaque to Lackawanna County Commissioner Patrick M. O'Malley in recognition of his support for and assistance with the inaugural event held this past spring at Montage Mountain. O'Malley was committed to organizing a fair as a revenue generator for the area and an opportunity to showcase a wide variety of food, fun and crafts for residents and visitors alike. Next year's event is slated for the end of May.



From left, are Commissioner Jerry Notarianni, Steve Alessi, Dom Perini, Tina Dolgash and Armand Olivetti, Lackawanna County Fair Board; Commissioner Patrick M. O'Malley, Curt Camoni and Mike Taluto, Lackawanna County Fair Board; and Commissioner Lauren A. Cummings.

Submitted photo

'INSPECTORS'

from 8

years.

Their insurance coverage is important should they make an error or oversight during the inspection. What qualifies as an oversight? Maximum liability for the inspector is often only the cost of the inspection. This is why it's important to understand what's written in his/her contract.

In Pennsylvania, an inspector doesn't have to be licensed, but he/she does have to be a member of one of the professional associations. Furthermore, you aren't considered "licensed" until you complete over 100 inspections. Some who aren't licensed may indeed lack sufficient training. On the other hand, there's no guarantee that someone who's licensed will do excellent work either.

A sample report can also give you insight into the inspector you're interviewing. It should be organized and clearly written. It should include photos, identify the problems, why those problem areas can be issues for the homebuyer and, in some cases, what should be done about those defects. The length of these reports can vary based upon the age of the home, its square footage, its condition, the number of systems in place, if it will include any ancillary inspections, etc., and they are typically twenty-five to fifty pages in length. They can act as a control for comparison on the home's condition post-inspection, prior to settlement. Something may have happened between inspection and closing and chances are a good report will provide the evidence you may be seeking.

The Inspection Itself

Again, the duration of a home inspection (like a report) can vary based upon those things mentioned above, but the vast majority take longer than two hours to complete. Make sure to ask the inspector for a play-by-play regarding what the inspection will entail so you're both on the same page. Ask them about how long the inspection will last.

Question them as to if you should be present the whole time and see what response they provide. Choose an inspector who wants you there the whole time, from the start of the inspection until its completion. If they say it's not necessary to even attend or attempt to dissuade you from coming altogether, it could be a red flag. Choose a picky inspector. Choose one who's open to listening to any concerns about the house that you're bringing to his/her attention prior to the inspection.

You'll also want to understand what the inspection will and won't cover. What can you expect from your home inspection? There might be components or areas of the home like the roof, pool or deck that won't be examined. The visual components/defects are usually the bulk of what is examined during the inspection process. If you need additional inquiries such as wood-destroying insect, radon, septic system, well testing, mold, etc., you need to check with the inspector to see if he/she can perform that testing and if so, what the extra fees would be.

Conflicts Of Interest

Your inspector shouldn't be offering their services for repairs of anything they flag on their report. This would be unethical and would clearly be a conflict of interest. He/She knows this. They are in the business of inspecting

homes, not repairing them. It's in your best interests to keep home repairs separate from the inspection process.

The home inspection phase of a real estate transaction can be nerve-racking, but it can serve the buyer well. If the inspector does his/her job accurately and thoroughly, the report can provide worthwhile information and aid the purchaser in planning for the future. This period of the transaction is limited, and therefore, time is of the essence. Your REALTOR® will direct you as you look to fulfill your commitments along the way.

In most cases, it's highly recommended that buyers employ various inspection contingencies on their sales agreement. With that comes selecting an experienced inspector(s) who will look out for your best interests (they work for you!) and is more than competent. You need only look to a 2018 undercover case study conducted by Consumers' Checkbook, where it created twenty-eight issues it thought any inspector should catch to raise concerns about your home inspection. Consumers' Checkbook was shocked and concerned as to what those inspectors missed in that study.

This is a field where experience matters. Review the property disclosure of the seller, but don't rest there. In virtually all situations, the seller isn't an inspector and neither are you. If you see something, say something - an extra pair of eyes never hurt. After you're present for the entire inspection, if you notice some problem area, which was discussed on site, is missing from the report, bring it up with your inspector and agent for clarification. An addendum to the report may need to be made in order to protect you moving forward.

Happy inspecting and good luck in your search for your dream home!

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HOW TO BE COMFORTABLE WHEN HOLIDAY SHOPPING



Shopping can be time-consuming come the holiday season. According to a Consumer Reports Holiday Shopping Poll, during the holiday season, the average American spends roughly 42 hours buying, wrapping and returning gifts.

Holiday shopping can be both physically and mentally tiring. But there's no reason why holiday shopping excursions cannot be comfortable.

- Keep weather in mind. The weather can affect where shoppers do their shopping. Select indoor malls or outlets and other retailers with overhead coverage to protect against the elements.
- Choose easy-flow stores. Stores that are easy to navigate and offer ample room for multiple people to shop simultaneously can feel more comfortable, even during the busy holiday season.
- Wear comfortable clothing. The rise

in luxury loungewear means shoppers can be comfortable and look good at the same time. Choose footwear that will not rub and cause blisters while offering ample arch support to prevent tired feet.

- Arrive well-fed. It's difficult to make shopping decisions on an empty stomach. Heading to stores satiated can improve productivity and help avoid fatigue or impulse food stops.
- Consider shopping small. Many small business owners go out of their way to provide a comfortable shopping experience, establishing rapport and solving problems for customers.

• Take breaks along the way. Recharge by resting from the shopping experience. Take a break by sitting down or periodically engage in activities that do not involve shopping or thinking about the holidays.

- Shop unencumbered. Leave unnecessary items at home so as not to be burdened down by coats, bags and other accessories. Utilize lockers at malls or coat checks. Skip bulky purses in lieu of small, easily toted options.

With these shopping comfort strategies in mind, holiday excursions can be that much more enjoyable.

Community Spotlight

CHAMBER HOSTS BUSINESS PROGRAM

SCRANTON — The Greater Scranton Chamber of Commerce recently hosted “Disney’s Approach to Business Excellence” at the Hilton Scranton and Conference Center. During this all-day event, participants learned to think differently by applying the Disney brand’s tried-and-true methods to their own organizations in the areas of leadership, employee engagement, and service.

The concepts covered in “Disney’s Approach to Business Excellence” included:

- Revealing the Power of a Leader’s Values and Vision
- Maintaining a Corporate Culture Created By Design
- Establishing Exceptional Quality Service
- Sustaining Customer Focus to Grow the Brand
- Creativity as a Competitive Advantage

“Disney’s Approach to Business Excellence provided attendees with excellent information that they can apply to their professional lives,” said Bob Durkin, president, The Greater Scranton Chamber of Commerce. “We are pleased to have been able to bring such an important training opportunity to our region and we look forward to seeing how our members apply lessons learned in their daily business practices.”



From left, first row, are Mary Malone, Greater Hazleton Chamber of Commerce; Lauren Scott, Greater Wilkes-Barre Chamber of Commerce; Sherry Frable, Marywood University; Brooke Caviston, Marywood University; Jill George, The Dime Bank; Lisa Cavage, The Dime Bank; Katie Kammerer Highmark Blue Cross; and Mari Potis, director of membership and events, The Greater Scranton Chamber of Commerce. Second row, Kimberlee Greenleaf, Entercom; Noelle Krempasky, Fidelity Bank; Steve Zayac, Entercom; Judy Comerford, Fidelity Bank; J.J. Gaughan, DePietro’s Pharmacy; Tom DePietro, DePietro’s Pharmacy; Bob Durkin, president, The Greater Scranton Chamber of Commerce; Mileise Sabbatini, NET Credit Union; Melissa Rushworth, Honesdale National Bank; Dawn Gronski, FNCB Bank; Richard Drust, FNCB Bank; Brian Simokaski, Prudential; Amy Seamon, Prudential; Colleen Kennedy-Lovecchio, Prudential; and Gina Suydam, Wyoming County Chamber of Commerce.

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SAVE TIME WHILE HOLIDAY SHOPPING

Tame some of the holiday bustle with tips to streamline shopping.

The weeks between Thanksgiving and New Year's Day are exciting, joyous and memorable. With so much to do during that period, holiday shoppers may feel pressed for time. However, savvy celebrants know there's plenty of time to spread holiday cheer and still find the perfect gift.

Establish where to buy

One way to save time during the holiday season is to decide in advance where to shop for holiday gifts. Some people are firm believers in shopping in one department store, while others hop between retailers to find the best deals. Others strictly stick to online shopping or go the gift card route. Choosing a strategy in advance and sticking to it can make shopping less time-consuming.

Create a wish list

Even if you do not plan to shop online, use popular online retail sites like Amazon to browse for popular items and save them to a wish list. Then, with list in hand (either digitally or on paper), purchase items at local brick-and-mortar stores.

Compare prices and get alerts

With sites like PriceGrabber, Google Shopping, Shopzilla, and PricePinx, it's easier than ever to compare prices at various retailers without having to make the trek to each and every one. Price alerts

can let you know when an item goes on sale so you can grab it quickly.

Set up loyalty accounts

Create a separate email account strictly for retailer promotions and loyalty clubs. This way all sale information and coupon codes are sent to a single email address.

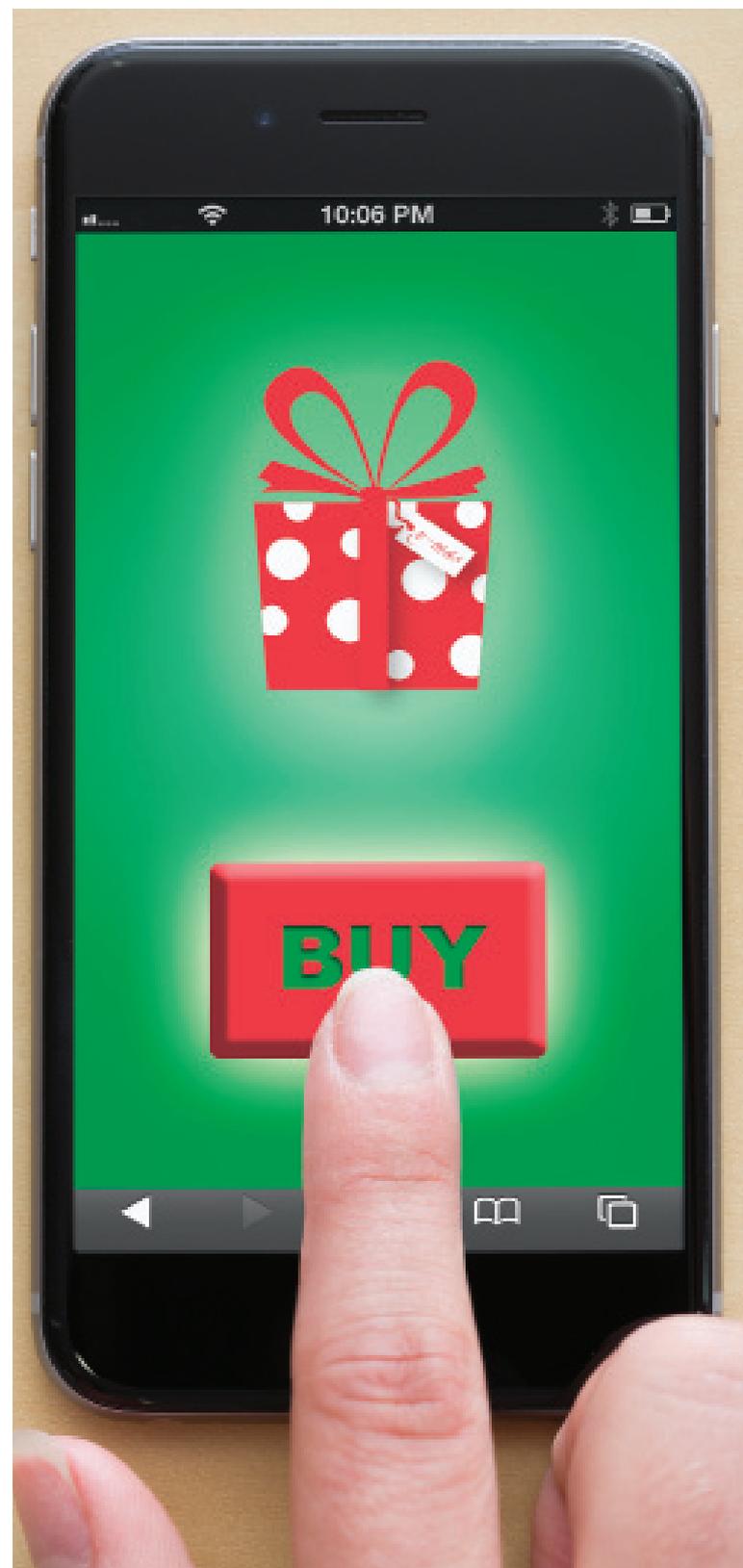
Ship directly

Instead of having items shipped to your home and then repackaging them for out-of-town relatives and friends, have them shipped directly to their final destination. Weigh the costs of having the merchant wrap the presents if you feel it's necessary.

Think about bulk gifts

Figure out one or two gifts that would be fitting for many people on your list and then buy them in bulk. Assembling gift baskets of bulk items can save time, as putting the baskets together will become second nature after one or two baskets.

Save time and money with some smart holiday shopping strategies.



Community Spotlight

SCRANTON YP HOSTS 'BIZ CRAWL'

Scranton YP, the young professionals program of The Greater Scranton Chamber of Commerce, recently hosted its inaugural "Biz Crawl," which brought participants to a variety of downtown Scranton-based businesses for added networking opportunities.



From left, first row, are Rob Duliba, Greater Scranton YMCA; Lexie Langan, Milnes Companies; Rebecca Farrell, Simplex Industries; Brianna Florovito, The Greater Scranton Chamber of Commerce; and Kat Sokirka, Scranton/Wilkes-Barre RailRiders. Second row, Meghan Burns, Greater Scranton YMCA; Rob Glycenfer, Mass Mutual Eastern PA; Dorothy Grill, PA Career-Link; Laurel Radzieski, Lackawanna College; Lisa Kenny, The Greater Scranton Chamber of Commerce; Ewardjoa Dawson, FedEx Ground; Mari Potis, The Greater Scranton Chamber of Commerce; Todd Pousley, NeighborWorks NEPA; Joe Tucciarone, Scranton/Wilkes-Barre RailRiders; and Mike Magistro, Slocum Law Firm.

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THIS YEAR'S HOT HOLIDAY GIFTS

The holiday season is synonymous with many things, including exchanging gifts with friends and loved ones. Each year, certain items prove more trendy than others. Get the scoop on the gear and gadgets that are bound to be on the top of wish lists this year.

Amazon Echo Show 5

This is the latest incarnation of the Echo Show at a more affordable price point than past incarnations. The screen is a smart display and enables users to make video calls, play games, watch videos, check the weather, and control smart home devices. A new privacy feature allows users to turn off the camera and microphone when the device isn't in use. Battery pack case

There's no need to waste time sitting by the phone charger waiting for popular iPhones to revive their batteries with a battery pack case. A charging case provides extra talk time or video streaming and fits comfortably on various models.

VicTsing Wireless Shower Speaker

Whether a friend or loved one is

practicing for a night out at karaoke or enjoys getting pumped up in the morning with upbeat tunes, a waterproof shower speaker is a hot gift. It can stream music or bluetooth over calls from a phone.

Fitbit fitness tracker

A Fitbit product is certain to be a winner for fitness enthusiasts. The Fitbit Charge HR Wireless Activity Wristband is an affordable option capable of tracking workouts. It also can sync with a phone and is water-resistant.

Blink XT Home Security Camera

People with security on their minds, including those who want to keep tabs on their homes while they're at work or on vacation, may cherish this security camera. The newest version is

weatherproof and has cloud storage. Motion detection will set off an alert on a person's phone or tablet in real time.

Tile Trackers

Handy Tile gadgets connect to keys, bags and other belongings that frequently go missing. Simply connect to the app and the device will ring, identifying the location. The upgraded version covers 200 feet and has a louder volume.

iRobot Braava Robot Mop

This powerful robot will mop and sweep tile and hardwood floors. Pair it with the traditional iRobot vacuum and an entire house can be cleaned without lifting a finger.

These are just a handful of the items that will be coveted this holiday season.

Community Spotlight

CHAMBER HOSTS BUSINESS CARD EXCHANGE

The Greater Scranton Chamber of Commerce recently hosted a Business Card Exchange at the Pennsylvania Anthracite Heritage Museum.



Submitted photo

From left are Bill Rinaldi, Vivian Cleveland, Roseann Martinetti; Jackie Schulte, board president, Pennsylvania Anthracite Heritage Museum; Kathleen Donohue, Bode Morin, site administrator, Pennsylvania Anthracite Heritage Museum; Mari Potis, director of membership and events, The Greater Scranton Chamber of Commerce; Mark Barbernitz; Diane Donohue; Mary Teresa Montoro, Ken Lee and Mary Kuna.

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KEEP SAFETY IN MIND WHEN GIFTING TOYS

Few people garner as much delight from opening holiday gifts as young children. The holiday season is a wonder to behold, culminating with brightly wrapped presents just waiting to be revealed.

For parents, grandparents, aunts, uncles, and friends, nothing is more memorable than watching the pure joy on a child's face when he or she opens a holiday gift. As a result, well-meaning gift-givers sometimes forget to consider safety when seeking out toys and games for kids.

The U.S. Consumer Product Safety Commission says there were more than 250,000 toy-related injuries treated in American hospital emergency departments in 2017. Most of these injuries were attributed to nonmotorized scooters, toy balls and toy vehicles. However, any toy that is not age-appropriate has the potential to cause harm. That is why the organization Prevent Blindness America, which spearheaded the campaign to make December Safe Toys and Gifts Month, advises caution when gifting youngsters.

The following are some guidelines when gifting young kids, courtesy of PBA, the CPSC and Kids Health® by Nemours.

- Always read labels to see if the toy is



right for a child's age. Don't buy a toy that is too mature for a child even if you think it would be a big hit.

- Consider a gift recipient's temperament and behavior before purchasing a toy. While one child may be mature enough to handle a toy, another of the same age may not be ready for it.
- Recognize choking hazards in toys, which may include marbles, small balls and uninflated balloons. Button batteries, which come in many electronics, can be a choking hazard and cause damage to intestines if swallowed.
- Toys with strings and straps can strangle young children and should be avoided.
- Inspect all toys for sharp edges or points. Even stuffed animals with internal wires can stab, cut or shock.
- Avoid toys that have parts that fly off, as they can injure

the eyes or other parts of the body.

- Look for nontoxic labels on toys, including crayons, markers and other art supplies.
- Toys made of fabric should be labeled as flame-resistant or flame-retardant.
- Painted toys must use lead-free paint.
- Look for the American Society for Testing and Materials (ASTM) label, which signifies that the toy has passed the group's safety inspection standards.
- Monitor toy usage during play, and frequently examine toys to see if wear and tear has made them into hazards.

The holiday season is an exciting time for children eager to play with new toys and games. Ensuring those gifts are safe can make for a healthy giving season.

Community Spotlight

U OF S STUDENTS DONATE FOOD BASKETS

University of Scranton students, faculty and staff donated 200 food baskets for area families in need through its annual Thanksgiving Food Drive organized by the university's Center for Service and Social Justice. More than 80 students, including 45 members of Scranton's sacrosse team, volunteered to prepare and distribute the food baskets to families at the Valley View Housing Development in South Scranton.



From left, are John Garvey, a history major from Marlton, New Jersey; Kaitlyn Franceschelli, an undeclared major from Spring Brook Township; Marino Angeloni, a counseling and human services major from Jessup; Avianna Carilli, a physiology major from Scott Township; Sarah Brown, an occupational therapy major from Scranton; and Maeve Seymour, a nursing major from Clarks Summit.

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VARIOUS WAYS TO LET MUSIC LOVERS EXPERIENCE MUSIC

Music inspires devoted fans across the globe. Whether a music lover can't wait to rock out to a favorite band, settle in for a classical concert or visit a favorite opera house, he or she no doubt enjoys some form of music every day.

Come the holiday season, shoppers with music lovers on their list can stoke their loved ones' passions for music by giving them a music experience they'll remember for a lifetime.

Concert tickets

Perhaps nothing appeals to music lovers more than seeing a favorite performer in person. Ask your loved one's parents, siblings or significant others which artist or artists they listen to the most and then look to see if they're on tour. Summer tends to be a popular season for outdoor concerts, while winter beckons many performers indoors for concerts in more intimate settings. If a loved one likes a particular style of music instead of a given performer, then tickets to a festival where many acts perform on various stages can make for the perfect gift.



Lessons

Lessons make a great gift for music fans who love singing along or playing air guitar with their favorite acts. Local musicians and/or school music teachers often supplement their incomes by offering lessons on various instruments, from piano to guitar to drums to violin. Aspiring singers can benefit from working with a local voice coach.

A night out

A live music experience is not limited to arenas, amphitheaters or other large scale venues. Many local restaurants host live music nights featuring local musicians, while others may host open mic nights that can help aspiring musicians get their music out there

while overcoming any nerves they may have about performing in front of a crowd. Of course, few music lovers can resist belting out their favorite performers' songs at a karaoke joint. Research local karaoke bars and invite some of your loved one's friends for a memorable night out on the town.

Old school gear

Many music devotees insist that the best way to experience recorded music is on vinyl. While music fans over 40 might know how to spin the black circle, younger fans might have no such familiarity. A turntable and some vinyl records can open young music lovers' eyes to a piece of musical history, which might just be music to their ears.

VOLUNTEERS BEAUTIFUL BROADWAY STREET TRAILHEAD

SCRANTON — Several local volunteers representing The AZEK Company took to the Lackawanna River Heritage Trail recently to beautify the popular Broadway Street Trailhead.

As part of their efforts to adopt a section of the Lackawanna River Heritage Trail, running from Broadway Street through Elm Street in Scranton, AZEK employees put their gloves on and got to work transforming the Broadway Street Trailhead. More than an estimated 120,000 residents and visitors pass through this trailhead annually.

When volunteers first visited the site, they noticed overgrown flowerbeds and an unkempt landscape, but quickly saw the potential in such a heavily utilized section of the trail system. They enlisted the expertise of local landscaping professional,



Submitted photo

Volunteers from The AZEK Company gather alongside their transformation of the Broadway Street Trailhead in Scranton. From left, are Edward Yasinskas; Chris Cantner, landscaper; Greg Ewasko; Tressa Schwartz and James Leidel.

See 'TRAILHEAD' | 28

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'TRAILHEAD' from 27

Chris Cantner, owner of Commercial Lawn and Landscape Maintenance, Inc.

Cantner and the AZEK employees donated flowers, shrubbery, mulch and materials to transform the aesthetics of the trailhead into a place fit for trail-users and local families to gather. The team cleared out the overgrowth and debris, cut the grass and trimmed the surrounding trees and shrubs before marking out the footprint of two, kidney-shaped new flowerbeds.

After laying new plastic edging into place, the volunteers planted mums and greenery that help to highlight the newly cleared area, before adding in the mulch and final touches. Officials from Lackawanna Heritage Valley, who oversee the Lackawanna River Heritage Trail, are thankful for groups like AZEK who pitch in to help maintain this public recreational asset.

Community Spotlight

JOHN MITCHELL DAY CELEBRATED

John Mitchell Day Ceremony and Man of the Year was held at the Cathedral Cemetery. Mitchell was the labor leader who fought for an eight-hour work day, minimum wage, and safety standards in the mines, which were all parts of the agreement which ended the Great Anthracite Strike of 1902. The AOH Hook O'Malley Division 4 has been celebrating John Mitchell Day for the past 15 years. Kevin Shaughnessy, AOH member and union brother, was awarded Man of the Year for his past dedication to the union and his community. From left, are Jay Schectman, Bernie McGurl, AOH Hook O'Malley 4th Division Man of the Year, Patrick O'Malley, President of Hook O'Malley Ancient Order of Hibernians, Kevin Shaughnessy, 2019 Recipient of the Mitchell Man of the Year Award, and Keith Oleski.



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Community Spotlight

CHAMBER HOLDS MEET UP FOR LUNCH EVENT

The Greater Scranton Chamber of Commerce recently held a Meet Up for Lunch event at the Ronald McDonald House of Scranton. The Chamber's Meet Up for Lunch events are small-group networking opportunities, where members can interact closely during a lunch at a Chamber member location.



Submitted photo

From left, first row, are Bridget Slagan, Ronald McDonald House of Scranton; Henry Matute, Penn State Scranton; Peter Tomasi, FirstLight Home Care; Liz Turner, Olyphant Self Storage; Laurie Stephens, About Design - Powered by Boundless; Cathy Voyack, Independent Beauty Consultant Mary Kay; Ryan McCloskey, Power Move Payment Solutions; Mari Potis, The Greater Scranton Chamber of Commerce; and Emily Noble, Ronald McDonald House of Scranton. Second row, Nick Burruano, SERVPRO; Robin McArdle, Making Music Matter for Kids; Lauren Beppler, NET Credit Union; Christal Mutua, The Arc of PA; Sharon Krawetz, Leading Edge Success Academy; Dominick Mitchell, The Greater Scranton Chamber of Commerce; Dee Desai, Hilton Scranton & Conference Center; Megan Galko, Leukemia and Lymphoma Society; and Rich Bradshaw, Ronald McDonald House of Scranton.

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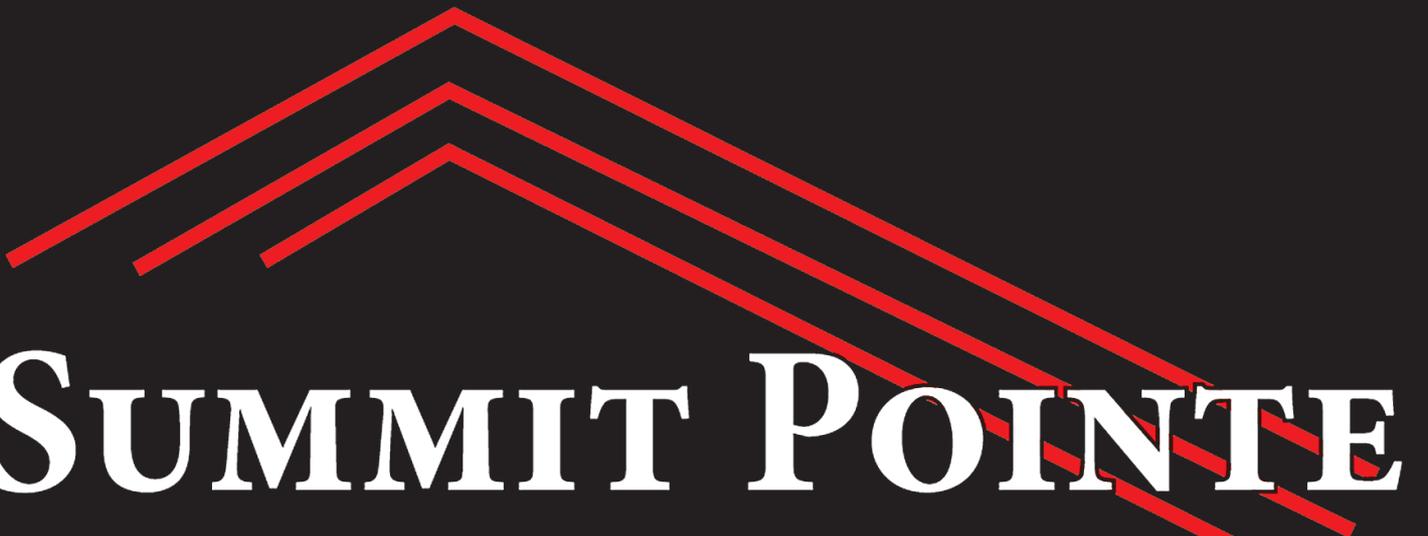
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