

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: Why should I incorporate my small business? Also, what is an S corporation?

A: The owner of an unincorporated business is responsible for its debts. The shareholders of a corporation, however, are not personally responsible for the corporation's liabilities. If a contractual, personal injury of other claim is ever made against your corporation, the claimants should be limited to recover only from the assets of the corporation.

An "S" corporation is a type of small business corporation that is not subject to the corporate net income tax. Instead, all the profits or losses of an S corporation are included on the shareholder's personal return. Since an S corporation combines protection of a shareholder's assets with the avoidance of a "double tax" of both corporate and dividend earnings, it is the preferred choice of entity for many small businesses.

Rosenn, Jenkins & Greenwald, L.L.P.
Attorneys at Law
15 South Franklin St.,
Wilkes-Barre, PA 18711-0075
(717) 826-5677



Lee S. Piatt, Esquire

BANKING

Q: My husband and I know what kind of mortgage payment we can comfortably afford. My question is "How do I know that a bank would approve me for that amount?" Is there anything I can get to show a seller or realtor we've been pre-screened and make our bid more attractive than other bids?

A: Good question! Whether buying or building a home, Franklin First has developed 2 programs to help your situation. Franklin's "First Key" program actually gives you approval for a specific amount prior to finding your home or finalizing your building plans. Once receiving approval, all that remains is the appraisal. "First Key" gives you peace of mind knowing that you can show a realtor/seller or builder that you have already secured financing thus giving you an edge over other bids. Our other program is "First Step".

This program provides you with a certificate showing the maximum loan amount we have pre-qualified you for based on information provided by you. You then have an idea of what price range you can target while shopping. For more information on either plan or other loan products, stop by or give me a call.

FRANKLIN FIRST



501 Tunkhannock Hwy., Dallas, PA 18612
717-675-3621



Frank Ferenchick
Dallas Branch Manager

CHIROPRACTIC

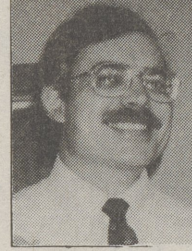
Q: What about Back-to-School Chiropractic Exams, are they really necessary?

A: Absolutely, yes. Kids today are much more subject to spinal problems and spinal nerve stress. School, the extended sitting, sports, studying for hours, peer pressure, has a tendency to multiply the spinal nerve stress put on the spinal nerves and cause subluxations of the spine.

Studies show that 95% of adult problems start in childhood. So it's important that we don't give a childhood subluxation a lifetime to get worse. Your children's first spinal exam should be as important as their first visit to the dentist. After all, the backbone of health begins the day your are born.

Besides all Back-to-school exams are free at our office. Just give us a call before you come. Remember, your spine is your lifeline.

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



Albert Klein

COMPUTERS

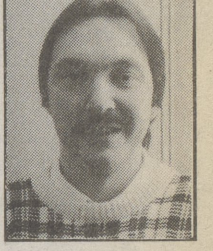
Q: How much RAM will I need to run WINDOWS 95?

A: WINDOWS 95 requires a minimum of 4 MB. Microsoft recommends at least 8 MB. However, you will gain additional benefits if you have 16 MB or more.

Q: If I purchase the WINDOWS 95 upgrade, can I still use my Windows 3.1 too?

A: Yes. Our Service Department can configure your system to allow you to run both versions of Windows. This procedure will require more hard drive space than the traditional "upgrade."

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



Tom Applegate
Service Manager

COUNSELING

Q: My mother isn't able to take care of herself anymore. We want to keep her at home, but I feel overwhelmed by the responsibility of caring for her all day. Can you tell me about the respite services you offer?

A: One of Community Counseling Services newest programs is the Endless Mountain Adult Day Care Service. It provides a program of activities within a protective and compassionate setting for adults who aren't able to live independently and need a structured environment in which to spend their day. The Day Care Program serves the important need of families and caregivers as a way to take a break from the continual stress and worry associated with caring for an elderly loved one at home. Nutritious meals, expert care, and opportunities for socialization are offered by Endless Mountain Adult Day Care. In addition to bathing and personal grooming, medication monitoring, and therapeutic recreation. For information on this 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



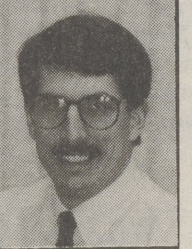
Mary Ann Yenason
Licensed Psychologist

DENTIST

Q: My daughter plays soccer. How can she protect her teeth?

A: Any person who plays a contact sport should wear a mouthguard. A custom fit mouthguard, that your dentist makes for you, is the best protection of teeth, tongue, lips and other structures. However, because of growth, to remake the mouthguard two or three times a year is impractical. Over the counter mouthguards that are custom moldable are best. These should be remolded at the beginning of each sport season or if they become uncomfortable. Make sure it fits comfortably and causes no damage to the soft tissue. If you have any questions call your dentist.

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: Here's a scary Halloween thought - sending the kids back to school left me strapped for cash, yet I know I shouldn't ignore eye care for myself and my family. I need new upbeat frames, my husband wants glasses that can make him more comfortable with his computer work, and my teenager thinks I'm a WITCH because I haven't gotten her "contacts that make her eyes look like a supermodel's". Any tricks in how can I meet all these needs on a limited budget?

A: No tricks needed! At Back Mountain we TREAT all of our patients well with the personalized service that they want! And, because our patients are our central focus, at Back Mountain Eye Care Center, we have a wide range of payment plans that will help relieve some of the pressure of immediate payment. We accept Visa, Discover, Mastercard, and many insurance and vision plans, so that the thought keeping your eyes in good health doesn't have to be a financially horrifying experience!

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



Dr. Curtis Goodwin

FAMILY PRACTICE

Q: How do you treat insect bites?

A: Most insect bites require no treatment at all. Daily washing of the bite is adequate. You may wish to apply a dab of antibiotic ointment or hydrocortisone cream.

Sometimes a bite is followed by a large amount of swelling and itching. Ice can be applied to the area. If an arm or leg is involved, elevation helps to decrease swelling. Benadryl every 6 hours for 2 or 3 days helps to reduce both itching and swelling.

Occasionally an insect bite or sting may be life threatening. Seek emergency medical care if wheezing, weakness or swelling of the mouth and lips occurs.

Dallas Family Practice
100 Upper Demunds Rd., Dallas
675-2111



Diane A. Lowe, M.D.

GOURMET COOKING

Q: What is the proper way to store my olive and other oils?

A: Refined oils are bleached, deodorized and chemically extracted until transparent. Unrefined oils are processed at room temperature, are cloudy and have a more intense flavor and odor. Manufacturers say most oils can retain their flavor and characteristics for up to 18 months when refrigerated.

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



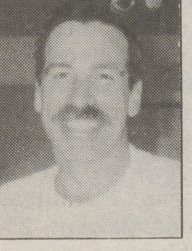
D.H. Oliver

HEALTH & FITNESS

Q: How do I get and stay motivated until I reach my goals?

A: a) Decide to "DO IT"
b) Choose your support group thoughtfully.
c) Start eating correctly, NOW!
d) List benefits of reaching your goals.
e) List pains and problems of failing.
f) Write a story describing the "NEW YOU." Rewrite frequently with more details.
g) Challenge yourself according to current abilities.
f) Fail safe method: Join One-to-One

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



Bill Ranieri

INSURANCE

Q: What should I expect if I have a claim?

A: Call your agent who can counsel you on the procedure your company uses. Nationwide Insurance Company has a 24 hour toll free claims reporting center. Have ready as much information as possible such as; names, addresses, phone numbers, and details of what happened. A claims representative will assist you with repair or replacement of damages and medical injury bills for yourselves and others. Fast, friendly, and efficient claims service is what is to be expected and provided at all times.

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



Charlie Gordon

INVESTMENT

Q: What makes a stock go up?

A: The quick answer is more buyers than sellers, but in truth an increasing earnings growth rate is most cherished by analysts. Analysts continually evaluate quarterly earnings estimates and reward companies which exceed consensus earnings estimates. Naturally, other micro factors such as new products and technologies, management changes, changes in financial conditions or acquisition speculation affect day to day stock prices but in the long run pale in relation to earnings performance.

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



John F. Gager
Registered Principal

JEWELER

Q: When looking for a diamond, which is more important, color or clarity?

A: In all of the wholesale price lists published, color always demands more in price than clarity.

The reason being is that anyone can see color to the naked eye where as clarity, more times than not, you'll need a 10 power triplet eye loupe to see the imperfection.

TOVON & CO.
Diamond Importers
Dallas Shopping Center, Dallas
675-4444



Tommy

PLUMBING & HEATING

Q: What can I do to save on energy costs during the winter season?

1) Check for drafts. Weatherstrip and caulk around windows, doors, and problem foundation areas. Weatherproof your electrical outlets too. Pipes should be checked and insulated where needed.
2) Have your heating system cleaned and tuned. An energy efficient system will save up to 10% in fuel costs.
3) Don't forget your faucets. Install low-flow showerheads and faucet aerators for additional savings.
4) A programmable thermostat is another plus. You can easily set back your heat when needed. You can save up to 15% on your annual heating costs.

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



Cliff Parker

REAL ESTATE

Q: How long will it take to sell my home?

A: Three factors will affect the marketing time of your home.
1) **CONDITION** - today's busy families want a home in move-in condition.
2) **PRICE** - Your home should be priced competitively to homes that have recently sold and not with an overinflated value. These are the values that an appraiser will use when appraising your home for your Buyer's bank.
3) **MARKETING** - What will a Company do to market your home? And ... will they put it in writing?
All factors considered, the marketing time in our office averages 114 days. Multi-list statistics indicate average marketing time for all offices to be 186 days.

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



Muriel Farrell

SUBSTANCE ABUSE

Q: What is Chemical Dependency?

A: My Philosophy is based on the fact the Chemical Dependency is a disease which eventually results in grave consequences. As a potentially fatal disease, Chemical Dependency is largely misunderstood and underestimated in terms of severity, and the number of people it impacts. A chronic and progressive disease, Chemical Dependency does not disappear with time - it gets worse. Denial and ignorance are the factors which most frequently foster the development and continuation of Chemical Dependency. Without an accurate understanding of this illness, its dynamics, course, and expected outcome, traditional modes of intervention may fail. An enlightened approach to treatment is needed.
April is Alcohol Awareness Month. For more information, call: 283-2388.

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



Maura S. Bird, C.A.C.
Out-Patient Supervisor

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.