

ASK AN EXPERT

The professionals and specialists on this page have studied and worked to become expert in their fields. They are ready to serve you with their knowledge.

Ask an Expert is an advertising feature of *The Dallas Post*. We use readers' questions whenever possible. The answers and opinions are those of the individual advertiser, and not necessarily those of *The Dallas Post*.

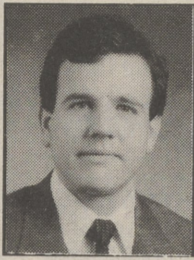
ATTORNEYS

Q: What is a Will and who may make a Will?

A: A Will directs how a testator's real and personal property will be distributed after the testator's death. A Will must be in writing, identified as a Will, and signed at the end by the testator. It is not necessary that the signing of the Will be witnessed or acknowledged before a Notary

Public; however to probate a Will after the testator's death, two persons must attest that the signature on the Will is genuine. Any person who is eighteen years of age or older and of sound mind may make a Will.

Rosenn, Jenkins & Greenwald, L.L.P.
Attorneys at Law
15 South Franklin St.,
Wilkes-Barre, PA 18711-0075
826-5647



David B. Hiscox,
Esquire

BANKING

Q: So many businesses are open on Sundays. Why not Banks?

A: So glad you asked! Our Luzerne County offices inside Mr. Z's Food Mart in Dallas and Mountaintop and Price Chopper in Wilkes-Barre are open on Sunday. We pioneered the concept locally of full-service supermarket offices for the total convenience of our customers, so Sunday banking hours make perfect sense. Give us a call for details.



Route 415, Memorial Highway, Dallas, PA 18612
675-1429



Carol Novajosky,
Community Office
Manager

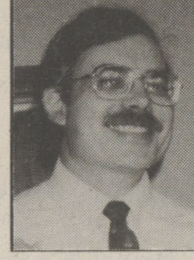
CHIROPRACTIC

Q: How soon should I bring my children in to be adjusted?

A: At Klein Chiropractic, we check and adjust babies immediately after birth. All infants need a healthy spinal column. Why is it important? It is important because an unhealthy spine can interfere with the normal function of the nervous system and may cause serious health problems in infancy and later in life

With all you do for your newborn child, please ensure his or her spinal health with a chiropractic check-up.

Klein Chiropractic
N. Memorial Highway
Dallas, PA 18612



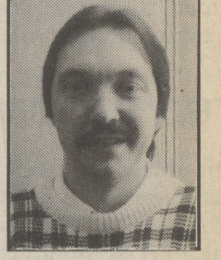
Albert Klein

COMPUTERS

Q: I am unable to run several DOS software programs. I am told the software "requires a minimum of 580K", yet I have 8 megabytes of ram installed. Why won't these programs run?

A: This is a shortage of Base Ram (the first 640K), free for DOS programs. Because Base Ram is also used by other programs/drivers, ie: mouse, Fax, CD Rom, Screen Savers, etc., your solution requires relocating drivers into upper memory. Using DOS 6.0 or higher, the MEMMAKER command will usually accomplish this, as will the programs 386MAX or QEMM. If not, disable programs loading upon boot-up (screen saver) and retry.

Northeast Micro Computer Systems
222 Wilkes-Barre Township Boulevard,
Wilkes-Barre, PA 18702
(717) 826-7060



Tom Applegate
Service Manager

COUNSELING

Q: Is mental retardation the same as being mentally ill?

A: Mental retardation means that a person develops mentally at a below average rate. They may have difficulty in learning and social adjustment, but they can learn. With the appropriate intervention and education developmentally disabled individuals can lead satisfying and productive lives. March is Mental Retardation Awareness month. Many activities are scheduled to help people learn more about this disability including a free seminar to be held at the TPS Medical Arts Pavilion. For more information call 823-2155.

Community Counseling Services of N.E. PA
110 s. Pennsylvania Ave., Wilkes-Barre
99 Bridge St., Tunkhannock
823-2155 or 836-3118



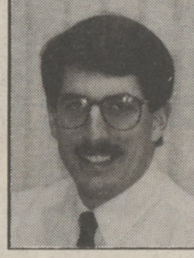
Mary Ann Yenason
Licensed Psychologist

DENTIST

Q: How safe am I in a dental office?

A: Today, every dental patient is at a very low risk of being infected in their dental office. This is mostly due to government regulations requiring employers to provide a very high standard of safety for their employees. These requirements include sterilizing all instruments that enter a patient's mouth; wearing protective eyewear, gloves, masks; disinfecting all working surfaces including the dental chair. There are many infection control measures dental offices take that the patients never see. The next time you see your dentist ask what measures are taken to ensure your safety. I think in 1995 a dental office that follows government regulations is a very safe place to be.

David H. Spring D.M.D.
661 N. Memorial Hwy., Dallas, PA 18612
675-7796



David H. Spring
D.M.D.

EYE CARE

Q: My life is a blur...so much to do, with work, the kids, chores, etc. I barely have time to breathe, let alone think about changing contact lenses! Can you recommend anything to make my life easier?

A: Yes, actually there's a new product we're happy to be able to prescribe that can give you time, and clearer horizons. Johnson & Johnson, Inc. have just come out with a daily-wear disposable contact lens - Acuvue®. You wear it one day, and throw it out - no need to be a slave to time-consuming messy cleaning routines, and there is no contact lens case to have to tote around! Come in and see if Acuvue® is right for you (and we don't keep our patients waiting long - you'll like that!)

Back Mountain Eyecare Center
170 N. Memorial Highway, Shavertown, PA
675-3627



Dr. Curtis Goodwin

FAMILY PRACTICE

Q: What do I do when my child has diarrhea?

A: Diarrhea may be due to infection in the digestive system or anywhere in the body such as the ears. Gastrointestinal infections are more often viral than bacterial and therefore rarely need antibiotics. The early introduction of oral rehydrating solutions (like Pedialyte) has reduced remarkably the need for intravenous rehydration at the hospital. Caution against the use of adult rehydration solution such as those recommended after exercise because their electrolyte and sugar content aren't appropriate for little ones. Our office uses a product called Oral Rehydration Salts; one packet to a quart (i.e. a liter) of water results in an excellent balanced oral solution which costs less than a dollar. Giving 2-3 oz. of an oral rehydrating solution per pound of body weight over 24 hours is recommended. During this time no solid foods should be given. The glucose in the solution provides the needed calories. The caretaker should keep an accurate record of ounces taken, number of bowel movements, daily body weights, frequency of voiding, temperature, and abdominal pain if present. Daily weights are an excellent indicator of the state of hydration - loss of weight is due to loss of fluid. Danger signs that should result in a call to your physician are scanty and infrequent urines, inactivity, decreasing body weight. After 24-48 hours most children are recovering nicely and are ready for introduction of soft formulas and the addition of solids, if age appropriate, consisting of bananas, rice, apple sauce, toast. Cow's milk and other dairy products are not used in the recovery stage of diarrhea. If after 48 hours of oral rehydration diarrhea is still active, consult your physician for advice.

Dallas Family Practice
Sterling and Machell Avenues, Dallas
675-2111



Irvin Jacobs, M.D.

GEMOLOGIST

Q: I was under the impression that diamonds are the hardest materials on earth, yet a friend of mine was told by a jeweler that her marquise shaped diamond was fractured. Is this possible?

A: It is true that diamonds are the hardest substance known, however, it is also true that a diamond can be damaged by fracturing. Even though a steel file, if run across the top of a diamond for hours, would not scratch the table (flat top) of the stone - a hard knock or blow struck at the correct angle on the girdle (the girdle is the thin edge on the circumference) would possibly cause the diamond to fracture or cleave.

The damage can be repaired by recutting the diamond or by polishing it out with a diamond polishing machine. In either case, it would lose some weight in the process. You can protect yourself by having the diamond insured against damage on a jewelry floater policy.

Jay Karnofsky, President
Bartikowsky Jewelers
141 S. Main St., Wilkes-Barre • 823-7111



GOURMET COOKING

Q: Can low-fat foods be tasty?
Lindee Brobst

A: Yes. Cooking with broths, spices, bullion cubes or soup bases are great as is skim milk. Try some basil, cardamom, garlic or Montreal steak spice. Use carrots, zucchini, or other fresh vegetables for flavor. Slight changes in cooking habits open up a world of wonderful foods & a healthier diet.

D.H. Oliver
550 Memorial Hwy., Dallas
675-0790



D.H. Oliver

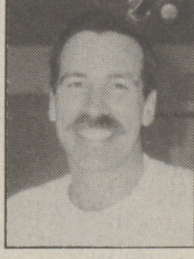
HEALTH & FITNESS

Q: Bill, I have a herniated disc in my lower back. I went to physical therapy and was released after about 12 visits. I'm still in pain. What should I do?

A: There's nothing like a strong and healthy back to keep you full of energy. We, all too often, take that for granted. But, to your question. Go to a certified strength coach or certified personal trainer and tell your problem to him/her. Be sure to keep compression exercises OUT of your program. Develop the muscles that will assist you in lifting and remember to include a safe and effective abdominal and lower back routine.

Your eating lifestyle will contribute immensely to the success of your program. Be certain to keep track of what you eat, and reduce your fat intake to below 20%.

One-to-One Fitness
417 Memorial Highway, Dallas
675-6554



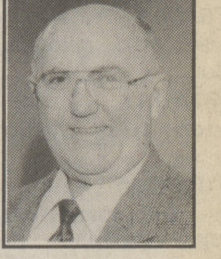
Bill Ranieri

INSURANCE

Q: How do I lower the cost of my auto insurance?

A: Call your agent and make sure your policy is rated correctly for the correct drivers, usage, annual miles driven, and that your company is aware of various safety devices i.e. air bags, passive restraints and anti-lock brakes. Also various discounts are available that may apply to your vehicle insurance, such as Long Term Discount or Anniversary Discount, Multiple Car, Senior Discount and Farm Use Rating, and the House-Car Discount for having both coverages with the same company. When changes happen in your life, keep in touch with your agent for insurance cost savings.

NATIONWIDE INSURANCE
Nationwide is on your side
Gordon Business Center, Suite 1,
194 N. Memorial Highway, Shavertown, PA 18708
675-5234



Charles W. Gordon, Jr.

INVESTMENT

Q: Why should I consider U.S. Treasury Securities?

A: The U.S. Treasury Bond Market is considered the safest and most liquid U.S. denominated investment. U.S. Treasury securities include bills bought at a discount from their par value which mature in less than 1 year, notes which pay semi-annually and range from 1 year to 10 years and bonds which offer maturities from 10 to 30 years. For income oriented investors, who traditionally purchase CD's today's attractive rates compare most favorably. Staggering maturities from 1 to 5 years, is an attractive way to diversify your yield. One sweetener...U.S. Treasuries are exempt from Pennsylvania Income Tax.

Gager & Associates
Box L, 2 Woodland Drive, Dallas, PA 18612
(717) 675-7200



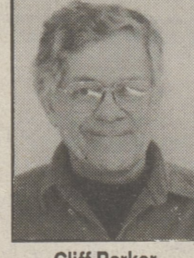
John F. Gager
Registered Principal

PLUMBING & HEATING

Q: How do I choose the correct heating system?

A: Today's homeowners have many factors to consider when choosing a new heating system. Initial cost, fuel availability, fuel prices, and a reputable contractor are always the primary concern. Other factors include the life expectancy, warranty, comfort and maintenance. Since hi-efficiency units are cost effective, homeowners find that within a six year period the system actually pays for itself.

Parker Fuel Co.
1016 Lower Demunds Road
Dallas, PA 18612
675-4949 or 675-1155



Cliff Parker

REAL ESTATE

Q: We're thinking of selling soon. Should we apply fresh painting and wallpapering before we sell?

A: Today's buyers appreciate the fresh look of newly painted or papered homes. If your carpeting is outdated consider replacing it. These improvements will make your home look new and clean and may even increase its value and marketing time.
(Tip: Keep all colors neutral)

Century 21
Jean Innamorati, Realtor
Muriel Farrell
Associate Broker / Manager / Marketing Consultant
(717) 675-2159



Muriel Farrell

SUBSTANCE ABUSE

This Space Reserved
for



Have a Question? Ask an expert to answer it. Send your questions to the Expert of your choice, c/o The Dallas Post, P.O. Box 366, Dallas PA 18612. Deadline for questions is the 20th of each month.