

# 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:** My company is owed money for goods and services by a customer who I have just learned may file for bankruptcy, how can I protect my rights and get paid?



Steven P. Roth, Esquire

**A:** Any recovery of money from a company who has filed for bankruptcy protection is often dependent upon the ability of the bankrupt company to reorganize its affairs. Since most business reorganizations fail, it is imperative that action be taken quickly to ensure a priority for payment. A calculated legal strategy, including demanding cash payments in advance of delivery and abiding by the agreed terms of payment will generally result in a greater likelihood of recovery.

Rosenn, Jenkins & Greenwald, L.L.P.  
Attorneys at Law  
15 South Franklin St.,  
Wilkes-Barre, PA 18711-0075  
(717) 826-5656

## BANKING

**Q:** CONSIDERING RE-FINANCING??



Frank Ferenchick  
Dallas Branch Manager

**A:** Check out our BI-WEEKLY MORTGAGE. Franklin offers bi-weekly Mortgage options for refinancing and purchases. There are no additional fees for this option and we offer the same low rates for both the bi-weekly and conventional loan options. A bi-weekly payment is basically 1/2 of your regular payment applied every 2 weeks. This results in 26 payments per year and SUBSTANTIAL INTEREST SAVINGS over the life of the mortgage! For details, give me a call. You should definitely consider a bi-weekly mortgage among your choices.

### FRANKLIN FIRST



Rt. 309 and Upper Demunds Rd., Dallas, PA 18612  
675-3621 or 800-262-1210

## CHIROPRACTIC

**Q:** Chiropractic - Does it mean Back?



Albert Klein

**A:** Absolutely not. Chiropractic comes from two words. Chiro from the Greek...it means hands, and practos from Latin...it means to make right. So chiropractic means to make right with hands. And that just happens to be what we do.

And we do it to your spinal column - specifically to the vertebrae that make it up. The spinal column houses the spinal cord and in part the brain stem. Intelligence and power to run your body comes from the brain and must pass thru the spinal column to get to your body (cells) above - down - inside - out. When it doesn't - your body just ain't-a-gonna work right.

So we make it right with our hands. We've been doing it that way for the last 100 years. It works for us & you.

### Klein Chiropractic

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

## COMPUTERS

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



Tom Applegate  
Service Manager

**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

## COUNSELING

**Q:** I've read about people becoming more depressed in the winter. What are the early warning signs of depression?

**A:** Some of the early warning signs of depression include, a change in appetite (increased or decreased), a change in sleep patterns (sleeping significantly more or trouble sleeping), lack of energy, loss of interest in activities that used to be pleasurable, hopeless and helpless feelings that are unwarranted. More seriously depressed people may talk about wanting to harm themselves. Such expressions should always be taken seriously. If depressive symptoms are affecting how you or a loved one wants to live life, you should get an evaluation by a mental health professional

the expert is...

John Malia, RN  
Director of Assessment and Referral  
First Hospital Wyoming Valley

### 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:** My teeth break. What can be done about it?



David H. Spring  
D.M.D.

**A:** Teeth break for a number of reasons. There can be tooth decay, a large filling and/or a grinding habit. Tooth decay needs to be fixed. With a very large filling, what is left of the natural tooth is thin and unsupported. With time and very hard foods, these thin areas may break off, possibly causing pain and/or loss of the tooth. This can be prevented with a crown. A crown (cap) will hold the tooth together and prevent fracture. Grinding habits will place teeth under tremendous stress. A hard night guard is used in addition to other necessary treatment. Ask your dentist to help you.

### David H. Spring D.M.D.

Gentle Family Dentistry  
661 N. Memorial Hwy., Dallas, PA 18612  
675-7796

## EYE CARE

**Q:** I recently heard about "PRK" a procedure which can help certain types of eye problems. Someone said that this is different than "RK" Surgery. Can you tell me more about it?



Dr. Curtis Goodwin

**A:** RK is actually done with a tiny scalpel, and with this procedure an incision in the eye is made. But, PRK is a breakthrough procedure where a state-of-the-art excimer laser is used for vision correction, rather than the deeper incisions of RK.

PRK treatment has been shown to be effective in the reduction of nearsightedness or astigmatism. I'm pleased to be one of the few Doctors of Optometry in the area to be a Beacon Laser Associate, which means that I have earned my certificate from the Beacon Eye Institute, qualifying me to offer my patients information, referral, and follow-up care for the PRK procedure.

If you would like more information on this or any other topic on eye care, please call my office (675-3627) today!

### Back Mountain EyeCare Center

170 N. Memorial Highway, Shavertown, PA  
675-3627

## FAMILY PRACTICE

**Q:** What do you do for frostbite?



Diane A. Lowe, M.D.

**A:** Frostbite is an injury to the skin due to freezing. Frostbitten skin appears white or yellow and is firm to the touch.

Frostbitten hands and feet are treated with a warm (105 degree) water bath for 15-30 minutes. Tetanus immunization is needed if not up-to-date. Frostbitten parts are elevated and left open to the air. Often blisters or blackened areas need to be removed by a physician. Sometimes antibiotic treatment is necessary for infection.

Never warm a frostbitten area if there is a possibility of refreezing and never rub a frostbitten area.

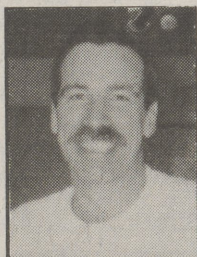
Most frostbite injuries should be evaluated by a physician - either in the office or in the emergency room.

### Dallas Family Practice

100 Upper Demunds Rd., Dallas  
675-2111

## HEALTH & FITNESS

**Q:** Why go to "Certified" Trainers?



Bill Ranieri

**A:** The training and conditioning industry is DYNAMIC! That is, the field is ALWAYS changing. If a trainer does not at least maintain a certain library, he or she will be "left in the dust" in the marathon for experience and knowledge. Those who do get and stay certified will be able to better help their athletes, clients and/or members reach their goals more quickly, safer and with the latest information available.

Current One-to-One Certifications held by the 1 to 1 Trainers

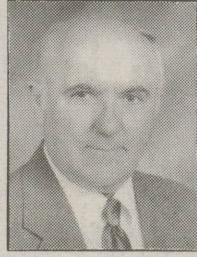
- National Academy of Sports Medicine
- National Strength and Conditioning Associations
- American Council on Exercise
- Exer-Safety Association
- Polestar Rehabilitation (Pilates-based rehab)
- One-to-One Personal Trainer Certification

Currently in training for Pilates Studio Certification.

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

## INSURANCE

**Q:** Insurance agents - who needs them? You do. Recent surveys strongly suggest that the majority of Americans still want to deal with an individual who has a high degree of expertise in the coverage being considered, particularly when the product is life or a financial investment.



Charles W. Gordon, Jr.

Surveys show that most people were very supportive of the concept of working with individual agents, even to the point of having an agent come to their homes, if necessary.

Just what can an agent offer that a direct writer can't? The answer probably varies with the individual respondent. Many agents would respond: "We're there when you need us, whether it's a matter of buying new coverage, adding to existing protection or involvement in the claims process."

What customers want from their insurer has been put in seven categories: 1) Personal attention, 2) Regular contact, 3) Convenient service, 4) Help with claims, 5) Insurance expertise, 6) Trust, 7) Money saving ideas.

Agents, especially those offering a comprehensive spectrum of products, believe they are ideally suited to meet these seven needs and that what they offer is well worth any difference in price.

They point to already established services such as programs offering annual insurance reviews to policyholders, to toll-free claims numbers featuring live response and to agent involvement in the claims process.

However, agents are quick to respond that an insurance policy is simply a piece of paper stating coverage, in the case of property and casualty insurance, is in place. What happens if immediate service is required or if a claim occurs during an evening, weekend or holiday?

Agents further point out that buying life or investment products such as mutual funds, should occur only after careful review of the purchaser's or investor's needs and long-term goals.

Yet, agents are not the only answer, but for most people, they probably represent the best answer.

### NATIONWIDE INSURANCE

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

## JEWELER

**Q:** What is the difference between a single cut diamond and a full cut diamond?



Tommy

**A:** The single cut diamond will be less expensive in price only because less diamond weight is lost when the diamond cutter polishes the diamond because he only cuts seventeen facets on the diamond.

The full cut diamond will have much more brilliance because it has fifty-eight facets verses seventeen facets.

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

## PLUMBING & HEATING

**Q:** How can I guard against Carbon Monoxide?



Cliff Parker

**A:** Carbon Monoxide poisoning is often caused by a faulty furnace, water heater, wood-stove or space heater. To protect you and your family, proper maintenance of fuel burning appliances is the best way to reduce the risk of poisoning. I also urge the use of CO<sub>2</sub> monitors that are currently on the market. One should be placed near your heating appliance and/or fireplace, another should be in the hallway or sleeping area.

If your alarm goes off and you are experiencing dizziness, nausea, or fatigue, leave your house immediately. Be sure to call a qualified technician that has the proper instruments to test for this colorless, odorless gas.

### Parker Fuel Co.

1016 Lower Demunds Road  
Dallas, PA 18612  
675-4949 or 675-1155

## PROMOTION/ADVERTISING

**Q:** Business is good, so why should I advertise at all?



Ron Bartizek

**A:** Even if you're busy right now, that's no guarantee you'll stay that way. Customers move away, die, or just decide to go somewhere else. You need to be gaining new customers even when you're busy to make up for the ones you'll inevitably lose. The most successful businesses are the ones that maintain a presence in good times and bad.

The Dallas Post  
45 Main Road, Dallas  
675-5211

## REAL ESTATE

**Q:** The kids are all grown and I have been considering getting back into the workplace. Real Estate is an option I've been considering. How do I get started?



Muriel Farrell

**A:** First you have to take two real estate courses: Fundamentals & Practice. There are evening and weekend courses available which will be starting soon. If you are not able to start taking classes now, they will be available throughout the year. Upon completion of these two courses, and passing the exams, you may then sit for the licensing exam. After passing the licensing exam, you can then start working for a Realtor and begin your real estate career. I will be happy to discuss various schools and options with you. Call me today and let's get YOU started.

### Century 21

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

## SUBSTANCE ABUSE

**Q:** Can "CHOICES" Really help me?

**A:** I wish to share at this moment, my feelings, experiences and miracles that I have accomplished in the past month with the help of God, the professional staff at "CHOICES", and my family of friends that I met while undergoing the treatment program to recovery.

After graduating from High School, of course the next step was going out into a new world of decisions, responsibility, and the fear of the unknown. Slowly but surely my dreams came true. I had a professional career which was very successful. I have everything, a wonderful husband, dream home, cars, etc. The upkeep of all of the above caused me stress and unmanageability.

Unfortunately, alcohol came into my life and was the number one answer to coping. I became an alcoholic. The Disease took over my life; mentally and physically and almost cost me my only life. I finally admitted to my addiction and did something about it.

Walking through the doors of "CHOICES" was very scary, but with kindness and care which I received from the professionals, I gained strength, hope and wisdom. I am now continuing and enjoying a healthy and happy life of sobriety.

"CHOICES" at Nesbitt Memorial Hospital can help you too. Our professional staff is dedicated to helping not only our patients but also their family. Help is just a phone call away. Call 24 hours-a-day, all calls are confidential. 283-2338 or 1 (800) 762-9492. Your Life is Worth the Time. CALL TODAY!

### 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

## ASK AN EXPERT

**Q:** How can I advertise on the Ask an Expert page?

**A:** It's easy. We have one opening available for February, and a new series will begin in March. If you've been looking for a way to tell the Back Mountain about your business, but sales and promotions aren't your style, this special page might be for you.

To find out more, call our office Monday through Friday, 8:30 a.m. to 5:00 p.m. Ask an Expert also appears in *The Abington Journal* in Clarks Summit, and combination advertising rates are available.

The Dallas Post  
45 Main Road, Dallas  
675-5211

**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.