

## What Happens If My Neighbor's Tree Falls in My Yard?

By Sabatino Insurance Agency Inc Robin Tinsley

PEN ARGYL – "Trees can be tricky, but for the most part homeowners are responsible for what falls into their own yard," says Robin Tinsley, Sabatino Insurance Agency Inc. "If a storm causes your neighbor's tree to fall in your yard, some homeowners' insurance policies would help cover the cost of removing the tree." "The same is true in reverse: If a tree on your property falls in your neighbor's yard, your neighbor should handle clean up and check with his or her insurance company to determine what type of coverage is available," says Tinsley.

In most cases, neighbors are able to work things out without too much trouble, but depending on the extent of the damage you may need to file a claim. The situation is different if the tree falls on your house. "The first thing to do, if it's safe, is try to prevent further damage," says Tinsley. "Then I tell people they should take some photos and call their insurance agent.

An agent can explain your options and help you understand if coverage is available for damage and expenses for removing the tree. "Policies differ," says Tinsley. "It's important to understand what is and isn't covered with your insurance. Some homeowner policies will help cover the cost of removing the tree and remedying the damage it caused on your property, after your deductible." Once you contact your insurance company a claims adjuster may need to come by to evaluate the damage and explain how your insurance coverage comes into play. It's recommended that you call your claims adjuster before you contract to have the tree removed.

Sometimes trees fall on cars. If it's not safe or possible to remove the tree from the car yourself, you should call a professional to remove it. Depending on the damage and terms of your insurance coverage, your homeowners policy or the optional comprehensive coverage you may have under your auto policy could provide coverage for the loss. Preventive measures matter when it comes to trees. Start by looking for signs of distress such as dead limbs, cracks in the trunk or major limbs, leaning to one side and branches that are close to a house or power line.

Mushroom growth on the roots or bark can also signal trouble. Homeowners should be concerned about the health of their trees. "It's possible for you to be held responsible for resulting damage to your neighbor's house or property, if your tree falls due in whole or part to your own neglect," say Tinsley. "The best thing to do is to regularly have large trees trimmed.

If you have questions about homeowners insurance contact: Sabatino Insurance Agency Inc Robin Tinsley 17 S Robinson Ave Pen Argyl, PA 18072-1765610-863-6033 INFO@SABATINOINS.COM

## "Mission Of Love Ministries" Annual Holiday Community Dinner

Come join with us for some fun,  
fellowship, and fine food

Saturday, November 23  
4 - 7pm

555 North Main St., Bangor

Gift basket raffle begins at 6:30pm

  
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## FRAUD WATCH NETWORK

### Bank Impostor Scam

A new scam that has emerged this summer involves criminals posing as bank representatives and offering to pick up a customer's "compromised" bank card. This scam originates over the phone with the impostor offering to send a "senior services" agent to the house to pick up the credit card or debit card and PIN so the problem can be fixed. The crook then racks up credit card debt or drains checking accounts attached to debit cards.

Know this: banks don't have "senior service centers" from which they send bank employees to your home. If you get a call like this, hang up

Be a fraud fighter! If you can spot a scam, you can stop a scam and remember, only scammers ask you to pay with gift cards.

**Be a fraud fighter! If you can spot a scam, you can stop a scam.**

Visit the AARP Fraud Watch Network at [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork) or call the AARP Fraud Watch Network Helpline at 1-877-908-3360 to report a scam or get help if you've fallen victim.

## Now Hiring School Bus Drivers Bangor Area School District



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**NOTICE**

**ALL SUBMISSIONS MUST BE EMAILED ONLY TO BVTIMES@RCN.COM BY FRIDAYS NOON**

10:45am Worship; Wed- 7pm Prayer/Bible Study. Rev. Jay VanHorn, Pastor (610) 588-3966, [www.crossroadbaptistbangor.org](http://www.crossroadbaptistbangor.org)

**The Lady's Guild of Our Lady of Victory R.C. Church,** Tannersville will hold a Chicken Cordon Blue Dinner on April 28th. We would appreciate your help in advertising this year's event without cost to the church.

**The East Bangor United Methodist Community Church**  
Thurs., Nov. 14

-1:00 p.m. Bazaar Workshop  
-6:30 p.m. Choir Rehearsal  
Sat., Nov. 16 -8:00 p.m. A.A. Meeting  
Sun., Nov. 17 -8:30 a.m. Choir Rehearsal -9:15 a.m. worship Service w/Children's Church -10:30 a.m. Adult Forum  
Mon., Nov. 18 -10 a.m.-3:00 p.m. "White Elephant Sale"  
Tues., Nov. 19 -10 a.m.-3:00 p.m. "White Elephant Sale"  
Pastor David Goss  
(610) 588-4453 Dial-A-Message  
(610) 588-3896 [www.ebumc.org](http://www.ebumc.org)

**Faith Alive Community Church  
10 Mechanic St, Wind Gap**

Tues- 6pm Ladies Prayer Meeting (2nd Tues); Wed- 6:30pm Revival Prayer, 7:15pm Adult Bible Study; Sat- 10-2pm Prayer Stop (1st Sat); Sun- 9:15am Family Fellowship, 9:30am Intercessory Prayer, 10am Worship, 10:45am Children's Church, Communion at 10:30am (1st Sun). Pastor Matthew Whistler. (610) 863-6911, [www.faccpa.org](http://www.faccpa.org)

**Faith United Presbyterian  
Penna & Heller Aves., Pen Argyl**  
Sun.- 9am Choir, 10am Worship/Communion/Food Bank/Church School. (610) 836-4447

**Family Life Community Church  
1115 Richmond Rd, Bangor**

Wed- Kidz Night Out at The Hub 6:30-8pm (kids 6 thru 6th gr.); Thurs- Teen Night Out at The Hub 6:30-8pm (gr. 7-9); Sun- 10am Celebration Service. Pastor Mike Poppa. 610-588-3736, [www.flccbBangor.com](http://www.flccbBangor.com).

**First United Evangelical  
25 S 2nd St., Bangor**

Sun. - 7pm Prayer Meeting & Bible Study; Jan 20- 9am Prayer Meeting, 9:30am Church School, 10:30am Worship. Pastor Ronald Shipman at (610) 588-3226

**First United Methodist Church  
55 N. Third St., Bangor**

Worship every Sunday at 11am, Adult and Children Sunday Schools 9:45am, Communion first Sunday of month, Wednesday evening Bible Study 6:30pm. Pastor Chris Hardy (610) 588-4673.

**First United Methodist  
19 West & Water St., Wind Gap**

Sun.- 9am SS, 10am Worship/Communion, 11am Fellowship on 1st Sunday of each month. Pastor John Vidal (570) 426-0645

**Flicksville United Church of Christ**  
1337 Lower South Main Street  
Bangor, PA 18013  
Pastor Ken Hess  
610-588-4648  
[www.flicksvilleucc.com](http://www.flicksvilleucc.com)  
Sunday School at 9:30 AM  
Worship at 10:45 AM  
All are welcome!

**God's Missionary Church  
of Northampton**  
4965 Nor. Bath Blvd (Rt 329),  
Northampton, PA

Sun- SS 9:30am, Service 10:30 & 7pm, Youth Service 6:30pm; Wed- Prayer Meeting 7:30pm. Rev. Rodney Keister. (610) 262-4412. <http://GMC-N.com>

**Good Shepherd Evangelical  
Lutheran Church,  
2904 Church Rd, Martins Creek PA**  
Sunday Worship Service 9:00 am. Adult Bible Study Following Worship. Pastor Louise Williams. [www.goodshepherdmc.com](http://www.goodshepherdmc.com)

**Grace Lutheran Church  
5907 Sullivan Trail, Nazareth**  
Tue. - 6:30pm Choir; Jan 20- 9am Service/Communion, 10:15am SS, 10:30am Confirmation/Adult Forum. (610) 759-9080, [www.gracebelfast.org](http://www.gracebelfast.org)

**Grace United Methodist  
404 Mountain Ave., Pen Argyl**  
Sun.- 8:30am Contemporary, 10am Blended, 10am SS. Rev. J. Timothy Fisher. (610) 863-4811. [www.worshipat-grace.org](http://www.worshipat-grace.org)

**Holy Trinity Orthodox Church  
1501 Trinity Court, Stroudsburg**  
Divine Liturgy Sundays 9:30 AM; Vespers Saturday 6:30 PM. (570) 421-4455, [www.holytrinitypoconos.org](http://www.holytrinitypoconos.org).

**Hopesprings Community of Faith  
301 Market Street, Bangor**

Sun-Services 10am. Jonathan Almanzar, Lead Pastor. 855-INFO-HOPE. [www.hopespringscommunity.org](http://www.hopespringscommunity.org).

**Hope UCC  
2nd & Cherry St., Wind Gap**

Sun- 10:30am Worship (Communion 1st Sunday of the month). All are welcome! SS every other Friday. Pastor Emily B. Hall. (610) 863-4474

**Living Waters Christian Church  
396 Sterling Rd. Unit D, Tobyhanna**  
Thurs- 6pm Christian Edu Sun- 9:15am Christian Edu, 10:30am Worship. Rev. Dr. Jacqueline R. Walters 570-350-4710

**Mt. Bethel Church  
A Church of the Lutheran Brethren  
1270 Belvidere Cr. Rd, Mt. Bethel**  
Sun.- 8:30am Traditional Service , 11am Contemporary Service Visit our website [www.mountbethelchurch.org](http://www.mountbethelchurch.org) or call (570) 897-7142 for info.

**Our Lady of Good Counsel**  
436 South 2nd Street  
Bangor, PA 18013

Rectory (610) 588-5445  
Parish Website: [www.ourladystvincen.com](http://www.ourladystvincen.com) Mass Schedule  
Weekdays 8AM excluding Thursdays (See Church Website)  
Saturday 4 PM Sunday 8:30 AM  
Holy Days (See Church Website)  
Saturday Confessions 3:25-3:45 PM

**Our Lady of Victory R.C. Church,** Tannersville, PA will hold a Free Community Dinner on Sunday, July 21st from 3pm to 4pm. They would appreciate your assistance in advertising this dinner without cost to the Church.

**Portland Baptist Church  
601 Delaware Ave., Portland**  
Sun- Sunday School 9am, Service 10:30am; Wed- Bible Study 10:30 with Prayer Meeting to follow. Elevator and rampsWe are handicap accessible with automatic doors, elevator and restroom. (570) 897-6866  
[www.portlandbaptistchurch.com](http://www.portlandbaptistchurch.com)

**Prince of Peace Lutheran Church  
2445 Lake Minsi Dr., Bangor**  
Saturday Worship: 1st & 3rd 5:30 pm. Sunday School starts at 8:30am (September-May )  
Sunday Service- 9:45am  
Holy Communion is served weekly. All are welcome!

**Presbyterian Parish of  
Bangor-Roseto  
332 Kennedy Dr., Bangor**  
Sun.- Worship 10:30am. Rev. Albert Martin. (610) 588-4864, email [presbyterianbr@frontiernet.net](mailto:presbyterianbr@frontiernet.net). [www.facebook.com/Presbyterybr](https://www.facebook.com/Presbyterybr)

**Richmond United Methodist Church  
8538 Delaware Dr, Bangor**  
Sun.- Service 10am; 4th Sunday Fellowship Hour; Christmas Eve Candlelight Services 4pm and 7pm. Pastor Ed Van Arsdale. (610) 588-7317

**The Roseto Independent  
Presbyterian Church  
210 Garibaldi Ave, Roseto**  
Sunday Worship Services 9:15am Greeting/Welcoming, 9:30am Service. All Welcome. Rev. Barry Eng. (610) 599-9949, [www.RIPC-OnlineToday.org](http://www.RIPC-OnlineToday.org).

**Slate Belt - Nazareth Baptist  
1620 Church Rd, Pen Argyl**  
Sun.- 9:30am SS, 10:30am Worship & Children's Church (nursery provided), 5:30pm Bible Study. Pastor Scott J. Davis. (570) 664-4603.

**St. Brigid's Episcopal Church,  
Nazareth.**  
Delete Sunday school  
Holy Eucharist @ 9:30 a.m.  
St. Brigid's Episcopal Church  
310 Madison Avenue  
Nazareth, PA 18064  
Phone: 610-746-3910  
Fax: 610-746-4515

**St. Elizabeth's Parish  
300 West Babbitt Ave., Pen Argyl**  
Sun.- Masses 8am, 9:30am & 11am. Rev. Msgr. Vincent P. York. 610-863-4777  
**St. John's Evangelical Lutheran**

**12 N. Westbrook, Pen Argyl**  
Sun.- 8:45am SS, 10am Worship/Holy Communion. (610) 863-4332

**St. Joseph's Episcopal  
1440 Verona Dr., W. Bangor**  
Jan 20- Eucharist 11am; Christmas Eve Service 4pm. Rev Joel Atkinson. Coffee hour after service.

**St. Luke's U.C.C. Belfast  
471 Belfast Rd., Nazareth (Belfast)**  
SS 9am, Worship 10:30am. Rev. Frank Gassler. 610-759-0244. [www.stlukesuccbelfast.com](http://www.stlukesuccbelfast.com)

**St. Mary's Episcopal  
340 Lehigh St., Wind Gap**  
Sun.- service 9am. Coffee hour follows service. Rev. Joel Atkinson.  
Maundy Thursday Service will be held at St. Mary's Episcopal Church Wind Gap at 5:30 P.M. Easter Morning Service will be held at St. Mary's Episcopal Church Wind Gap at 9:00 a.m.

**St. Peter's Evangelical Lutheran  
1422 Church Rd, Pen Argyl**  
Sun.- Bible Study 11am, Praise Band 7pm; Jan 19- Youth Choir 6pm, Adult Choir 7:30pm; Jan 20- Services 8am and 10:15am, 9am SS. (610) 863-6859

**St. Vincent dePaul**  
720 Delaware Avenue  
Portland, PA 18351  
Rectory (610) 588-5445  
Mass Schedule Weekdays (at OLG)  
Saturday 6 PM Sunday 10:30 AM  
Holy Days (See Church Website)  
Saturday Confessions 5:40-5:50 PM

**The Pentecostal Christian  
Church the Truth  
(Iglesia Pentecostal La Verdad)  
4 Jory Ave Pen Argyl**  
Sun.- Prayer 14- Sunday School (Escuela Dominical) 12 noon, Praise & Worrship (Cuho Evangelistico) 1pm.

**Temple Israel of the Poconos  
Egalitarian Conservative Synagogue  
660 Wallace Street, Stroudsburg**  
Sabbath Services: Friday evening 7pm followed by a Traditional Oneg Shabbat. Saturday morning 9:30am followed by a traditional Kiddush. Dr. Sandra Alfonsi 570-223-7062.

**Trinity United Church of Christ**  
632 S Delaware Dr.  
Mt Bethel Pa 18343  
Sunday Worship 10:30 am SS and Confirmation 9:00 am Rev. Rodney Wells pastor

**Trinity Evangelical Lutheran  
404 Broadway, Bangor**  
Thur - Christian Ed 6:30pm, Choir 7:30pm; Jan 20- SS 9am, Worship/Communion 10am. Pastor Laine. (610) 588-2023, [www.tlcbangor.com](http://www.tlcbangor.com).

**Zion Presbyterian Church  
Water St., Wind Gap**  
Sun.- Rev. Albert Martin will be speaking at the 9:30am service. Children SS during the service. Visitors welcome. (610) 863-8896.

**Ackermanville United Methodist  
1410 Ackermanville Road, Bangor**  
Sun 10am Worship. Rev. Sukja Bang (610) 588-7818, [www.ackermanvilleumc.org](http://www.ackermanvilleumc.org)

**Bangor Church of the Nazarene  
150 Bunny Trail, Bangor**  
Sun 9:30am SS, 10:40am Worship (Children's Church to grade 2), 5pm Powerhouse Praice Practice, 6pm Teen Straight Talk & Small Groups. Kenneth L. Bean, Pastor (610) 588-6929

**Belfast Bible  
483 Belfast Rd., Belfast**  
Sunday School (all ages) 9:30am, Worship 10:45am, Evening Service 7pm. Pastor Michael Yaworski.

**Belfast Wesley United Methodist  
607 School St., Belfast**  
Children's SS & Adult SS 9am, Worship 10am, coffee fellowship following worship. Pastor Paul Milligan. (610) 746-3652.

**Benders Mennonite Church  
975 Benders Church Rd., Pen Argyl**  
Sun Worship service every Sunday at 10:10am; Food Bank 3rd Saturday of the month 9-11am. 610-863-9114.

**Bethel Bible Church of Mt. Zion  
7742 N. Delaware Dr. (Rt. 611),  
Martins Creek**  
Free Bread Every Saturday, 3eryone welcome, questions 908-483-8231; Sunday School 9am, Sunday Morning Worship 10am. Pastor Rick Tunis, 610-250-9890. Learn about us online [www.bethelbiblechurchofmtzion.org](http://www.bethelbiblechurchofmtzion.org).

**Christ Ev. Lutheran Church  
703 South Delaware Drive  
Mt Bethel, PA 18343**  
610-588-7056  
The Rev. Larry Laine  
Worship at 9 AM  
Sunday School 10 AM

**Clearfield Bible Holiness Church  
1502 Bushkill Ctr Rd, Wind Gap**  
Sun- SS 10:15am, Worship 11:15am & 3pm. Pastor Donald Herrick. (812) 653-3975.

**Community Baptist  
Weona Park Center, Pen Argyl**  
Sun - Bible study 7pm. Separate class for age 10 & under.

**Community Presbyterian  
1755 S Delaware Drive, Mt. Bethel**  
Sun. - SS 9:15am, Worship service 10:30am, Coffee hour on last sunday of every month following service. [www.mtbethelpresbyterian.org](http://www.mtbethelpresbyterian.org), (570) 897-6766.

**Cross Road Baptist Church  
201 Second St., Bangor**  
Sun- 9:15am Praise Sing, 9:30am SS,