

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: How does a statute of limitations affect our ability to pursue a lawsuit seeking monetary damages?

A: A statute of limitations is a legislative enactment which declares that lawsuits based upon certain causes of action are barred if not commenced within a specific period of time after the right to sue arises. For example, lawsuits seeking recovery of losses caused by an automobile accident or a defective product must, as a general rule, be started within two years of the event causing the loss. A lawsuit based upon a breach of contract normally must be started within four years of the breach. There are other periods of time applicable to other causes of action and, in certain circumstances, there are exceptions to the general rule. Since the expiration of the statute of limitations forever bars you from pursuing your claim, it is important that you consult with an attorney at your earliest opportunity.

Roseann, Jenkins & Greenwald, L.L.P.
Attorneys at Law
15 South Franklin St.,
Wilkes-Barre, PA 18711-0075
826-5639



Robert N. Gawlas, Jr.
Esquire

BANKING

Q: "I can't believe that my bank is no longer offering savings passbooks. Now what?"

A: "It's true that many area banks are phasing out savings passbooks. We still offer passbooks for saving since we realize that a lot of people still like to see and verify their balance each time they make a deposit or withdrawal. Stop in or call me for details."



Carol Novajosky,
Community Office
Manager



PIONEER AMERICAN BANK
MEMBER F.D.I.C. N.A.
Route 415, Memorial Highway, Dallas, PA 18612
675-1429

CHIROPRACTIC

Q: What about kids? (The Free Clinic)

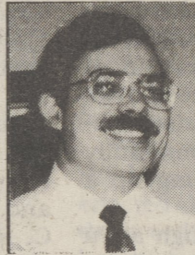
A: We have a Free Clinic for Kids up to the age of five.

Since most (95%) of all adult conditions start in childhood, we felt a responsibility to make available the care that they need.

When you see your one year old child fall off the couch on their head, just because they get up and start running again like nothing happened - doesn't mean they are OK! What if I dropped you on your head? Would you be OK? **NOT!!**

Hippocrates (Father of Medicine) said "Look to the Spine First!!" That's what we do. Make sure you do.

Please at least get your kid's spine checked - it could make a difference in the rest of their life. Remember their spine is their **LIFELINE!**



Albert Klein

Klein Chiropractic
N. Memorial Hwy., Dallas, PA 18612
675-3833

COMPUTERS

Q: Is a triple-speed CD drive really that much faster than a double speed?

A: A single speed drive handles data at 150K per second. Double speed drives operate at 300K, Triple at 450K, Quad at 600K, and the newly announced 6 speed drive which can transfer data at 900K per second. The faster data transfer rates will be very noticeable in multimedia applications, such as video files. It is in these applications, that the slower drives will "drop" frames, making the video appear choppy. Keep in mind that the access rates are also very important when choosing a CD Rom drive.



Tom Applegate
Service Manager

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

COUNSELING

Q: I have a friend who seems very depressed and I'm not sure how to help her?

A: The most important thing you can do for your friend is to help her get appropriate diagnosis and treatment. This may involve encouraging her to stick with her treatment until her symptoms begin to go away, or it may involve making an appointment for your friend and accompanying her to the doctor.

The second most important thing is to offer emotional support. This involves understanding, patience, affection, and encouragement. Engage your friend in conversation and listen carefully. Do not disparage feelings expressed, but point out realities and offer hope. Do not ignore remarks about suicide. Always report them to your friend's doctor or therapist.

Finally, invite your friend to go on walks, outings, to the movies, and other activities. Encourage participation in activities that once gave pleasure, such as hobbies, sports, religious or cultural activities, but do not push your friend to undertake too much too soon. Keep in mind that with reassurance, time and help your friend will feel better.

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: My teeth are sensitive to regular toothpaste. Is there an alternative that still fights cavities?

A: Yes. There are several brands of toothpaste on the market specially formulated to help sensitive teeth. Some people use one for a short period of time until the symptoms disappear. Others, must use a desensitizing toothpaste daily to keep symptoms at bay. Most of these toothpastes contain fluoride to help fight cavities.

More importantly, go see your dentist to find out why your teeth are sensitive. There may be a serious problem beginning.

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

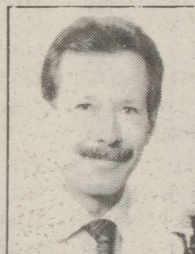


David H. Spring
D.M.D.

EYE CARE

Q: I'm so frustrated! It's hard for me to get good health care - I'm hearing-impaired and its often difficult communicating my needs.

A: Back Mountain Eye Care Center knows that life places many obstacles in the path of every individual - we like to try and remove some of these obstacles whenever we can! Recently, our staff have just completed a Beginner American Sign Language Course, in order to better serve the needs of the hearing-impaired. As well, we would be happy to have an interpreter present when you come in for your appointment, just let the staff know this at the time you set up your appointment. Our mission is to do anything we can to make eye care as easy as possible for you.



Dr. Curtis Goodwin

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

FAMILY PRACTICE

Q: How long should a cough from a cold last?

A: A cold is a viral infection of the upper respiratory tract. The symptoms include runny nose, tearing eyes, sore throat and dry cough. Temperature, if present, is very mild. There is no specific treatment for a cold and medications are aimed at relieving symptoms. The best treatment is a decongestant. An analgesic may be necessary for specific aches or pains. The wise old adage "a cold will last a week if you treat it and seven days if you don't!" pretty much sums up your prospects of a quick cure.

Sometimes the original viral illness will worsen with a bacterial "superinfection". This is what happens when the ordinary cold fingers on with persistent sinus pain, thick sinus drainage, or a cough that produces phlegm. If these symptoms occur, a visit to your doctor is recommended to determine if an antibiotic is in order.

One annoying consequence of a cold may be a dry irritating cough that lingers on after other symptoms have ended. This kind of cough may persist for 4-6 weeks after the cold. Treatment with an over-the-counter cough suppressant and cough drops is possible but this cough is difficult to suppress. If the cough is dry, and not associated with a temperature or wheeze, it's fine to wait it out without a visit to the doctor's office.

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



Diane A. Lowe, M.D.

GEMOLOGIST

Q: It seems to me there is very little ethics left in advertising. When I hear major American Companies like AT&T and MCI call each other everything but OUTRIGHT liars - it disgusts me. How ethical are the Jewelry ads?

A: Like in any other industry, the Jewelry ads run the gamut. The "Borax" ads (the ones that made a big noise and make absurd claims) are still prevalent in some of our local ads. I think the public is wise enough to be turned off by this kind of dishonest advertising. However, I would advise the prospective Jewelry Buyer to learn all about the product. Ask the Salesperson tough questions. Find out if the store has any Certified Gemologists. If you are buying a diamond, ask to see the diamond under high power magnification. Our store has new equipment that will show the stone on a TV screen - magnified 70 times (70 power). Also ask for a Gemological Institute Grading Chart so you can understand the various color, clarity grading and the ideal cutting proportions. Most important! Make sure you will be provided with a Guarantee and Appraisal Certificate that states carat weight, color and clarity grading etc., and it is signed by the person doing the appraisal. Take your time and never be high pressured into making a purchase.



Jay Karnofsky,
President



141 S. Main St., Wilkes-Barre • 823-7111

GOURMET COOKING

Q: Are all calories equal, so 100 calories of sugar is the same as 100 calories of butter?

A: Calorie for calorie, butter (fat) is more fattening than sugar (carbohydrates). The body converts fat calories to body fat much more easily than it does carbohydrate calories. So excess fat calories will lead to weight gain faster than excess carbohydrate calories.

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

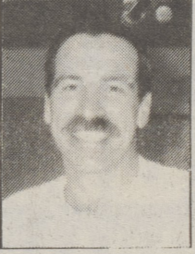


D.H. Oliver

HEALTH & FITNESS

Q: My mom & dad are getting up there in years and are having trouble getting about. Can you help?

A: Yes! There have been several studies on the effects of resistance training on seniors. One such study by the University of Michigan Medical Center found that 80 to 90 year old residents of an independent living facility could get up from their chairs twice as fast after only six weeks of weight training. Also noted was an increase in their flexibility, balance and indeed, their attitude. We have a special six week program for seniors.



Bill Ranieri

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

INSURANCE

Q: What is Variable Life Insurance?

A: Variable life insurance is insurance with the investment being in a separate account. The separate account being similar to mutual funds, meaning the insured has their choice of growth, income, or a fixed account. Historically stocks, bonds, etc., have outperformed fixed accounts so the insured has an opportunity for a greater return. The life insurance portion of variable life works two fold: as long as the insured lives, the separate account keeps growing tax deferred, also, if the insured dies, a death benefit is paid. A potential high rate of return, tax advantages on the return, and a death benefit truly make variable life insurance an investment for the future. For More Info Call 675-5234.

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



William T. Huck

INVESTMENT

Q: When does it make sense to buy Municipal Bonds?

A: Differing theories exist on this subject but normally, individuals or family units in a 25% plus marginal bracket should consider "tax free's". Commonwealth of Pennsylvania, local municipalities, most authorities, and many healthcare and education issues are exempt from Federal, State and Local tax. As a rule of thumb, subtract your tax bracket from (100), and then divide it into the tax exempt bond yield basis to compare tax free yields with taxable yields. Using this measure a 6.25% tax free equates to approximately a 9.6% taxable yield.

Tax exempt obligations can be purchased individually, in the form of municipal unit trusts, or through closed end or open end mutual funds. Individual bonds normally trade in minimum denomination of \$10,000 and pay interest semi annually.

Tax Free Bonds, Bond Funds and Unit Trusts make even more investment sense on April 15.
Gager & Associates
Box L, 2 Woodland Drive, Dallas, PA 18612
(717) 675-7200



John F. Gager
Registered Principal

PLUMBING & HEATING

Q: Does a gas water heater have to be vented into a chimney?

A: No. Powervented water heaters are designed to meet the homeowners needs when a chimney is not available. It can be installed up to forty feet from an outside wall using PVC pipe for venting. It utilizes a modular blower assembly and features a hot surface ignition system which eliminates the pilot light. Not only is it quiet and compact, it is economical and efficient.

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



Cliff Parker

REAL ESTATE

Q: If I list my home for sale, am I obligated to pay for anything the Realtor does?

A: Your Realtor's obligation is to cause your home to sell thru the Agency's marketing program. Only when he/she secures a ready, willing & able buyer for your home does it then become your obligation to pay the agreed upon fee at settlement. Occasionally a property may require "special" marketing. You and your Realtor may agree at the time of signing the listing contract to share some of the cost. However, this is not the norm. Basically you are under no obligation to pay for services until your property is sold.



Muriel Farrell

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

SUBSTANCE ABUSE

Q: Is Alcoholism/Drug Addiction a curable disease?

A: My philosophy is that Chemical Dependency is a treatable illness, be it alcohol or drug related. Those who suffer from chemical dependency are frequently in need of acute care within a hospital setting. The person in need of detoxification receives the care needed on a medically safe, comfortable environment, following detoxification and close medical monitoring, a quality comprehensive treatment program should be based on principles of proven effectiveness and state of the art treatment modalities. A specially selected multidisciplinary treatment team can then provide the enthusiasm and commitment to bring the treatment program to life. Continuity of care is vital to recovery. The use of community support groups (AA, NA, Al-Anon) is essential to the life-long recovery process.

CHOICES
WRADING VALLEY HEALTH CARE SYSTEM
For The Comprehensive Treatment Of Drug And Alcohol Abuse
518 Wyoming Avenue, Kingston, PA 18704
717-283-2388 • 1-800-762-9492

Robert G. Migliosi, BA
D. & A. Therapist

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.