

Covington Corner

20 Moffat Drive, Covington Twp, PA 18444 Covingtontwp.org
Volume 38 September 2013

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Community Fun Day



Saturday, September 7th

The annual end of the summer Community Fun Day is scheduled for Saturday, September 7th beginning with a variety of old fashioned games and races scheduled from 5-7pm.

The event will culminate with a free concert sponsored by the enjoyable and hilarious Airport Pickers Band from 6-9pm. We can assure you if you hear this talented band, you will enjoy them! Hotdogs, hamburgers, and drinks will be available at minimal prices. Spend an evening at the Moffat Estate, enjoy the music, conversations with your neighbors, and a beautiful end of the summer sunset. It doesn't get any better!

This event is sponsored by the Board of Supervisors and is under the direction of Supervisor Marlene Beavers.



The Board of Supervisors encourages residents of Covington Township to enjoy the many benefits of the Moffat Estate. While the children are using the playgrounds, slides, swings, walking trails, and fishing pond, you may be able to relax on one of the many donated benches and simply admire the scenery and enjoy a much needed break!

If you are spending time at the park we would appreciate it if you and your family would make a special effort to keep the park clean by placing trash in the receptacles.

Also, please keep in mind, while you are at the park, **ALL** dogs or other pets **must** be on a leash & pet droppings should be picked up and deposited in the receptacles.

Larger groups can reserve the pavilion by contacting Marlene Beavers at (570)842-7580 or for information, the office at (570)842-0457.

From Your Supervisors

Continued on page 3

Annual Fishing Derby at Moffat Pond is Postponed!



As a result of a change with the Fish & Game regulations, the annual fishing derby is being postponed until the spring. More information will be forthcoming in the spring newsletter.

Covington Township at your Service

Board of Supervisors (570) 842-8336~David J. Petrosky,
Chairman (Regular Meeting 7 pm ~ 1st Tues. of month, Work
Session 7 pm ~ last Tues. of month Moffat Estate)

Building Inspector (570) 842-4607 ~ David Lamm
(by appointment)

Department of Public Works (570) 842-8356 ~
Thomas M. Yerke, Director

District Magistrate (570) 842-2111 ~ John Mercuri,
Esquire

Fire Department (570) 842-4130 ~ Brad Jones, Fire Chief

Main Office (570) 842-8336 ~ Kate Tierney, Secretary
(9 am-4pm Monday - Friday, Moffat Estate)

Pavilion Rental (570) 842-7580 ~ Marlene Beavers

Planning Commission (570) 842-6548 ~ Denise Hokien,
Secretary (Work Session 7 pm ~ 1st Wed. of month, Regular
Meeting 7 pm ~ 3rd Wed. of month, Moffat Estate)

Police Department (570) 842-6400 ~ Bernie Klocko, Chief

Real Estate Tax Collection (570) 842-8336
~ Kate Tierney (Tues. 9 am-12 & 1 -3 pm; Wed. & Thurs.
9 -11am or by appointment)

Recreation Committee (570) 842-8336 (Meeting 3rd
Thurs. of month ~ 7 pm Moffat Estate)

Sewage Enforcement Officer (570) 842-9333 ~
George VanBrunt

Sewer Authority Office Manager (570) 842-0757
~ Ann Bentler (10 am - 6 pm Mon. - Fri.
Meetings ~ 2nd Tues. of month 7 pm)

Township Engineer (570) 842-4310 ~ Marylou Butler,
Engineering Surveying Consultants & Design, Inc.

Wage Tax & Local Service Tax Collector
866-701-7206 ~ Berkheimer Assoc.

Zoning Office & Zoning Hearing Board

Secretary (570) 842-0457 ~ Melinda Thomas, (9:30 am-
2:30 pm Mon. - Fri. Moffat Estate)

Zoning Officer (570) 842-0457 ~William J. Wright (9am-
12pm, Mon.-Fri. or by appt. Moffat Estate)

North Pocono Public Library



The North Pocono Public Library, located at 1315 Church St., is open from Monday - Thursday 9am - 7pm & Friday - Saturday 9am -5pm. We have Wi-Fi, laptops available for checkout use in the library (ID & library card required), printing & fax services, a study room, children's area featuring our Reading Tree, teen area & comfortable seating areas.

LIBRARY EVENTS

Two adult book clubs - come in for information
Adult Mexican train domino group meets Tuesdays at 12:30pm
Adult bridge group plays every Friday at 12:30 pm.
Preschool story hours every Tuesday at 11 am
Family Movie Night, the last Friday of the month at 7 pm
Lap Sit Story Time every Friday at 10 am for ages 2 and under
Monthly Science Saturdays at 11 AM.
Computer classes in September- come in for the schedule

Closed on Sept. 2nd (Labor Day), Oct. 14th (Columbus Day)
& Nov. 11th (Veterans' Day).

BOOK SALE

Sept. 13th -14th, 9am-5pm in the Library Community Room
Donations are being accepted but certain items like text books,
encyclopedias, condensed books or books that are old, musty or
damaged cannot be accepted.

2nd ANNUAL CRAFT SHOW

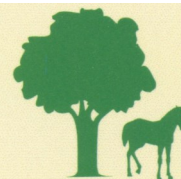
September 28th from 10:30am - 4pm
at the North Pocono Middle School

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From Your Supervisors

Continued from page 1

Other news:

During the latter part of the month of June, several members of the supervisors inspected the township roads for the purpose of making decisions relative to summer paving and maintenance projects.

Township Police services at Eagle Lake were approved at the same rate as last year. NOTE: Eagle Lake police services are contracted.

Also at the June meeting, the Board discussed the application for renewal of the air quality permit for Eureka Stone Quarry. The township secretary was instructed to contact DEP listing township concerns related to the quarry operations.

At the July meeting a resident of Big Bass Lake expressed concerns regarding storm water management on Lot 5 in the Industrial Park. The supervisors took her comments under advisement.

It was reported that the sign placement project is about 70% complete and hopefully will be finished by fall.

The Board expressed appreciation to Gabe Ramos and other scouts for the fine work accomplished on the trail system behind the Senior Center. The walking trail has been refurbished with gravel and several benches. It is free to all residents.

Bids for the sale of the township Humvee were opened at the August meeting. The bid was awarded to a representative of Camelback Ski area for approximately \$22,000.

The township plans to hold a hearing on an ordinance being developed to crack down on businesses that discharge wastewater and grease into the sewer system.

At the August meeting, the supervisors agreed to purchase speed bumps for the Moffat Estate and pay off \$250,000 in debt on the pavilion. They also authorized the township engineer to look into the construction of a new salt shed on township property.



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A Reminder....

Ten digit dialing (area code + 7 digit number) within our area will begin September 21st. This will include fax machines, internet dial up modems, alarm & security systems, speed dialing, & call forwarding. Customers can get information on the dialing changes and the new 570 area code by calling Verizon at 1-800-Verizon.

Pleasure in the task puts perfection in the work.
Aristotle (563-483BC) Greece

COVINGTON TOWNSHIP CHARITY FIREWOOD PROGRAM

For those individuals who are having difficult financial times during the heating season, Bob Morgan, a Covington resident would like to help. Call Bob at (570) 842-1534 if you have any firewood, logs, or related items (chainsaws, wedges, etc.) which could be picked up and redistributed to those who are in need. Bob has been involved in providing firewood to needy families for a number of years at no charge. No monetary donations will be accepted.


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September 2013 *Fall*

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 LaFesta Italiana Scranton 11am-10pm	2 Labor Day LaFesta Italiana Scranton 11am-9pm	3 Board of Supervisors Regular Meeting 7pm	4 Planning Commission Work Session Meeting 7pm	5 The First Continental Congress assembled in Philadelphia (1774)	6 Cal Ripken Jr. broke Lou Gehrig's baseball iron man record by playing in his 2,131st game -1995	7 Recycling 9-11am Community Fun Day! 5-9pm
8 Grandparents Day	9  First Day of School for North Pocono	10 Sewer Authority Meeting 7pm	11 Patriot Day 9/11/01 Remembrance	12 Future President John F. Kennedy married Jacqueline Bouvier (1953)	13 NP Public Library Book Sale 9am-5pm	14 NP Public Library Book Sale 9am-5pm
15 The US Department of State was officially established (1789)	16 Mayflower sails from England to the New World, to escape religious persecution (1620)	17 Citizenship Day	18 Planning Commission Regular Meeting 7pm	19 Recreation Committee Meeting 7pm	20 President Chester Arthur was inaugurated after the assassination of James Garfield (1881)	21 Recycling 9-11am
22 First Day of Autumn	23 The planet Neptune is first discovered by German astronomer Johann Gottfried Galle (1846)	24 Board of Supervisors Work Session Meeting 7pm	25 Yosemite National Park established (1890)	26 The U.S. Postal Service was founded (1789)	27 U.S. Army and Marine troops liberate Seoul, South Korea (1950)	28 St. Eulalia's Murder Mystery Dinner 6pm-10pm *adult event* CALL 842-7656 to RSVP
29 Congress votes to create a U.S. army (1789)	30 Rayon is patented. (1902)	Cross Road Assembly of God is hosting a program from September 6th-8th at 7pm. Call (570)842-1452 for more information.				

Lackawanna College Environmental Education Center



The new Lackawanna College Environmental Education Center located on MacKenzie Road in Covington Township was officially opened on August 12, 2013.

The two hundred (200) acre parcel and new building will be used as part of Lackawanna Colleges Environmental Program and it will also be made available to various high school groups throughout Lackawanna County.


Additional information on the center can be obtained by calling Lackawanna College Environmental Center at (570) 842-1506 or their website www.lackawanna.edu/environmentalinstitute.

Labor Day Trivia

1. When was the first Labor Day parade held in the United States?
2. What United States President signed the bill making Labor Day a National Holiday?
3. Name the act that made minimum wage \$0.25 per hour and a maximum of 44 hours in a workweek in 1938.
4. What act in 1962 provided time and a half pay for days worked over eight hours or weeks worked over 40 hours?
5. If you have a phobia about working, what do you suffer from?
6. One main reason that many people work is because they do not actually suffer from peniaphobia. What's peniaphobia?

Answers can be found on page 9.



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Board of Supervisors Regular Meeting 7pm	2 Planning Commission Work Session Meeting 7pm	3 Frank Robinson becomes major leagues baseball's first black manager for the Cleveland Indians. (1974)	4 Battle of Germantown occurred during the American Revolution (1777)	5 Recycling 9-11am
6 Thomas Edison showed the 1st motion picture (1889)	7 US forces invaded North Korea (1950)	8 Sewer Authority Meeting 7pm Zoning Hearing Board Quarterly Meeting 7pm	9 The Washington Monument, designed by Robert Mills, opens to the public (1888)	10 The U.S. Naval Academy is founded at Annapolis, Md (1845)	11 Space Shuttle Challenger astronaut Kathryn Sullivan became the first American woman to walk in space. (1984)	12 The very first Oktoberfest is held in Munich, Bavaria, Germany (1810)
13 George Washington laid the foundation stone for the White House (1792)	14 Columbus Day NPSD closed	15 "I Love Lucy" premiered on television. (1951)	16 Planning Commission Regular Meeting 7pm	17 Recreation Committee Meeting 7pm	18 The United States took possession of Puerto Rico from Spain (1898)	19 Recycling 9-11am Sweetest Day
20 Baseball's first 'colored World Series' is held in Kansas City, MO (1924)	21 Thomas Edison invented the incandescent electric lamp. (1879)	22 Baltimore & Washington run out of coffins during the "Spanish Influenza" epidemic (1918)	23 Occupation of Germany ended (1954)	24 The United Nations came into existence. (1945) United Nations Day	25 President Eisenhower conducts the first televised Cabinet meeting (1954)	26 The Erie Canal opens, connecting Lake Erie to the Hudson River. (1825)
27 D. B. Downing, inventor, is awarded a patent for the street letter (mail) box (1891)	28 France presented the U.S. with the statute of Liberty. (1886)	29 Board of Supervisors Work Session Meeting 7pm	30 "Superstorm" Sandy hits East Coast (2012)	31 Happy Halloween		



Halloween History



Halloween has its origins in the ancient Celtic festival known as Samhain pronounced "sah-win". The festival of Samhain is a celebration of the end of the harvest season in Gaelic culture. Samhain was a time used by the ancient pagans to take stock of supplies and prepare for winter. The festival would frequently involve bonfires. It is believed that the fires attracted insects to the area which attracted bats to the area.

The word Halloween is a shortening of All Hallows' Evening also known as Hallowe'en or All Hallows' Eve. Traditional activities include trick-or-treating, bonfires, costume parties, visiting "haunted houses" and carving jack-o-lanterns. Irish and Scottish immigrants carried versions of the tradition to North America in the nineteenth century.

Part of the history of Halloween is Halloween costumes. The practice of dressing up in costumes and begging door to door for treats on holidays goes back to the Middle Ages. Trick-or-treating resembles the late medieval practice of "souling," when poor folk would go door to door on Hallowmas (November 1), receiving food in return for prayers for the dead on All Souls Day (November 2). It originated in Ireland and Britain, although similar practices for the souls of the dead were found as far south as Italy.

The more completely we give of ourselves, the more completely the world gives back to us.
~ Buddha (563-483 BC) India

"Far and away the best prize that life offers is the chance to work hard at work worth doing."
~ Theodore Roosevelt (1858-1919) USA

JOHN J. BROSTOSKI, JR.

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November 2013



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2 Recycling 9-11am
3 Daylight Savings Time Ends 	4 Abraham Lincoln married Mary Todd (1842)	5 Election Day Board of Supervisors Regular Meeting 7pm	6 Planning Commission Work Meeting 7pm	7 Jeanette Rankin of Montana became the first woman member of Congress (1916)	8 Montana became the 41st State (1889)	9 Giant Pandas are discovered in China (1927)
10 The United States Marine Corps was created. (1775)	11 Veteran's Day  NPSD closed	12 Sewer Authority Meeting 7pm	13 The minimum draft age was lowered from 21 to 18 (1942)	14 The first streetcar went into operation (1832)	15 The Continental Congress approves the Articles of Confederation. (1777)	16 Recycling 9-11am
17 Richard Nixon makes his famous "I am not a crook" speech concerning Watergate (1973)	18 The Battle of the Somme ended during World War I (1916)	19 Abraham Lincoln delivered the Gettysburg Address. (1863)	20 Planning Commission Regular Meeting 7pm	21 Recreation Committee Meeting 7pm	22 President John F. Kennedy is assassinated in Dallas, Texas.	23 Battle of Chattanooga began during the Civil War (1863)
24 Lee Harvey Oswald was shot by Jack Ruby (1963)	25 President John F. Kennedy is buried at Arlington National Cemetery (1963)	26 Board of Supervisors Work Session 7pm	27 NPSD early dismissal for Thanksgiving break	28  NPSD closed	29 NASA launches a chimpanzee named Enos into Earth orbit (1961) NPSD closed	30 President Truman declares that the United States will use the A-bomb to get peace in Korea (1950)



What causes leaves to change colors?

In autumn, the days get shorter and the temperatures get cooler. The sun doesn't warm the leaves as directly or intensely as it did during spring and summer. In these shorter, cooler days, the process of making food within the leaves ceases. As this occurs, the leaves use the food they've stored throughout the summer. This causes the leaves' green pigment to become less dominant, and gives other colors an opportunity to be displayed.

Weather affects both the leaves' color intensity and its duration. Ideal conditions for spectacular coloring are a warm, dry summer followed by a rainy autumn. In autumn, warm, sunny days with cool nights trigger brilliant color formation. An early frost lessens the intensity of red. Rainy or overcast days intensify the brilliancy of color. A cool, clear day is always best for viewing.

~excerpt from farmersalmanac.com



Thanksgiving

The Pilgrims set ground at Plymouth Rock on December 11, 1620. Their first winter was devastating. At the beginning of the following fall, they had lost 46 of the original 102 who sailed on the Mayflower, but the harvest of 1621 was a bountiful one. The remaining colonists decided to celebrate with a feast including 91 natives who had helped the Pilgrims survive their first year. It is believed that the Pilgrims would not have made it through the year without the help of the natives. The feast was more of a traditional English harvest festival than a true "thanksgiving" observance. It lasted three days.

It was not certain that wild turkey was part of the feast. However, it is certain that they had venison. (The term turkey was used by the pilgrims to mean any sort of wild fowl.) It is also unlikely that the first feast included pumpkin pie and since the supply of flour was depleted, there was no bread or pastries. But the feast did include fish, berries, lobsters, dry fruit, venison, and plums.

Enjoy your Thanksgiving dinner and take a moment to remember the hardships of our first settlers.

An Interesting Analysis of Children Present & Past

Do our children exhibit worse behavior today than they did in past generations? Are they more likely to be disrespectful, discourteous, undisciplined know it alls or were yesteryears children much the same as they are today?

Lets see what history tells us.....

~ *“The children now love luxury. They have bad manners, contempt for authority, they show disrespect to their elders.... They no longer rise when elders enter the room. They contradict their parents, chatter before company, gobble up dainties at the table, cross their legs, and are tyrants over their teachers.” ~Socrates, 5th century BC*

~ *“What is happening to our young people? They disrespect their elders, they disobey their parents. They ignore the law. They riot in the streets inflamed with wild notions. Their morals are decaying. What is to be come of them?” ~ Plato, 5th century BC*

~ *“The world is passing through troublous times. The young people of today think of nothing but themselves. They have no reverence for parents or old age. They are impatient of all restraint. They talk as if they knew everything, and what passes for wisdom with us is foolishness with them. As for the girls, they are forward, immodest and unladylike in speech, behavior and dress.” ~ Peter the Hermit, 13th century AD*

~ *“I see no hope for the future of our people if they are dependent on frivolous youth of today, for certainly all youth are reckless beyond words... When I was young, we were taught to be discreet and respectful of elders, but the present youth are exceedingly wise [disrespectful] and impatient of restraint.” ~Hesiod, 8th century BC*

It is interesting to find that the whole idea of a previous generation thinking that a newer one is going to cause the downfall of society or that they had it tougher or were smatter and morally superior than the newer one has been going on since civilization began.



North Pocono Senior Center

OPEN MON. - FRI. 9 AM to 2 PM

~ for adults 55 and over ~

Call 842-6727

Located directly behind the Covington Police Department
on Route 435 in Daleville

SPEAKERS: monthly, call to receive a calendar

PINOCHLE TOURNAMENT: 9:30 am - 2 pm
every 2nd & 4th Monday

BINGO & DINNER: 3-8 pm every 3rd Monday

EXERCISE: *Tai Chi Class* 1:15 pm every Thursday

OTHER ACTIVITIES: Cards, Games, Wii bowling,,
Dominos, Arts & Crafts, Health Screenings, Free
weights, Chair Exercise,

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Volunteers needed to serve lunches & dinners
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Walking Trails Improved

With the help of a North Pocono High School Student, Gabriel Ramos, and a group of 41 volunteers (fellow Boy Scouts, family & friends) overhauled the walking trail behind the North Pocono Senior Center with added gravel, signs, and benches.

Gabriel was encouraged to improve the trail in order to provide a safe walking area for his father who recently suffered a heart attack. Mr. Ramos is very appreciative of his son's efforts and the input of friends and other scouts. The trail is approximately one mile in length and is open to residents of Covington and nearby townships. Whether you are young or old, we encourage you to give the refurbished trail a try!



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Neighborhood Events



Ladies Auxiliary VFW Post 5207 Breakfast - 2nd Sun. of each month 9 am-noon (adults \$5 child 12 & under \$2)

Moscow Fire/EMS Explorer Post 7—Meets alternate Tues.

Moscow Fire Station, Main St. 7 pm. For young men & women of the NP area 14-19 years of age (570)842-7211

NP Rotary Club—Meets at the Elmhurst Country Club Thursdays 6 pm in the summer, at alternate NP sites January through March (570)842-2547

Minisink Lions Club—meets 1st & 3rd Thurs. at the VFW—contact Patrick Verastro (570)689-2843

Covington Fire Co. Women's Auxiliary— Meets the 1st Mon. of each month at 7 pm call Betty for more information (570)842-0448

NP Kids Closet - supplies clothing to needy area children. Located in the basement of the Moscow Borough Building. We accept monetary donations payable to NP Kids Closet c/o Lynn Biondi, 1010 Forest Road, Lake Ariel, PA 18436

NP Food Pantry— Bill's Plaza (next to Tasty Swirl) every Thursday noon -1 pm Proof of North Pocono School District Full-time residency required. Dry goods donations appreciated. (570)842-4741 Theodore Fielder

Parish Buffet Breakfast—St. Eulalia's Church, Elmhurst 3rd Sunday of every month 8:30 am -12:30 pm in church hall (65+ \$5)(12-64 \$6)(6-11 \$3)(5+ under free)

Take Off Pounds Sensibly (TOPS)—each Tuesday 6:30pm, Moscow Borough Building, Van Brunt St. Moscow

Pierogi Sale—St. Rita's Church, Gouldsboro \$7/dozen (570) 842-4995, 842-8692 or 842-4176

Jefferson Twp. Fire Co.—Station 29. All You Can Eat Breakfast first Sunday of every month 8 am—noon

NP Library - (all weekly events) Children's Story & Craft Hour Tues. 11 am; Bridge Club Fri. 12:30 pm; Family Game Night Thurs. 5 pm; Family Movie Night last Fri. of each month 7 pm; Adult Book Club 3rd Thurs. 6 pm; Mexican Train Tues. 12:30 pm; Lap-sit Story Hour for children up to 2 years old Fridays at 10 am; Third Sat. Science Saturday 11 am 842-4700

Business 2 Business—Meets every Thursday 8-9 am at Friendly's in Dunmore (570)842-2808

Moscow Mason Lodge - Meets 2nd Thurs. of ea. month, Lodge Hall, Green St. Moscow, Dinner 6:30, Meeting 7:30

Cross Road Assembly Of God, Elmhurst— Wednesdays, Family Night 7 pm; Thursdays, men & women events, call for more information; Fridays, Unashamed Youth 7 pm ages 12-18; Saturdays, Alive at Five worship; call (570)842-1454

North Pocono Cultural Society - Meeting 2nd Monday of each month, 7 pm at the Moscow Borough Building 123 VanBrunt Street, Moscow (570)357-1672.

Gouldsboro Volunteer Fire Company - Bingo every Thurs. 6:30 pm. Doors open at 5:30

NP LovinLife Ministries - meets every Wednesday 7 pm for Bible Study at the Swartz Residence, 21 Swartz Drive. New members welcome. (570)842-3205

The Lucky Horse Shoes 4H Club - meets 1st Sunday of each month 4 pm at Woodlands Stables, Freytown Road call Carol (570)842-3742.

Get involved in your Township

Are you interested in becoming more involved in your Township? Periodically the township is looking for people to serve on committees or assist at events. Ongoing township committees include the Planning Commission (5 members), the Zoning Hearing Board (3 members & 2 alternates), and the Recreation Committee (membership varies). The township also conducts a number of events during the year and they would always appreciate your help, including but not limited to the Christmas at the Mansion weekend, the Fishing Derby, and the annual End of Summer Celebration.

The Covington Township Fire Company is a volunteer organization and is always looking for interested men and women who would be available to assist with events. They are especially interested in attracting those volunteers who have or would be willing to acquire fire fighting, rescue, and EMT skills.

Newsletter Advertising

Covington Corner is distributed quarterly to approximately 1,050 households and/or businesses within Covington Township and surrounding areas. If you are interested in advertising in our newsletter, please call Melinda Thomas at (570) 842-0457.

The cost of a 2" x 2 1/2" ad is \$25.00 per quarter.

DONATE YOUR OLD AND WORN FLAG TO STRAUCH FUNERAL HOME.



US Flag Code:

The flag, when it is in such condition that it is no longer a fitting emblem for display, should be destroyed in a dignified way, preferably by burning.

When a flag becomes too worn to properly symbolize our country and freedom, it should be properly disposed of by burning in a dignified manner. Strauch Funeral Home would be honored to take your old flag and cremate it with a deceased veteran. Please call for more information.

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Commonly Asked Legal Questions

By Attorney John J. Mercuri

1. **What is my liability if my credit card is lost or stolen?**

Nothing, if the card is used after you report it lost or stolen. Use the toll free number for the credit card company and follow up your phone call with a confirmatory letter. If the card is used before you report it, Federal Law limits your liability to \$50.00 provided that you do report the loss or theft within a reasonable time, usually 30 days.

(Source: Federal Fair Credit Billing Act)

2. **What is my liability for lost or stolen ATM or Debit Card?**

Again, nothing if you report the loss or theft before any unauthorized charges or withdrawals. If you miss that opportunity but you report the loss or theft within two business days, your liability is limited to \$50.00. However, if you report after two business days but within 60 calendar days of the mailing of your statement, your maximum liability can be up to \$500.00. If you fail to report within 60 calendar days of your statement, you can be liable for all charges made on your debit card and all money withdrawn on an ATM account. (Source: Federal Electronic Fund Transfer Act)

3. **What if someone makes unauthorized purchases using my debit card number, but the card is not lost or stolen?**

You are not liable if you report within 60 days of your statement.

4. **What is my liability for lost or stolen checks?**

Federal Law does not limit your loss for identity theft or forgery, but the law in Pennsylvania and most states could hold your bank liable for honoring a forgery. However, if the bank can show that you did not use due care in protecting your checks from theft or misuse, the bank could avoid reimbursing you. (Source: Pennsylvania Uniform Commercial Code)

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Ahhhhhhh, The Holidays

For most people there is no better time of the year than the upcoming holiday season. There is a sense of excitement in the air from the middle of October to the middle of January. People seem to have more pep in their step and more warmth in their hearts. It is a time to reflect, to reminisce, be thankful, and do something for others. We enjoy the extraordinary meals, favorite deserts, and the many family traditions. It may be exhausting, but it is truly a special time when we can take stock of our blessings, help others and come together as a family, church, and community!

Wouldn't the world be a much better place if we could capture this excitement and dispense it year round? The Covington Corner wishes you an exciting and memorable holiday season!

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Wanda



Chris



Shelby

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(corner of 502 & 307, across the street from VFW)

Cleverness is when you believe only half of what you hear... But brilliance is when you know which half to believe

For more Quotes: www.InspiringQuotes.in

Answers to Labor Day Trivia

Continued from page 4

1. September 5, 1882 in New York City
2. Grover Cleveland, under pressure from voters, signed the legislation in 1894.
3. Fair Labor Standards Act
4. Work Hours Act
5. Ergophobia
6. Poverty

Find Your Name Contest

The winner from our last newsletter was Patricia Pierre. She won a carry-on bag. Another name chosen randomly appears in this newsletter. Can you find your name? Call 842-0457 to collect.

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Back to School!



A reminder to area residents that the North Pocono School District will reopen on Monday, September 9, 2013. It is important to be alert for increases in traffic in the vicinity of Routes 502 & 435, particularly during the hours of 7:00-7:30am and 2:00-2:45pm.

The Covington Township Police will be out in full strength to enforce all traffic regulations. Keep in mind that **you can not pass a school bus in any direction when it is flashing its red lights.** Penalties which can result in substantial fines and loss of license will be enforced.

