

Covington Township PA 18444
covingtontwp.org

Board of Supervisors

David J. Petrosky, Chairman Thomas M. Yerke, Vice Chairman Marlene Beavers, Supervisor John Brostoski, Supervisor William M. Fells, Supervisor

> Solicitor Brian Yeager

Secretary/Treasurer
Kate Tierney

Building Inspector
David Lamm

Zoning Code Enforcement
Officer

William J. Wright

Zoning Secretary
Melinda Thomas

Sewage Enforcement Officer
George Van Brunt

Newsletter Editor
William J. Wright

Newsletter Co-Editor/Graphics

Melinda Thomas

Christmas Open House at the Moffat Estate

During this very special time of the year, the Covington Township Board of Supervisors would like to invite you, and especially your children, to a very exciting and fun filled afternoon at the Moffat Estate on <u>December 6th & 7th from 1pm - 5pm</u>. With the assistance of various North Pocono organizations and individuals, the Moffat Estate and grounds will be beautifully decorated and ready for the arrival of Santa.

During this event, your children will have the opportunity to make a Christmas ornament or other crafts along with being entertained by the North Pocono High School Chorus! We will also have an interesting steam train display available in the Carriage House. Refreshments will be provided by the Covington Township Recreation Committee. We hope to see you there!



Each child will receive:

- * A free gift bag and door prize ticket
- Complementary horse-drawn carriage rides
- * A complementary picture with Santa

Christmas Events Hround Our Hrea

December 4th ~ Moscow Borough: Tree Lighting Ceremony 6:30pm

December 6th & 7th ~ Covington Township: Christmas at Moffat Mansion 1-5pm

December 6th ~ Moscow United Methodist Church: Breakfast with Santa 10am

December 9th ~ N.P. High School: Christmas Concert 7pm (snow date 12/11/14)

December 26th, 27th & 28th ~ Marywood College: The Nutcracker Ballet 2pm & 7:30pm daily

January 7, 2015 ~ N.P. Cultural Society: 4th Annual Russian Christmas in Moscow For more information contact Frank Goryl at (570)357-1627 or email moscowclayworks@gmail.com



The Great Gingerbread House Contest

Are you between the ages of 5-18 years old?
Would you be interested in winning a prize for your creativity?
Would you be interested in making an edible gingerbread house?

Then don't forget to enter the Gingerbread House Contest! Entry forms are enclosed!

covington Township at your Service

Board of Supervisors (570) 842-8336 ~ Chairman David J. Petrosky (Meeting 1st Tues. of the month @ 7pm; Work session last Tues of the month @ 7pm)

<u>Building Inspector</u> ~ (570) 842-4607 ~ David Lamm, 8am - 5pm

<u>Dept. of Public Works</u> (570) 842-8356 ~ Director Thomas M. Yerke

<u>District Magistrate</u> (570) 842-2111 ~ John Mercuri, Esquire

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

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

Pavilion Rental (570) 842-7580 ~ Marlene Beavers

<u>Planning Commission</u> (570) 842-6548 ~ Denise Hokien, Secretary (Work Session 1st Wed. of the month @7pm, Meeting 3rd Wed. of the month @7pm)

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

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

Recreation Committee (570) 842-8336 (Meeting 3rd Thurs. of the month @7pm)

<u>Sewage Enforcement Officer</u> (570) 842-9333 ~ George VanBrunt

<u>Sewer Authority Office</u> (570) 842-0757 ~ Ann Bentler, Manager (10am-6pm Monday-Friday; Meeting 2nd Tues. of the month @7pm)

<u>Township Engineer</u> (570) 842-4310 ~ Mary Louise 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 (8am-4pm Monday-Friday)

Zoning Officer (570) 842-0457 ~ William J. Wright (9am-12pm Monday-Friday or by appointment)

From Your Supervisors.....

- The Board of Supervisors has instructed the solicitor to appeal an assessment conducted by the Assessor's Office of Lackawanna County on two Industrial Park properties.
- Some concerns have been expressed by the Director of Public Works over the deterioration of Freytown Road and Leigh Road due to construction of the PP&L energy distribution area on Freytown Road.
- ♦ Sidewalks along the Police Station and Head Start building were replaced in August.
- The Township purchased a new vehicle for the Police Department
- The Police Department held its annual Fishing Derby at the Moffat Estate pond on October 11th. Although the weather was less than perfect, the kids and young adults had a great time enjoying the fishing and the beautiful surroundings.
- The Board held a public hearing on the transfer of a liquor license to FUDA Restaurant located in Kay's Plaza.
- The Board was notified that they had received a Recycling Performance Grant in the amount of \$11,290 for the year 2012. Another grant from the Robert Moffat Family Charitable Trust for \$8,000 was received in September and will be used for landscaping and related salaries.
- Bids to enclose the pavilion were received and opened at a special meeting of the Board held Tuesday, September 30th. The bids were reviewed by the Board and subsequently, a motion to enclose the pavilion was defeated. The Board wants to review and possibly alter the project.
- Quotes on the purchase of a new backhoe for the Township were reviewed and a final decision was made to accept the guote of John Deere, Inc.
- Concern was expressed over the recent intent of Nature Way Pure Water to extract additional water from Lackawanna College on MacKenzie Road. The Supervisors decided to send letters to Susquehanna River Basin, Natures Way, Lackawanna College, and the Department of Environmental Protection indicating that they were not in favor of any increased extraction of water from this site.
- The Supervisors decided to accept a proposal by Comcast to combine all phones, internet services and television for a savings of \$286 monthly.



The hidden name from our last newsletter was Sidney Richards. He won a gift certificate compliments of Mendicino's Restaurant. Another name chosen randomly appears in this newsletter. Can you find your name?

Call (570) 842-0457 to collect!

Advertising

Covington Corner is distributed quarterly to approximately 1,000 households and/or businesses and surrounding areas. If you are Patricia Noto 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.

From Your Police Department.....

We wanted to share some great advice from the AAA Motor Club concerning carrying a Winter Survival Kit in your car. In an emergency, it could save your life and the lives of your passengers. Here is what you need:

- A shovel
- Windshield scraper and small broom
- Flashlight with extra batteries
- Battery powered radio
- Water
- Snack food including energy bars
- Raisins and mini candy bars
- Matches and small candles
- Extra hats, socks and mittens
- First aid kit with pocket knife
- Necessary medications
- Blankets or sleeping bag
- Tow chain or rope
- Road salt, sand, or cat litter for traction
- Booster cables
- Emergency flares and reflectors
- Fluorescent distress flag and whistle to attract attention

SURVIVAL KIT

Cell phone adapter to plug into lighter

Survival Tips:

- * Prepare your vehicle: Make sure you keep your gas tank at least half full.
- * Tell someone where you are going and the route you will take so you'd be easy to find.
- * If stuck: Tie a florescent flag (from your kit) on your antenna or hang it out the window. At night, keep your dome light on.

 Rescue crews can see a small glow at a distance. To reduce battery drain, use emergency flashers only if you hear approaching vehicles. If you're with someone else, make sure at least one person is awake and keeping watch for help at all times.
- * Stay in your vehicle: Walking in a storm can be very dangerous. You might become lost or exhausted. Your vehicle is a good shelter.
- * Avoid overexertion: Shoveling snow or pushing your car takes a lot of effort in storm conditions. Don't risk a heart attack or injury. That work can also make you hot and sweaty. Wet clothing loses insulation value, making you susceptible to hypothermia.
- * Fresh Air: It's better to be cold and awake than comfortably warm and sleepy. Snow can plug your vehicle's exhaust system and cause deadly carbon monoxide gas to enter your car. Only run the engine for 10 minutes an hour and make sure the exhaust pipe is free of snow. Keeping a window open a crack while running the engine is also a good idea.
- * Don't expect to be comfortable: You want to survive until you're found.

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

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

<u>NP Kids Closet</u> - Supplies clothing to needy area children. In need of all sizes in socks and underwear. To make a donation or for an appointment, please call Sara Keating at (610)390-7961 or (570)689-4383.

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

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)

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

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

<u>Jefferson Twp. Fire Co.</u>—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 (570) 842-4700 www.lclshome.org/npocono

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

Moscow Mason Lodge - Meets 2nd Thurs. of each month, Lodge Hall, Green St. Moscow, Dinner 6:30, Meeting 7:30 (570) 842-6591

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

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

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

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



December 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
02	1	2	3	4	5	6 Recycling 9-11am	
	NPSD Closed	Board of Supervisors Meeting 7pm	Planning Commission Work Session 7pm	Zoning Hearing Board Meeting 7pm	A good conscience is a continual Christmas. - Benjamin Franklin	Christmas Open House at Moffat Mansion 1-5pm	
7 Christmas Open	8 Christmas isn't a	9	10 12 12 Christmas is forever, not for just one day, for loving, sharing, giving,			13 12-4pm Ginger- bread House drop-off	
House at Moffat Mansion 1-5pm	season. It's a feeling Edna Ferber		are not to put away lik shelf. The good you d ~Norman W Contest Entries Due	6:30pm Gingerbread House Awards Ceremony			
14	15 Hanukkah begins	16	17	18	19 Gifts of time and	20	
Every day is Christ- mas when you are open to receiving love Huie	What if Christmas, he thought, doesn't come from a store. What if Christmas, perhaps, means a little bit more Dr. Seuss		Planning Commission Meeting 7pm	Recreation Committee Meeting 7pm	love are surely the basic ingredients of a truly merry Christmas Peg Bracken	Recycling 9-11am	
21	## He who has not Christmas in his heart will never find it under a tree. -Roy L. Smith	NPSD Early Dismissal & closed until 1/5/15	Township offices close at 12pm Christmas Eve	25 Merry Christmas!	26 Keep your Christmas-heart open all the year round Jessica Archmint Kwanzaa begins	27 Love the giver more than the gift Brigham Young	
Wunter			Christinus Eve	3.16	1(wanzaa oegins		
28 Christmas is not as much about opening our presents as opening our hearts.	29 May all your troubles last as long as your New Year's resolutions.	Board of Supervisors Work Session 7pm	Township offices close at 12pm				
- Janice Maeditere	- Joey Adams		New Year's Eve				

The Best Christmas Gift

By William J. Wright

With the holiday season rapidly approaching, this time of the year can be exceptionally busy, exciting and truly wonderful. We have cookies to make, parties to attend, old friends to contact, special meals to serve, families to enjoy and, of course, shopping and gifts to buy, and then more shopping and gifts to buy. Yes it is a special time but, as we all know, it can also be painstakingly stressful, emotional and very, very expensive. Is there a solution to this madness? Yes, I believe there is, but for some people it may not be easy.

For a good portion of my adult life, I have had the distinct pleasure of working with young men and women in the capacity of coach, teacher and school principal. Keep in mind that I do not consider myself to be a child psychologist, nor do I consider my interactions with young people (and there have been many) to have always been perfect. However, through osmosis (if nothing else) I have learned a great deal about the desires, dreams, expectations and behavior of our youth.

As important as you may think a gift is to your children, there are a few non-monetary gifts which I consider to be far more important to your child's future and well being. Perhaps the gift-giving Christmas season is a perfect time to put them into practice.

First, never let a day go by when you don't tell your children how much you love them. I know this may seem small and insignificant and there may be times when things just didn't go as expected, but I can assure you, giving your child (regardless of age) a hug and letting them know you love them everyday, particularly before they go off to school, will make a big difference in their mindset (and possibly yours too) as they head off to the trials and tribulations of school.

Second, don't be afraid to periodically put your work aside and just spend some quality time with your children. It will not only give you an insight into what they are doing, but surprisingly, it will give your children a better feeling about themselves to know that someone really cares.

Lastly, be as positive as you can about your child's successes. Let them know often that you have high expectations & you are interested in how well they perform, a pat on the back, kind words or hugs will go a long way in providing the encouragement for self improvement.

So this Christmas, the giving and receiving gifts is a fabulous tradition, but the gifts which will benefit your child for a lifetime are not likely to be material things and undoubtedly will not break.

January 2015



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				JEARS)	Cheers to a new year and another chance for us to get it right. Oprah Winfrey	S Recycling 9-11am
It wouldn't be New Year's if I didn't have regrets. - William Thomas	5 Back to School for NPSD! Board of Supervisors Organizational Meeting 7pm	6 Do what you can, with what you have, where you areTheodore Roosevelt	7 Planning Commission Work Session 7pm	8 Be always at war with with your neighbors, a find you a be	begins in a snow- storm of white vows. George William Curtis	
May all your troubles last as long as your New Year's resolutions. - Joey Adams	Celebrate what you want to see more of Thomas J. Peters	Sewer Authority Meeting 7pm	A Stop worrying about the potholes in the road and celebrate the journey! - Barbara Hoffman	Recreation Committee Meeting 7pm	16 Learn fromyesterday, live fortoday, hope fortomorrow.- Albert Einstein	77 Recycling 9-11am
#8 It's fine to celebrate success but it is more important to heed the lessons of failure Bill Gates	19 Martin Luther King Day	20 We are all in the gutter, but some of us are looking at the stars. - Oscar Wilde	Planning Commission Meeting 7pm	Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover. - Mark Twain		
Let our New Years resc be there for one anothe humanity, in the finest s	er as fellow members of	Board of Supervisors Work Session 7pm	Let this coming year be better than all the others. Vow to do some of the things you have always wanted to do but could not find the time. Call up a forgotten friend. Drop an old grudge, and replace it with some pleasant memories. Vow not to make a promise you do not think you can keep. Walk tall, and smile more. You will look 10 years younger. Do not be afraid to say, I love you. Say it again. They are the sweetest words in the world. -Ann Landers			

For Your Better Health

Germs are always all around you, but you can protect yourself and your family by doing a few simple things to stay healthy.

1. Wash your hands frequently. Good "hand hygiene" is considered the number one way to keep germs at bay. Always

wash your hands after cooking, using the toilet, petting an animal, handling garbage, blowing your nose, & coughing or sneezing into your hand. As a rule of thumb, it shouldn't be unusual for you to wash your hands 6+ times a day.

- 2. **Use hand sanitizer.** Alcohol-based sanitizers that require no water are efficient at killing germs.
- 3. **Microwave the sponge.** The kitchen sponge is probably the germiest thing in your home. The USDA tested

common methods of disinfecting sponges and they found that microwaving for one minute zapped the most germs.

- 4. **Plan some winter exercise.** Plan to fit in a moderately vigorous daily walk or workout to help reduce risk of colds. Exercise is one of the best ways to prevent viral infections.
- Try laughter. Research confirms that people who are happy, relaxed, and energetic are less likely to catch colds. So try to keep stress under control.

What is the Flu?

The flu is an illness caused by the flu virus that passes from person to person when an infected person coughs, sneezes or talks. The virus is spread through the air and you can also get infected by touching objects with the flu virus on it and then touching your eyes, mouth, or nose.

It can be hard to tell if you have the flu or a cold. Usually, the flu feels worse than a cold and with the flu, you're more likely to get a fever, headaches/body aches, weak, and/or a cough.

The best way to protect your-

Flu symptoms include:

- Fever and/or chills
- Sore throat and/or cough
- Runny or stuffy nose
 - Headaches and/or body aches
- Tired and weak
- Nausea, vomiting, and/or diarrhea

self and your family from the flu is to get the flu vaccine every year, which is recommended for everyone aged 6 months and older. It's not advised for those with severe egg allergies, previous reactions to the flu vaccine, children younger than 6 months, currently sick, or have a history of Guillain-Barre Syndrome.

If you get the flu, it's advised to stay home until at least 24 hours after the fever is gone, drink plenty of clear liquids, and talk to your doctor or pharmacist about over-the counter medicines for your symptoms.

February 2015



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
Love is all, it gives all, and it takes all. -Soren Kierkegaard	Groundhog Day	Board of Supervisors Meeting 7pm	Planning Commission Work Session 7pm	People will forget what you said, people will forget what you did, but people will never forget how you made them feelMaya Angelou		Recycling 9-11am
& Life is a reflection of intent. Love reflects love. Hate reflects hateJonathan Lockwood Huie	9 Use the power of your word in the direction of truth and lovedon Miguel Ruiz	Sewer Authority Meeting 7pm	Where there is great love there are always miraclesWilla Cather	Lincoln's Birthday	13 NPSD Early Dismissal	Jakintines aug
Hate is never conquered by hate, hate is only conquered by loveBudda	PRESIDENTS DAY	The opposite of love is not hate, it's indifferenceElie Wiesel	Planning Commission Meeting 7pm	Recreation Committee Meeting 7pm	Soup & Pasta Sale Daleville United Methodist Church	21 Recycling 9-11am
Love bravely, live bra there's really nothing to you can't make right a yourself; have fun, tak no bounds.	lose. There's no wrong again, so be kinder to	Board of Supervisors Work Session 7pm	Live life with no regret: Whatever happened yourself and othe	d in the past, forgive	Soup & Pasta Sale Daleville United Methodist Church	28

An Interesting Poem Through the Eyes of a Young 15 year old from Arizona

"New Pledge of Allegiance"

Now I sit me down in school where praying is against the rule. For this great nation under God finds mention of Him very odd. If scripture now the class recites. it violates the Bill of Rights. And anytime my head I bow becomes a Federal matter now. Our hair can be purple, orange, or green, that's no offense; it's a freedom scene... The law is specific, the law is precise. Prayers spoken aloud are a serious vice. For praying in a public hall might offend someone with no faith at all.. In silence alone we must meditate, God's name is prohibited by the state.

We're allowed to cuss & dress like freaks.

& pierce our noses, tongues & cheeks....
They've outlawed guns, but FIRST the Bible.
To quote the Good Book makes me liable.
We can elect a pregnant Senior Queen,
& the 'unwed daddy', our Senior King.
It's 'inappropriate' to teach right from wrong,
we're taught that such 'judgments'
do not belong...

We can get our condoms & birth controls, Study witchcraft, vampires & totem poles.. But the Ten Commandments are not allowed,

No word of God must reach this crowd.
It's scary here I must confess,
When chaos reigns the school's a mess.
So, Lord, this silent plea I make:
Should I be shot; My soul please take!
Amen

15 Great Things About Growing Older

- 1. The longer I live, the smarter I get.
- 2. Gray hair earns respect.
- The banister has taken on a new meaning.
- I'm a collector's item.
- Being young at heart is better than being young.
- I can do whatever I want.
- 7. I have time for everything like doing nothing.
- Like a fine wine. I've mellowed.
- Movies cost less.
- 10. People hold doors open for me.
- 11. Each new day is a gift.
- 12. I can help my grandchildren with their history homework.
- 13. I look forward to each new day.
- My decisions are based on experience.
- 15. Life just gets better and better.



By Retired Army Lieutenant Colonel Robert L. Renna

With this first edition of the Veteran's Corner, there are a few things that I think the non-military reader should be aware of.

When you see or hear of the words "Military Veteran", you need to be aware that there are two different classifications. One being a person who has served twenty or more years in the military, called or known as a Retired Veteran. The other is a person who has served less than twenty years, known as a Veteran. In some cases, a person could be medically discharged and still be classified as a Retired Veteran.

Also, we should be aware that Veterans come from five branches of the military; Army, Navy, Marines, Air Force and the Coast Guard. In addition, Veterans are also produced by the reserve forces of each branch and the National Guard.

Retired Veterans are compensated with retired pay, medical, the privilege to shop at military bases and free air travel, just to mention some of their benefits.

For further information on Retired Veterans, call the Retirement Services Office at Tobyhanna Army Depot at (570) 615-7019. Their office is open on Tuesday, Wednesday and Thursday between the hours of 9 a.m. - 2:30 p.m. Their phone has a 24/7 answering service also.

Information for Veterans (not retired) contact your County Veterans Office. A person is designated in every county in Pennsylvania, usually located at or near the county court house.



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

PINOCHLE TOURNAMENT: 9:30am - 2pm, 2nd & 4th Mon.

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

EXERCISE: Tai Chi Class 1:15 pm Thurs.

Chair Exercises with Madelyn Kirkella 10:30am Tuesdays

OTHER ACTIVITIES: Cards, Games, Wii bowling, Dominos, Arts & Crafts, Health Screenings, Free weights, Ring Toss, Monthly Birthday parties, 10:30 am Brunch and more!

Volunteers needed to serve lunches & dinners (10:30 to 12:30 & 3:30 to 6:00) Lunch & transportation available with a reservation.

Fall Foliage at the Moffat Estate

















Clothes Closet

Last Thursday of every month 11am-6pm

Daleville United Methodist Church

423 Dorantown Road, Covington Twp PA 18444

DETAILS: Open to the public. Free clothing available for men, women, and children.

- Light snacks will be available.
- Donation accepted of new or gently used, clean clothing on Tuesdays & Wednesdays 9am-2pm.
- Emergency clothing, leave a message at the church office (570) 842-6766





"Courage is what it takes to stand up and speak. Courage is also what it takes to sit down and listen."

~ Winston Churchill, quoted in the New Orleans Times-Picayune



COMMONLY ASKED LEGAL QUESTIONS

Covington Twp. PA 18444

(570) 466-5341

By Attorney John Mercuri

1. What is a check?

www.pinehillnursery.com

Like us on Facebook

A check is defined in the Uniform Commercial Code as a negotiable instrument which requires a bank holding money of the drawer to pay upon demand the stated amount of the check to the payee listed on the instrument in accord with the terms of contract between the drawer & the bank.

2. What is "endorsement" of a check?

The person or persons or entity listed as payee on a check must sign or stamp the back of the check to authorize a bank to pay the amount of the check. This authorization can extend to the payee or to anyone else who might present the check for payment. Therefore, an endorsement can and should be restricted such as: "pay to ______ only" or "for deposit only to ______ Bank".

3. What is the difference between a cashier's check and a certified check?

Practically speaking there is very little difference. A cashier's check is backed up by funds of the bank issuing it. A certified check is a guarantee by the bank that the drawer's funds have been set aside to pay the check. However, either type of check can have payment stopped under certain circumstances such as a lost or stolen check.

4. Does a check have an expiration date?

Yes. The Uniform Commercial Code provides that a check does not have to honored or paid after six (6) months from the date of issue. However, the drawer of a check may specify a shorter time period on the check. For example: "void after 60 days".

5. Is the drawer/account holder liable for a forged check?

Generally, the account holder is not liable - the bank is liable for accepting and paying a forgery. However, if the account holder was negligent in allowing the check to be stolen or forged, the bank may refuse to reimburse the account on a forged check. Therefore, it is important to always keep checks in a secure location.

JOHN J. BROSTOSKI, JR.

CERTIFIED PUBLIC ACCOUNTANT

TAX SERVICES 570-499-7148

30 Daleville Highway ROUTE 502 MOSCOW, PA 18444

johnbrostoskitaxes@gmail.com



TRAIL RIDES · LESSONS · TACK SHOP · PONY RIDES · BOARDING · FARRIER Rides for Birthdays and Special Events, 4-H and Scouting Program

364 Freytown Road Gouldsboro, PA 18424 email: woodlandsstable@aol.com (570) 842-3742 FAX: 848-1451 Cell: 499-7656

North Pocono Preschool & Child Care Centers



Serving Infants - School Age

Part of your local community for over 35 years

570-842-2949

www.NorthPoconoPreschool.org

CLASSIC PROPERTIES



Kim Grab, Realtor ®

Office: 570.842.9988 ext 1404 Cell: 570.499.6231 Email: thornhurst4@gmail.com

> North Pocono Office 253 Rt 453 S & H Plaza, Suite 5 Clifton Township

classicproperties.com



ATTORNEY JOHN J. MERCURI 570-842-4574

EXPERIENCE IN ALL TYPES OF LEGAL ISSUES

personal injury claims, trials, family law, business law, real estate, title insurance, wills and estates



At Brian Arthur Strauch Funeral Home & Cremation Services, your loved one never leaves our care.



We own and operate our private family crematory so your loved one never leaves our care. Don't take a chance with a thirdparty crematory.

Choose wisely.



1-877-279-9844 www.strauchfuneralhomes.com MAIN OFFICE 3 First Street Spring Brook Twp., PA 18444 (570) 842-3098 Brian Arthur Strauch, Owner/F.D. BRANCH OFFICE 602 Birch Street Scranton, PA 18505

(570) 343-0413

Corey Brian Strauch, Supervisor



Therapy That Works!



Physical Therapy ~ Occupational Therapy ~ Speech Therapy

Relationships Built On Trust For Over Twenty Years

260 Daleville Highway, Suite 107 Covington Twp., PA 18444 570-848-1240

www.riversiderehab.com



Gas Station & Convenient Store

Route 435 & 502 • Daleville, PA 18444 • 570-842-7461

of Daleville & Mount Pocono 570-842-7461 / 570-839-3885



Susan's

of Daleville & Mount Pocono 570-842-7649 / 570-839-3653 Shop Rite PHARMACY 570-842-7848



"living and working in your community"



DUFFY & SNOWDON FUNERAL HOME

401 Church Street • Moscow PA 18444 • Kevin J. Duffy, Supervisor 570-842-8501









Covington Township Board of Supervisors 20 Moffat Drive Covington Township, PA 18444

Return Service Requested

PrSrt Standard US Postage PAID Scranton, PA Permit No. 168







