

Ask An Expert

The professionals and specialists on this page have studied and worked hard to become experts in their fields. They are ready to serve you with their knowledge.

Attorney

Q. Why should someone go to a lawyer?



A. The law is like a toolbox. Just like any other worker, a lawyer must know the right tool for the job. If someone has a legal problem, they may have options. They need to know if they should go to court or maybe better still, they just need someone to be very direct with that employer, business, neighbor or insurer who is impacting their life.

If you are the client, once you find someone who knows the law, then you are watching a good technician at work. A good lawyer is similar to a craftsman who knows and owns just the right tools for the job.

Bufalino Law Office
Charles J. Bufalino, III, Esquire
12 Main Street Dallas PA 18612
674-7676

Banking

Q. How do I know how much I can borrow for a mortgage?



A. This is a very common question that is asked by someone buying a home for the first time. Most customers have an idea what they can afford to borrow, but lack the confidence in knowing what amount to be looking for when they are shopping for a home mortgage. In this case, the customer needs to be "pre-qualified." Being "pre-qualified" allows the customer the freedom to know what amount to be looking for when they are shopping for a home. The amount is based on their income, savings, and outstanding debt.

If you have any questions on being "pre-qualified", or if you would like to be "pre-qualified" for a home mortgage, please call us.

John P. Peterson, Branch Manager
Grange National Bank
Pendragon Center
165 S. Memorial Highway Trucksville, PA 18708
696-6958

Chiropractor

Q. Toward the end of each work-day I can feel tension build in my neck. Soon after I get a headache. Is there any relationship between the two?



A. Yes. The condition is called a cervicogenic or tension headache. It is caused from dysfunction in the muscles, ligaments and joints of the neck. It is usually triggered by stress from your job, family, etc. Treatment can consist of painkillers and muscle relaxers but these will only provide temporary relief. The underlying problem is within the joints and surrounding structures. Chiropractic care is the treatment of choice and usually provides immediate relief.

Dr. Shawn Miller, DC
Chiropractic & Rehab Associates, P.C.
Memorial Hwy., Dallas PA 18612
674-0525

Contracting

Q. Honestly, is it really worth having replacement windows installed in my home?



A. The answer is undebatable... "YES", but only if you purchase the correct window. The benefits are plentiful and the energy savings pay for the expenditures over a short period of time. There are many additional benefits including security, noise blocking abilities, and lastly a lifetime of maintenance free beauty and style. But most important, look for the government's "Energy Star" rating symbol to be assured you are buying the most efficient replacement window on the market. Call us for more information or installation.

Dave Staub
Staub Construction
Zerby Ave., Kingston PA 18704
498-9648

Expert Feature of the Month

Donahue Insurance Agency

Take a step into the Insurance Agency, located in the center of the Back Mountain and you'll discover a comfortable atmosphere with a one-stop shop for all your insurance needs.

Behind it all is insurance agent Edward Donahue, who has 13 years experience in the insurance and retirement industry along with agency support staff Elaine Haines and Kim Burns.

A resident of Dallas Borough, Donahue is actively involved with the Dallas Borough council and is the Vice Chairman of the Civil Service committee of the Dallas Borough. He has three children, Amanda, Karissa, and Eddie.

Donahue's services offer personal auto, long-term care, home, life, commercial, disability insurance and retirement products. He also offers bank products, including CD's and money market accounts.

The agency offers 24-hour services, 7 days a week and provides a full portfolio of products at competitive prices.

"In my office we believe in customer service, so the customer always comes first," says Donahue. "We provide a full customer review in order to meet individual needs and provide the best coverage for our clients."

Ed Donahue and his staff can be reached at 696-0380, or stop by the office at 405 N. Memorial Highway in Dallas, just past Mr. Z's Market.

Dentistry

Q. Our family dentist recommends children have sealants placed on their molar teeth. What are sealants and what purpose do they serve?



A. A sealant is a white or clear plastic resin material that most often is applied to the chewing surfaces of the back teeth: pre-molars and molars. This material is bonded into the pits and grooves of the back teeth, acting as a physical barrier to protect the teeth from plaque and acids that cause tooth decay. Sealants are usually placed after the first molars erupt into the oral cavity, usually around age 6, and again when the pre-molars and second molars erupt, around age 12. Prevention of tooth decay is the primary goal, and sealants provide yet another defense against decay.

Leonard C. Medura Jr., DMD
Family and Cosmetic Dental Center
Rt. 309, Dallas, PA
675-1138

Family Practitioner

Q. Should I get a flu vaccine?



A. Because complications from influenza can be quite serious, vaccination is strongly suggested for most people. Normal symptoms of infection can be extremely dangerous for the elderly, the ill and those with depleted immunity. It is impossible to contract influenza from the vaccine.

The vaccine should *not* be given to those who are allergic to eggs, who suffer from Multiple Sclerosis or Guillain-Barre Syndrome, or to those who are less than three months pregnant. Your physician can best determine your eligibility for vaccination. If you would like to receive a vaccination, or would like more information, contact your health care provider.

Kurt D. Maas, M.D.
609 Main Rd., Dallas PA 18612
675-8730

Insurance

Q. Having a family, along with owning a home, I have concerns of not being able to pay our bills if I am not able to work. Is this a valid concern, and what can I do?



A. Absolutely! 350,000 people are disabled annually. If you are between the ages of 35-65 you have a 70 percent chance of becoming disabled with 48 percent of all home foreclosures being linked to disability. You need to look at fitting some type of disability plan into your monthly budget.

Edward R. Donahue Jr.
Donahue Insurance Agency
405 N. Memorial Hwy., Dallas PA 18612
696-0380

Masonry

Q. Ten years ago we had a pressure treated wood retaining wall built in our back yard. The wall is now leaning, rotting and infested with insects. Does masonry construction offer a competitively priced alternative to wood?



A. The newer segmental block walls are attractive, cost-effective and will long outlast wood walls if they are installed correctly. We have been constructing Allan Block retaining walls for the past 12 years and have experienced very few problems. These several problems occurred in our first year of working with this product. These walls are very durable — those installed 12 years ago are as sound as ones constructed today. Allan Block walls usually cost the same if not less than a wall erected with 6 inch pressure treated wood.

Jack Staub
Staub Wall Systems
Rt. 118, Lehman PA 18627
477-2152

Expert Feature of the Month

Gem Therapeutics

The beautifully colored Victorian home, which lights up Main Street is home to John and Joseph Murray, who have been providing physical and occupational therapy in the back mountain for two years. In the reception area of GEM Therapeutics hangs a photograph of Gerald Edmund Murray, the father of the Murray brothers, whose initials provided the name for their facility.

The Murrays are natives of the Wyoming Valley, having been born in Plains Township. John graduated from Misericordia in 1986 with a BS in Occupational Therapy. Joseph graduated from the University of Pittsburgh with a BS in exercise science, a BS in physical therapy and a MS degree in Physical Therapy with a specialization in orthopedics. After a few years of working with larger companies, the Murrays decided to go into practice together.

The atmosphere beyond the Victorian walls is always pleasant and comfortable. The brothers provide one on one individual care and use a hands on approach to treatment.

The goal of physical therapy is to decrease pain and increase function. Some methods include moist heat, electrical stimulation and ultra sound. Individuals are given exercises to do at home, so their therapy continues between sessions.

John also conducts Functional Capacity Evaluations, using the ARCON System, which allows him to test an individual's strength capacity and determine their work capability.

GEM Therapeutics accepts most major insurances. They are opened Monday 7:30am to 7:30 pm; Tuesday and Friday 7:30 am to 4:30 pm; Wednesday and Thursday 10am to 7:30pm and Saturday by appointment. Call 674-2659 for more information.

Opticianry

Q. When I'm shopping for eyeglasses, what kind of credentials should the staff have?



A. Great question! Pennsylvania is one of only a handful of states that does not require training or even a high school diploma. This is frightening!

ABOC or American Board of Opticianry Certification, is the very minimum a person should have before being allowed to assist you in any way. This certification is your assurance that the optician has knowledge and experience in their profession.

Ask to see their certification if it is not displayed in the office. If they are not certified, you might be taking a risk by trusting your vision to them.

I will answer questions concerning Opticianry if you enclose a SASE, phone number or e-mail address.

Pat, Dallas Eye Care
50 Dallas Shopping Center, Dallas PA 18612
255-0955

Orthodontics

Q. Why do people consider orthodontics (braces)?



A. Most people consider orthodontics for two reasons. One, their dentist has told them that their teeth are misaligned, a problem that will eventually affect their oral health, and two, they are concerned about the appearance of their mouth. Large spaces between the teeth, crooked lower teeth and protruding over-bite or bucket teeth are a few of the most common complaints.

These problems can be corrected to create a more pleasing smile and healthier teeth and gums through the use of orthodontic and orthopedic appliances. These can be removable, invisible in appearance or metal bonded braces.

Clifford S. Wachtel, DDS
10 W. Northampton St., Wilkes-Barre PA 18702
824-4609
34 S. Main St., Pittston PA
654-2484

Physical/Occupational Therapy

Q. What is "Golfer's Elbow"?



A. "Golfer's elbow," also referred to as medial epicondylitis, is inflammation of the tendons which attach to the inner portion of the elbow. Medical epicondylitis is an overuse syndrome related to golf, throwing sports, or occupations such as carpentry that involve repetitive hammering or use of a screw driver. Chronic symptoms may interfere with work, sporting activity, and activities of daily living.

Treatment, as with any overuse injury, involves rest, activity modification, and the use of ice to decrease inflammation. If symptoms persist longer than 7 to 10 days, appropriate medical attention is recommended. Treatment of medial epicondylitis usually involves specific stretching and strengthening exercises to the muscles and the tendons of the wrist and forearm. For more detailed information please contact.

GEM Therapeutics, Joseph Murray, MSPT
27 Main St., Dallas, PA 18612
674-2659

Real Estate

Q. I am looking for a house and the interest rates are low. Should I choose a 15-year or 30-year mortgage?



A. The amount you actually pay for a house with a \$100,000 mortgage can turn out to be several hundred thousand dollars more if you choose a 30-year mortgage. When you choose a 15-year mortgage your monthly payment will be higher, but the extra portion of the monthly payment will go to building equity in your home.

The decision requires careful consideration of your resources, your goals, and your personal priorities. Someone willing to make sacrifices today for the sake of long-term gains probably will prefer a shorter mortgage.

If you're attracted by a shorter term mortgage and think you might be able to handle one, ask your real estate agent to calculate just how much the savings will be. Chances are you'll be surprised.

An alternative is to take a 30-year mortgage and pay extra in the months you are able. Such a plan will reduce the time to pay off your home and if you are diligent you will reduce your overall interest expense considerably and still not obligate you to the higher payment required with a 15-year mortgage.

Kevin Smith
Ruth K. Smith Real Estate, Inc.
358 S. Memorial Hwy., Shavertown PA 18708
696-1195

Have a question? Ask an expert to answer. 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 1st of each month.