

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: I recently signed a contract to buy a home. In the contract I agreed to pay one-half of the Realty Transfer Tax. What is it?



Joseph Persico, Esquire

A: A real estate contract is an important agreement and it is essential that you understand all of its elements and ramifications. Except in certain circumstances, such as the transfer of real estate from parents to children, all sales of lands are subject to tax by both the State of Pennsylvania and the municipality where the property is located. The State tax is 1% of the sales price. The local tax is usually 1%, but depending upon the locality, may be higher.

Rosenn, Jenkins & Greenwald, L.L.P.
Attorneys at Law
15 South Franklin St.,
Wilkes-Barre, PA 18711-0075
(717) 826-5662

BANKING

Q: "I can't believe the minimum balance requirement my bank requires to avoid a service charge on my checking account. I'm not made of money...are all banks like this?"



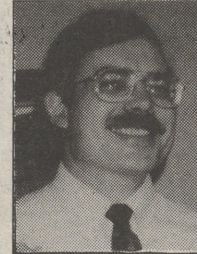
Carol Novajosky, Community Office Manager

A: "Not necessarily. We are featuring a special 'Checking of a Deal' for a limited time that includes no minimum balance required for 6 months on noninterest bearing checking accounts plus your first order of exclusive checks are included at no charge. Stop in and check it out."

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

CHIROPRACTIC

Superman's Neck
...Life flows from above - down - inside-out...



Albert Klein

The spinal injury Mr. Reeves has involves the top two vertebrae in his neck, the ones closest to his brain. At this level the brain stem is affected causing problems with the respiratory center, blood pressure and everything else from there down. His injury was a severe one.

The spinal injuries that affect us are everyday ones...the box we shouldn't have lifted, the car accident, falls, sports and exercising incorrectly. Less severe but still putting enough spinal nerve pressure on our spinal cord or spinal nerves to effect the proper function of vital parts of our body.

You spine is your lifeline - Isn't it about time you started treating it to Chiropractic?

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

COMPUTERS

Q: Can I watch television on my computer monitor?



Tom Applegate, Service Manager

A: Yes. A typical SVGA monitor is capable, but the TV signal must first be converted in your computer with a television tuner card. The Compaq Presario has this "cable ready" TV feature built in. In many cases we can upgrade your existing system to provide these enhanced features. Stop by for a demonstration today!

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

COUNSELING

Q: I think my father should talk to a counselor, but he's elderly and it's difficult for him to leave the house?



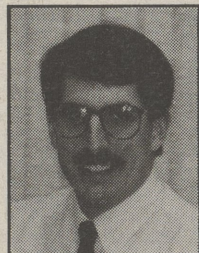
Mary Ann Yenason, Licensed Psychologist

A: Your father might benefit from the Senior Peer Counselor Program. This program provides one-to-one supportive counseling to senior citizens who are confined to their home, or who don't feel comfortable in a traditional mental health setting. The program is staffed by volunteers age 55 and older who devote at least three hours a week as a peer counselor, who enjoy meeting and relating to new people, and who have good listening skills. Program volunteers provide support, reassurance and serve as a resource advocate to individuals who are isolated, alone, and in need of some type of intervention. Presently, CCS helps approximately 700 people over the age of 65 each year. For more information on the Peer Counselor Program call 836-3118.

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

DENTIST

Q: Is chewing gum harmful to the teeth?



David H. Spring, D.M.D.

A: Yes and no. Yes, chewing gum with sugar is harmful because of the constant introduction of sugar to your mouth. Bacteria in your mouth survive on simple carbohydrates (sugar). They grow faster and process the sugar to form acids. These acids dissolve your teeth to cause cavities. With higher numbers of bacteria, the potential for damage is greater. This is why home care is so important. No, chewing gum without sugar may be helpful to your mouth. The stimulated saliva flow may actually cleanse your teeth. This action may help wash away excess sugars and bacterial by-products before damage occurs.

If you have any questions, call your Dentist for the answer

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

EYE CARE

Q: I'm a sun-lover, though I know I shouldn't be in the sun that much. Any words of advice for protecting my eyes?



Dr. Curtis Goodwin

A: Sunglasses, sunglasses, sunglasses! Have fun in the sun but it is SO important to protect those eyes from the Ultra Violet rays that can do so much damage to unprotected eyes. Studies have shown that exposure to the sun can induce cataracts (cloudy areas that obstruct vision) over time - If you keep your eyes covered (with a good pair of U.V. blocking lenses,) you'll really reduce the damage that can be done to those eyes, and you should wear sunglasses not only at the beach but for driving, walking, whenever you are exposed to even small amounts of bright sunlight. Back Mountain Eye Care Center has many fine sunglasses frames that can be combined with your own prescription lenses to give you the protection (with style) that you need for those precious eyes!

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

FAMILY PRACTICE

Q: Who should get the new chicken pox vaccine?



Diane A. Lowe, M.D.

A: After years of research, the new chicken pox vaccine is now being distributed and should be available at your doctor's office soon. It requires extra cold refrigeration and some offices may not be able to stock the vaccine immediately.

The new vaccine will begin to toddlers at 15 months of age. It is not required for school registration and is optional. Since chicken pox is not usually a serious illness, its main advantage is economic - fewer days will be missed from work by parents with ill children. The vaccine is about 80% effective and vaccinated children who do get chicken pox will have a milder case. It is not clear at this point whether the immunity will be life long or whether a booster immunization will be required in the teen years. Adults and children over 13 who have not had chicken pox can be immunized but require two doses of the vaccine given 1 - 2 months apart.

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

GEMOLOGIST

Q: I was looking at Cultured Pearls recently at one of the malls. The Salesperson told me the necklace I was looking at was a uniform matinee length necklace. I asked the person to explain this to me - but they were unable to do so. What did this mean?



Jay Karnofsky, President

A: The uniform - matinee necklace means that the pearls were all uniform in size. The matinee length was 20 to 24 inches. **Graduated-Necklace** - Pearls are arranged with gradually increasing sizes. The smaller pearls are near the clasp and the largest in the center. The ideal length for these is 18" to 24". **Cultured Pearls** - A Gem started by insertion of a tiny Mother of Pearl Bead or other small round object inside the living tissue of an oyster. The oyster coats this bead with a nacre (a way of covering the irritant). This grows into a mature cultured pearl in one to three years, depending upon seasonal conditions and water temperature.

When you purchase a strand of pearls or any pearl jewelry - it is important that you are instructed in the proper care and cleaning.



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

GOURMET COOKING

Q: I've started substituting plain low-fat yogurt for mayonnaise in many recipes. How many calories am I saving?



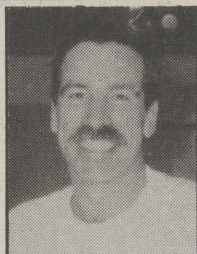
D.H. Oliver

A: Compared to regular mayonnaise (100 calories per tablespoon), you save approximately 89 calories per tablespoon when using low-fat yogurt (11 calories per tablespoon)! If this amount is substituted daily, that can mean about 9 pounds lost over the course of a year. Plain low-fat yogurt is primarily composed of protein and carbohydrates, while mayonnaise is 100% fat. As an added benefit, yogurt is a good source of calcium.

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

HEALTH & FITNESS

Q: How can I get stronger for football?



Bill Ranieri

A: It's more a matter of power rather than strength where $POWER = \frac{FORCE \times DISTANCE}{TIME}$. This is a lot easier to understand than it looks. Force can be looked at as functional or dynamic strength. Distance is not defined as linear but rather, directional. You know it as agility or coordination. Time is how quickly one moves through the directional movements or more commonly, acceleration. Therefore, power is the force an individual can apply against resistance and over distance within the shortest time period. Excellent exercises to develop power are power cleans, olympic lifts and plyometrics. Strength exercises such as squats and the bench press are important in assisting power development but power itself is the main element in superior football performance for every position.

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

INSURANCE

Q: Is my home insured for the right amount?



Charlie Gordon

A: How can I tell? It should not be necessary for you to pay several hundred dollars for an appraisal to determine the proper amount of coverage needed on your home. Gordon Insurance Agency has a no cost to you computer program that will determine the approximate replacement cost of your home. Having a representative visit your home to obtain some information on the particular characteristics of your home, such as the size of the home, porches, number of stories, and quality of construction. You may be risking financial disaster by being underinsured or wasting money by being over insured. Call Charlie Gordon Insurance Agency for a no obligation consultation at 675-5234.

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

INVESTMENT

GROWTH STOCK
10 THINGS YOU SHOULD NEVER SAY



John F. Gager, Registered Principal

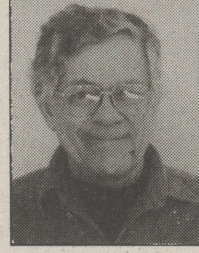
Part 1
1. "If it's gone down this much already, it can't go much lower." It's never too late to sell if it's a bad business that's getting worse.
2. "If it's gone this high already, how can it possibly go much higher?" When you've got a winner, you stick with it - like Wal-Mart through the '70's and '80's and Microsoft in the '90's.
3. "Eventually, they always welcome back" No, they don't. Remember Manville, International Harvester, Western Union?
4. "The price is \$3, what can I lose?" You can lose 100%. Don't be tempted by long-shot, low priced stocks; they rarely pay off.
5. "It's always darkest before the dawn." Never buy stock on the mere hope that business will improve. You need more reasons than that.

Peter Lynch, "Winning on Wall Street", 1992
See next month's Ask an Expert for part 2

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

PLUMBING & HEATING

Q: What should I look for when considering a central air conditioning system?



Cliff Parker

A: Select a licensed and insured contractor that carries a name brand that you recognize. The unit must be sized properly to give you consistent comfort. Check the efficiency rating to save on energy costs. Be sure that it features a sturdy cabinet and that it is set on a sound absorbing pad. It is essential that an electrical disconnect be installed at the condensing unit. Always check the warranty details.

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

REAL ESTATE

Q: I'm reading & hearing about prequalification & pre-approval. What's the difference?



Muriel Farrell

A: With prequalification the amount of mortgage and buyer can afford is determined by a Realtor or a Lending Officer. With pre-approval you are prequalified by a Lender and a loan application is completed, a full credit check is done, along with verification of assets, debts & employment. All the steps to mortgage approval are completed except for the appraisal. You can now look for that new home and show the seller you are already approved for a predetermined amount of dollars.

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

SUBSTANCE ABUSE

Q: How can a family member help a loved one recover from alcoholism?



Juanita Bednarz

A: Many family members of the chemically dependent person initially feel a sense of relief when an individual enters chemical dependency treatment. They often believe when the chemically dependent person stops using, the family will be all right again. They may not recognize themselves as "co-dependent"; a pattern of painful dependency on compulsive behavior and approval-seeking in an attempt to find safety, identity, and self-worth. We believe it is essential that family members participate in the treatment program of the chemically dependent and become involved in their own treatment plan which is designed to help them cope with their own problems that stem from the disease of chemical dependency. A newly recovering addict returning to a family with no recovery will risk being snagged by the disease again, if family members remain stuck in old behaviors motivated by fear, anger, distrust, shame or guilt. The best thing a family member can do to help a loved one recover is to get involved with Al-Anon and the 12-Step recovery process, thus learning healthy ways of relating and dealing with life's problems.

CHOICES
WYOMING 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

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.