

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: If I am buying land improved with a commercial building is it necessary to have an environmental audit of the property conducted before I buy?

A: While an environmental audit is not presently required by law for the transfer of title to land, for the protection of the Buyer, the obligation to buy should be conditioned upon the satisfactory results of this audit. If the results of this study evidence pollution, the cost and manner of correcting any identified environmental problems can be negotiated between the parties under a comprehensive environmental agreement between the Buyer and the Seller prepared by legal counsel experienced in environmental matters.



Mark A. Van-Loon, Esquire

Rosenn, Jenkins & Greenwald, L.L.P.
Attorneys at Law
15 South Franklin St.,
Wilkes-Barre, PA 18711-0075
(717) 826-5652

BANKING

Q: I'm considering refinancing my mortgage loan. With the new lower rates, does this make sense? What is the 2% rule that people talk about?

A: Your loan should be analyzed by a mortgage officer to see if refinancing is worth the rate difference. Every mortgage is unique and a friend's incentive for refinancing may not be the same as yours. The 2% rule is a guideline and may not work for everyone. In general it states that in order for refinancing to benefit you, there should be a difference of 2% between your current rate and your proposed refinance rate. **THIS DOES NOT APPLY TO ALL CUSTOMERS!** There are many factors we use in your comparison. Thus the smart thing to do is to call or stop by. You never know, the mortgage you took out in the Spring may be ripe for refinancing at today's rates.



Tom Carr
Lending Center Manager

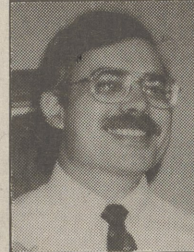
FRANKLIN FIRST

933 Northern Blvd., Clarks Summit, PA 18411
717-586-1693

CHIROPRACTIC

Q: What about Chiropractic HMO's?

A: Chiropractic is ideally a health-maintenance health care system. Usually the chiropractor is able to check the spinal column for health-destroying spinal nerve stress long before symptoms occur. True health does not mean merely being symptom-free - it's having your body working right; having good spinal alignment, restful sleep, strength, and energy. If simply being free of symptoms were the only sign of good health, then aspirin, drugs, and other medicines would make you healthy, and the people taking the most drugs would be the healthiest. But - are they? Drugs don't make you healthy. They may reduce or alter your symptoms, but that does not make you healthy. What makes you healthy? Life makes you healthy. Having 100% life flowing through you, having a body free of spinal nerve stress so the energies from the brain can travel freely to every part of your body is what health is all about. And that's the goal of the Doctor of Chiropractic.



Albert Klein

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

COMPUTERS

Q: What is MPEG?

A: MPEG is an acronym for Motion Picture Expert Group. This is a committee created to establish a standard for compression of full motion video with sound files. A similar committee called JPEG (Joint Photographer Expert Group) was established to develop a standard for compression of still images. A computer system that features MPEG will be able to play back full screen full motion video up to 30 frames per second. However, not all systems featuring MPEG are created equal. Low end units, like Packard Bell, do MPEG decompression entirely through software, and yield poor performance, requiring nearly all the CPU's processor cycles. Mid-Range units like some IBM models, do the video decompression through software, but audio decompression through hardware. The best models, like Compaq feature full hardware decompression of both audio and video, resulting in better playback speeds, less grainy video, and higher CD quality sound. When shopping for a computer system, be sure to be aware of the differences.



Tom Applegate
Service Manager

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

COUNSELING

Q: My first grader gives me a very hard time about doing homework. How can I get him to do homework without a major battle?

A: You can't make children do their homework. The best that you can do is to make it to his advantage to do homework. Give him some benefit if he does his homework without argument. Offer some reward such as staying up a half hour later or grant him time to engage in a desired activity if he behaves as he should. Eventually, cut back on the frequency of the rewards as he does homework without argument. Also, set up a specific homework time, perhaps after dinner rather than right after school so that there is a break between coming home and when it is time to do work.

the expert is...

Gary Flanagan
Certified Special Education Teacher
The Genesis School at First Hospital

First Hospital Wyoming Valley

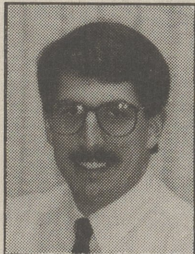
149 Dana Street, Wilkes-Barre, PA 18702-4899
717-829-7900 • 1-800-624-9902 • FAX 717-829-7943

DENTIST

Q: I brush 2-3 times a day. Is it really necessary to floss?

A: Brushing frequently greatly reduces the amount of plaque in your mouth, if done properly. This is important because plaque contains bacteria which can cause cavities and gum disease.

Unfortunately, even the best brushing cannot reach between the teeth and under the gums between the teeth where plaque routinely collects. By flossing once a day, you will increase the likelihood of healthy teeth and gums. The combination of brushing, flossing and regular dental checkups is the best defense in preventing tooth decay and gum disease. As for proper flossing and brushing technique, ask your dentist or hygienist when you see them.



David H. Spring
D.M.D.

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

EYE CARE

Q: There are so many red and green decorations around in preparation for the holidays, yet my husband says he can detect neither of these color very well. Is this type of color-blindness common?

A: Your husband sounds as though he has red-green color deficiency, one of the most common forms of color-deficiency. This is a genetically-linked disease, found mostly in males. Among the things that can be done to help is to have him fitted with a special lens to make his holiday season a lot more colorful.

Send your husband over to Back Mountain Eye Care Center and we'll do our best to make his vision a little more vibrant!



Dr. Curtis Goodwin

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

FAMILY PRACTICE

Q: Are over-the-counter cough medicines effective?

A: Most OTC cough medicines have two components. One component is the cough suppressant, this works to reduce the frequency of coughing. Dextromethorphan is the most effective cough suppressant available without a prescription. There are also several stronger prescription medications.

The second component found in many cough medications is the expectorant. This component makes the phlegm thinner and easier to cough up.

Keep in mind what your symptoms are when buying a cough medication. A dry, hacking cough without any phlegm should be treated with a cough suppressant. Phlegm that is difficult to cough up would benefit from an expectorant.

Over-the-counter cough medications can be effective but see your physician if cough persists especially if accompanied by colored phlegm, temperature, chest pain or wheezing.

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



Diane A. Lowe, M.D.

HEALTH & FITNESS

Q: Is there a secret to getting fit?

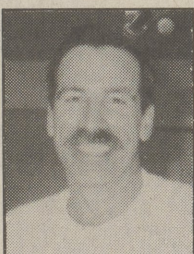
A: Yes, but most people ignore it when it's revealed. Are you ready? Here it comes:

- 1) Commit...like you would a marriage (but you can't quit this one.)
- 2) Find an expert and pay the extra buck for their guidance...in the beginning.
- 3) When your schedule, your kids, your stress, your spouse, your job etc., etc., give you a reason to miss your training session, use it as a reason to succeed.

Give until you can't give any more, then give a little bit more.

Happy Holidays

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.



Charles W. Gordon, Jr.

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

INVESTMENT

Q: How can I effectively give a gift of shares?

1. Purchase shares in a mutual fund which best complement the purpose of the gift (i.e. growth shares in a UGMA Account for an infant's college fund).
2. Gift away owned and appreciated securities which can be reregistered into the recipients account; (or a custodial account for their benefit). Note that no more than \$10,000 may be given to any individual by any individual and that the transfer of shares must be concluded by January 1st.

Wishing ALL of our clients and friends a Happy Holiday Season!

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



John F. Gager
Registered Principal

JEWELER

Q: I was shopping for a diamond a few months ago. I looked at a diamond graded Color "G" and Clarity "VS2" at three different jewelry stores. All three diamonds were graded alike, however, when I looked at each one with a 10 power eye loupe, I could see imperfections very obvious from one jeweler and very difficult to see inclusions at another jeweler. How can they be the same grade?

A: Jewelers do not have to go to gemological school to sell diamonds. There are jewelers out there that have gone to gemological school for grading diamonds, and their diplomas are usually seen when you walk in the store. In this case they should grade diamonds somewhat accurately. In any case, shop for a jeweler who guarantees his grades to some degree, and this should be noted on their appraisal.

Happy Holidays!

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



Tommy

PLUMBING & HEATING

Q: What advice can you offer for coping with the cold weather?

A: Have your heating system checked. With excessive low temperatures and the demand for heat, it is best to be certain that your heating system is safe and reliable.

When a heating system malfunctions safety hazards can occur. The greatest risk is carbon monoxide which can cause injury and even death after prolonged exposure. Properly maintain your heating system by calling a professional to have it checked.

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



Cliff Parker

PROMOTION/ADVERTISING

Q: There are so many advertising options. How do I know what's best for my business?

A: It's hard to choose, but here are a few principles. Advertise where most of your business comes from. It seldom pays to advertise far outside your primary trading area. And plan a budget, based on a percentage of your sales. Still confused? Call us and we'll help clear things up.



Ron Bartizek

The Dallas Post
45 Main Road, Dallas
675-5211

REAL ESTATE

Q: We're considering a second home in the south. Can a realtor help us find information about the different areas we might be considering?

A: All franchised realtors and some independents have access to relocation services. Thru their referral network they can have a relocation packet sent to you about homes, medical & educational facilities, recreations, cultural activities, maps, and a local newspaper.

If you are planning such a move, call today.

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



Muriel Farrell

SUBSTANCE ABUSE

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

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 snatched 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.



Juanita Bednarz

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.