

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. What constitutes a DUI (Driving Under the Influence)?

A. In Pennsylvania, you are considered to be driving "while under the influence" if your blood alcohol level is .10% or higher unless you are under 21 years of age. If you are under 21, you are considered to be driving under the influence if your blood alcohol level is .02% or greater. You must also be "incapable of safe driving" in order to be guilty of the offense of DUI.



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

Banking

Q. What would be the best, conservative way I can earn interest?

A. Right now, many customers are looking for the best possible rate they can achieve on their money. The best product at the present time would be a Certificate of Deposit, also known as, a CD. CDs are paying much better than Money Markets, Savings, and Checking Accounts. CD's come in terms of three, six, nine months, and longer terms, for example, one, two, three years or longer. Most banks require \$1,000 to invest into a CD. The longer term usually results in a better interest rate of return.



I have been suggesting to my customers to consider going one to two years on a CD. That should be the time period in which our economy's slow recovery should be improving. All of our products are FDIC insured.

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

Chiropractor

Q. A friend of mine has been recently diagnosed with fibromyalgia. Can you tell me about the condition and would chiropractic care be beneficial?

A. Fibromyalgia is a form of rheumatic disease, characterized by widespread muscle pain, achiness and fatigue. Unlike arthritis, which affects the joints, fibromyalgia affects the muscles, ligaments, and tendons. It usually presents as tender nodules also known as trigger points. After a comprehensive exam, we will recommend a plan of action, which usually includes chiropractic care combined with a light exercise program and nutritional recommendations. This combination along with traditional medical treatment has proven effective for the treatment of fibromyalgia.



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

Contracting

Q. I'm planning to have the exterior of my home remodeled, is there anything I can do to make it more energy efficient?

A. There are several ways to increase energy efficiency. Installing quality windows and doors can greatly reduce heating and cooling costs. When considering siding, the addition of a house wrap, such as Tyvek, can help eliminate uncomfortable drafts and still let your house breathe. To further increase the "R" value you can install sheet insulation beneath the siding. It is best to replace your existing windows and doors with materials designed for new construction to obtain the tightest seal possible. When siding, use all of the components mentioned to form a complete system creating the most energy efficient home renovation.



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

Expert Feature of the Month

Grange National Bank

With a little bit of luck and good timing, John Peterson has been working as the branch manager at Grange Bank in Trucksville for the past three years.

John has been in banking for 15 years, working at Franklin First, which later turned into M & T Bank, and then moving on to Grange. He went to school for telecommunications and always wanted to be a state police officer. After taking a job as a teller, he decided to stick with banking and is happy with his decision.

"Since Grange Bank is so small, all the servicing is done right here," says John. "Everything is hands on when dealing with the customers, and we try to keep everyone happy."

John handles commercial loans, retail loans, lines of credit, new accounts, as well as manages the staff.

He is a board member of BMBPA and will be inducted as the 2003 treasurer. He's involved with junior achievement at Lake Lehman and Dallas Elementary and also coaches little league. He resides in Pittston with his wife of ten years and his two sons.

For more information on banking services, call Grange Bank at 696-6958 or stop by at Pendragon Center, 165 S. Memorial Highway, Trucksville.

Dentistry

Q. Who benefits from tooth whitening the most?

A. Tooth whitening has become a very popular method to greatly enhance one's smile and overall appearance. Whitening is a safe, effective way to lighten discolorations and remove years of tea, cola, coffee and tobacco stains and it is now surprisingly affordable.

Almost anyone could benefit from tooth whitening. A thorough examination by your dentist will determine if you are a candidate. In today's day and age, a great deal of importance is placed on one's appearance. A beautiful smile will not only make you feel better about yourself, but will also influence the way you are perceived by others. Why not enhance your life with a simple, affordable and safe cosmetic procedure which could change your life today and for years to come.



Scott W. Watkins, DMD
Family and Cosmetic Dental Center
Rt. 309, Dallas, PA
675-1138

Family Practitioner

Q. What is Alzheimer's Disease?

A. Alzheimer's disease is the most common cause of cognitive impairment in elderly persons, with an incidence that doubles every five years after the age of 60. Alzheimer's is a cause of dementia which is the development of multiple cognitive deficits that include memory impairment and other cognitive disturbances such as executive functioning. The course of Alzheimer's disease tends to be slowly progressive with early deficits in recent memory followed by more significant deficits. Some people may show personality changes or increased irritability in the early stages. Guidelines for the management of Alzheimer's disease include a comprehensive assessment, treatment plan, patient and caregiver education and support, and reporting requirements.



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

Insurance

Q. I recently had a friend lose his long battle with cancer. During that time I saw economic hardship take its toll on his family. Non medically related additional expenses they incurred were overwhelming. What, if anything, can one do to avoid this?

A. It's hard to face the facts, but cancer will affect 50 percent of men and 33 percent of women and is extremely costly. An average of 65 percent of cancer related expenses are considered non-medical. Indirect costs can be twice as much as your medical bills including transportation, food, missed work, lodging, home recovery and extended care. This is where cancer insurance can help out at a minimal cost.



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

Masonry

Q. Five years ago, we built a new house and had concrete sidewalks installed. These sidewalks are now looking weathered and several are cracked. Are these easily repairable and if not, how can we avoid problems the second time around?

A. Any repairs made to concrete are temporary in nature and can be easily noticed. I suggest that if you replace these sidewalks, do them with pavers rather than concrete. The pavers are attractive, withstand the ravages of weather, and can be repaired easily if damage occurs. In most instances, pavers are more expensive than concrete, but do a better job for sidewalks, patios, and residential driveways.



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

Expert Feature of the Month

Staub Wall Systems

Sitting in the dentist's office, flipping through the pages of an architectural magazine, Jack Staub found what he was looking for. While constructing a home in Lehman, Jack wanted to build a retaining wall in order to level a slope for his driveway. When he saw an ad for Allan Block and realized that there were no local distributors, he decided to start his own company.

Staub Wall Systems has been a growing business for the past ten years. Staub offers two different business models: selling the Allan Block product and related supplies necessary to construct the retaining wall, along with supplying expertise. Or if the customer wants the wall built entirely, Staub walls can do the complete job.

In addition, Staub Wall Systems installs pavers, which are used to construct attractive sidewalks, patios and driveways.

"I want to get the customer off on the right track," says Jack. "We'll do as much or as little as their ability demands."

For more information on Staub Wall Systems, call 477-2152.

Optician

Q. I'm happy with the exam results from my Eye Doctor, but I don't like any frames he has available. Can I take my Eyeglass prescription somewhere else?

A. Yes you can. There was a Federal Law (Eyeglasses II) passed a few years ago that prohibits a Doctor's refusal to release your eyeglass Rx. Generally, there isn't an expiration date, so you can take your time shopping for that perfect frame.

Show the Optician your Rx first! Become informed about all the different types of lenses available. (AI-AboutVision.com is excellent!) A good Optician will suggest the best lens type for you. After the lenses have been selected, you and the Optician proceed with the frame selection. Each situation is unique. Not all lens corrections are suitable with all frames, but a qualified Optician will show you frames that will work best for your needs and style requirements.



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

Orthodontics

Q. My Orthodontist said that I need to have permanent teeth removed before putting braces on. Is this necessary?

A. In most cases, I do not believe that permanent teeth removal is necessary before putting braces on. In my post-graduate training, I was taught that teeth removal was sometimes required for over-crowding and severe overjets (buck teeth). However, after serving three years as an orthodontist in the U.S. Air Force in Okinawa, Japan, I learned that it was not necessary to remove teeth to create a beautiful, balanced smile. I have been treating patients for 18 years by stimulating the growth of the jaw to accommodate all of their teeth with beautiful results.



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

Physical/Occupational Therapy

Q. What is carpal tunnel syndrome?

A. Carpal tunnel syndrome is the compression of the median nerve as it travels through the carpal tunnel at the wrist. The wrist bones form a rigid wall through which the median nerve and several tendons pass. Because of injury, or repetitive microtrauma, swelling can occur within this confined space causing pressure on the nerve. This often can lead to pain and numbness extending into the hand. This injury commonly occurs in individuals who perform repetitive activities including computer operation, carpenters and assembly line workers. The following steps are guidelines to assist in prevention of carpal tunnel syndrome:

1. Try to maintain the wrist in a neutral position with comfortable grasp during work activities.
2. Perform wrist range of motion exercises when doing repetitive work.
3. Decrease exposure to vibrational stresses during work activities.



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

Real Estate

Q. I am going to buy a home, once I sign an agreement of sale, what must I do first?

A. After your offer is accepted you will need to set up, coordinate and interpret various inspections, including pest, radon, building quality (generally referred to as a structural inspection), water, septic, lead-based paint (in homes built before 1978). Most inspections are optional at the election of the Buyer and fees are the expense of the Buyer. Inspections are a major step in the buying process. If problems are discovered, a good real estate agent can guide you to a reasonable solution that keeps the sale together, addressing the problems and costs of correction to the satisfaction of both Buyer and Seller.

The Buyer also must obtain financing, have a title search completed, arrange for insurance and "walk through" just before the closing, to make sure all of the items agreed to were completed to your satisfaction.



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.