

# 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: What things should I do to protect my legal rights if I am involved in a motor vehicle accident?

A: Here is a list of things to do if involved in a motor vehicle accident. I would suggest that you keep this in your glove compartment so that it is immediately available if an accident occurs.

1. Call the police to the accident scene. By doing this, you can preserve important information that otherwise could be lost.
2. If injured, seek immediate medical attention and follow your doctor's advice.
3. Promptly notify your auto insurance company so that it will pay your medical bills and wage loss.
4. Take photographs of any vehicle damage, skid marks, scars or body marks that may disappear with time.
5. Do not accept a settlement offer without contacting a personal injury attorney.

Most attorneys will not charge a person for an initial consultation regarding an accident case, and attorneys usually handle these claims on a contingent fee basis. This means that you can obtain legal representation from very experienced attorneys and large law firms with the comfort of knowing that you will only have to pay an attorney's fee if you recover money damages.

**Rosen, Jenkins & Greenwald, L.L.P.**  
Attorneys at Law  
15 South Franklin St.,  
Wilkes-Barre, PA 18711-0075  
(717) 826-5650



Richard A. Russo,  
Esquire

## BANKING

Q: DOES YOUR BANK HAVE A FIRST TIME HOMEBUYER PROGRAM?

A: Yes. Franklin offers the "HELPING HAND" First Time Homebuyer Program to assist first time homebuyers in their quest to buy a home. Benefits include discounts in both rates and points, lower document preparation fees and more liberal income and downpayment requirements. For complete details, please call me or stop by the office. Also, watch for Franklin First at the upcoming Builders Shows.

### FRANKLIN FIRST

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



Frank Ferencick  
Dallas Branch Manager

## CHIROPRACTIC

Q: What is Health?

A: It's not what you may think. By definition: Health is a condition of wholeness, where all of the bodies organs and systems are functioning 100% all of the time.

That means you can't be on any medication and be totally healthy, also you can't have any organs or parts missing and be totally or 100% healthy. That really puts most people in a pickle regarding health, but I feel most people want to be healthy and are searching for it.

Let me give you a few quick pointers on getting healthy.

1. Take responsibility for your own health. (Start a file of all your health info)
2. Don't judge your health by how you feel. (Sometimes when you feel the worst is when your body is the healthiest)
3. Try alternative care. (Actually medicine is also alternative care when you consider the health formula 100% Function + Wholeness = Health.)
4. Let moderation be your guide. (Everything in proportion.)
5. Try this alternative formula: Health comes from Above - Down - Inside - Out.

Chiropractic's main purpose is to allow 100% flow of power from brain to tissue cell. It's the best & safest way to health that I know, and it makes good horse sense.

• Chiropractic First • Drugs Second • Surgery Last

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



Albert Klein

## COMPUTERS

Q: Can my computer become infected with a virus from the Internet?

A: Yes. Your computer can become infected with a virus in many different ways, including swapping disks with friends, downloading files from a BBS or even through E-mail on the Internet. You can avoid virus infection by using only commercial programs you purchase and by installing an anti-virus program capable of scanning compressed files, and Internet E-mail attached files, such as PC-Cillin 95. PC-Cillin 95 includes DOS, Windows 3.1 and Windows 95 versions. It's a small price to pay for safety.

**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: What is the difference between a "white" filling and a "silver" filling?

A: Silver filling material (amalgam) has been around for about 160 years. It is a proven material that has been improved over the years in the handling and safety characteristics. It is easy to place and relatively inexpensive for the dentist and patient. A disadvantage is the amalgam can be a bit unsightly.

White filling material (composite resin) has been around for about twenty years. It has been improved to the point of functioning as well as amalgam. In smaller cavities, it can function as well or better than amalgam. We can match the shade of the teeth so well that no filling material is noticed. This is the material used for cosmetic bonding. To be done well, composite resins take much longer to place. The cost of white fillings are higher because of higher material cost and higher degree of placement skill. Remember, bring your questions when you see 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: I love to read on cold winter days, but I notice that I need to hold the book farther away than I ever did. Never had any vision problems before, and I'm just 40 years old, is this normal?

A: Sounds like you're at that age where you're beginning to need a little more focus for your page! No problem. We help volumes of people at your age! You probably just need some reading glasses, so come in and get checked-out. We'll send you back into literary lands again!

Don't be afraid that glasses or contacts will ruin your appearance, we can enhance your eyes, and your image with the right frames, novel colors and best-selling styles. Use this as an opportunity to begin a new chapter in your life. Back Mountain Eye Care Center gets rave reviews - that's fact, NOT fiction!

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



Dr. Curtis Goodwin

## FAMILY PRACTICE

Q: Are tetanus shots really necessary for adults?

A: Tetanus or "lockjaw" is a disease of the nervous system caused by a toxin of the germ *Clostridium tetani*. The germ enters the skin through a dirty wound. Toxin is produced and muscle spasms occur. In advanced tetanus, the victim is unable to eat or breathe due to spasms. The death rate is about 50 percent.

Children are protected from tetanus by their preschool shots. As adults, the immunity from these shots diminishes and many are left unprotected. 70 percent of tetanus cases are in individuals older than 50 years old. Also, the risk of dying from tetanus is much higher in the older patient.

The current recommendation is to continue tetanus booster shots every 10 years throughout your life time.

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



Diane A. Lowe, M.D.

## HEALTH & FITNESS

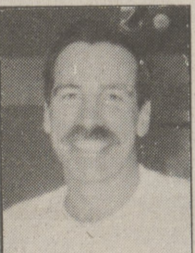
Q: I can't seem to stay motivated. Help me!

A: This is a common problem whenever you try to change your habits. Your goal setting approach is either the answer to your problem or the stumbling block to great success. Here are some tips.

List your long term goals and write a description of how and why your life will be better when you achieve them. Also, describe how your life won't change if you don't change. Next, **WORK** your strategy to achieve your short term goals. It takes about 90 days to get a new habit started.

My advice is to start slowly with the goal of changing your habits - This will buy the necessary time to reach your long term goals.

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



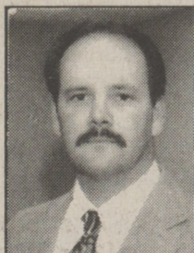
Bill Ranieri

## INSURANCE

Q: What is the number of people, between the age of 30-39, who will be become disabled for a period of more than 30 days, before age 65? More importantly, how can I protect myself in case of a disability?

A: 862 out of 1000 people will incur some type of disability before age 65, and you can protect yourself through a Disability Protection Plan, which will ease the pain of lost income.

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



Edward R. Donahue Jr.  
Associate Agent

## JEWELER

Q: Why is platinum so much more expensive than 18KT gold?

A: Platinum is slightly more expensive per ounce than 24KT gold. However in manufacturing for example, an 18KT Gold Ring you would use 75% pure gold and 25% of alloy. In manufacturing platinum, you would use 90% pure platinum and 10% iridium.

So consequently more of the original expensive metal is used in platinum. Plus the fact that platinum is twice the weight of 18KT gold, volume to volume.

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



Tommy

## PLUMBING & HEATING

Q: What should I do if my heat goes off?

A: Many "no heat" problems can be solved quicker and easier by you, saving you time and expense. Before you call in the Marines, here are a few steps to try.

1. Be sure the oil burners switch (a red switch found in the stairway or near the burner area) is on.
2. Check to see that the thermostat is set above room temperature.
3. Make sure there is oil in the tank.
4. If you have steam heat, check the water level.
5. If it still doesn't work, then:
6. If the burner doesn't run at all, check the fuse or circuit breaker.
7. Press the reset button on the burner relay **ONCE ONLY**.
8. Listen to hear if the flame come on.
9. Once you've tried the above steps, then call for help.

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



Cliff Parker

## PROMOTION/ADVERTISING

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

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



Ron Bartizek

## REAL ESTATE

Q: What are today's buyers looking for most in a home?

A: First and foremost, they want good value for the money. There are several other factors that are of the most importance. Here are just a few.

1. Comfort. A cozy retreat from their busy schedule.
2. Sensible floor plan designed for convenient living.
3. Energy efficiency - economical to heat and cool.
4. Reasonable taxes.
5. Maintenance free living. Today's families do not find time to maintain systems.

**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

## 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.