

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. On what grounds am I able to obtain a divorce?

A. A divorce in Pennsylvania may be granted on the basis of finding fault of one of the parties or as a result of the signed Affidavits of Consent submitted by both parties or as a result of both parties being "separate and apart" for two or more years.



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

Banking

Q. There is a house we want to buy, but how do we know if we can get a mortgage?

A. A couple of months ago, I wrote about being "Pre-Qualified". Again, being "Pre-Qualified" is being able to know how much you can basically afford to borrow for a mortgage.

If you are serious about a house you want to buy and you want a quick answer, call Grange National Bank about being "Pre-Approved". Being Pre-Approved is having us look at your Mortgage Application and processing it for the amount you need to borrow. We look at your income, job/income status, cash reserves and/or equity and/or gift proceeds, credibility, some ratios, and other criteria. If everything appears to be positive, your mortgage will be approved, subject to a favorable appraisal. An appraisal would be ordered shortly after the Pre-Approval process. Happy Holidays



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

Chiropractor

Q. I sit at my desk for 6-8 hours/day and have had buttock pain in the past. Recently I noticed that I have pain down my leg as well. Could this be "Sciatica" and if so what should I do?

A. The symptoms you are describing could indeed be sciatica. Sciatica is defined as pain along the large nerve that runs from the lower back through the buttock and along the back of each thigh. It then divides into the tibial and common peroneal nerves below the knee. Sciatic pain usually results from some form of compression or irritation along the course of the nerve such as a herniated disc, muscular adhesions/spasms and/or spinal degeneration. Don't wait for the symptoms to go away on their own. Pain medication only provides temporary relief. The source of the irritation needs to be determined before successful treatment can begin. After a thorough exam and diagnosis treatment may consist of heat/ice, electric muscle stimulation, myofascial release, stretching, gentle low back adjustments and a specific rehab program to reduce any future problems.



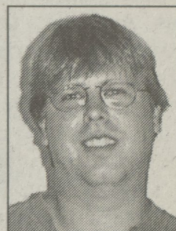
Dr. Shawn W. Miller
Chiropractic & Rehab Associates, P.C.
Memorial Hwy., Dallas PA 18612
674-0525

Contracting

Q. A friend purchased a home and was required to have a home inspection performed. My mortgage company does not mandate an inspection. Is it to my benefit to have one done?

A. A home inspection is always a good idea whether the home is new or old. A trained professional home inspector can often reveal problems and concerns that even a qualified builder can overlook. Several pertinent issues will be addressed, including:

- Major defects. An example would be structural failure.
 - Things that lead to major defects. Missing or leaking flashing for instance.
 - Problems that may hinder your ability to finance, legally occupy, or insure the home.
 - Safety hazards, such as bath and kitchen outlets that are not GFCI protected.
 - Insect infestations and mold problems.
- Take the risk out of the deal by securing a professional home inspection report. Happy Holidays!



Dave Staub
Eagle Eye Inspections
Zerby Ave., Kingston PA 18704
498-9648

Expert Feature of the Month

Watkins & Medura

Following in their father's footsteps, Drs. Leonard C. Medura Jr. and Scott W. Watkins have joined in the 30 year family tradition of personalized, caring service for your smile.

Leonard and Scott grew up together in the Back Mountain. Leonard attended Dallas High School and Scott attended Wyoming Seminary. After graduating from college, Scott, who had always known he had wanted to be a dentist, convinced Leonard to go to dental school and together they would join their fathers' practice and continue the family tradition. Leonard and Scott earned their DMD from Temple University School of Dentistry and University of Pittsburgh School of Dental Medicine, respectively. The two sons entered the practice in 1998 and have had the benefit of learning their fathers' dental techniques and philosophies first hand.

Scott and Leonard have a strong connection to the Back Mountain and the people. "Our fathers have been treating generations of families for over 30 years," said Leonard. "Scott and I would like to continue the tradition for another 30 years."

Scott Watkins and Leonard Medura's office is located at the Back Mountain Professional Building on Route 309 in Dallas. For more information or to make an appointment, call 675-1138. www.wmdental.com

Dentistry

Q. There have been TV ads for Invisalign (invisible braces), how does it work, what does it cost, and how long does it take?

A. Invisalign is another form of orthodontics used to close gaps, correct overcrowding, or simply improve your smile. Invisalign straightens teeth using a series of invisible removable appliances called Aligners. These clear aligners are worn for 2 weeks at a time, gradually moving your teeth until the desired result is achieved. The average treatment time is about 12 months. As with traditional braces, the cost is based upon the severity of the case. Generally, the cost is about the same or slightly more than traditional fixed braces. For more information call our office at 570-675-1138 or visit [Invisalign at www.invisalign.com](http://www.invisalign.com)



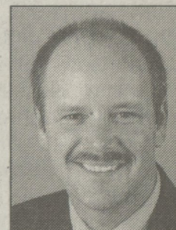
Leonard C. Medura Jr., DMD
Family and Cosmetic Dental Center
Rt. 309, Dallas, PA
675-1138

Insurance

Q. How much Life Insurance do I really need, and what factors contribute to this?

A. Remember that each individual's circumstances are different and should be reviewed yearly. Keep in mind that your lost income can be devastating to your family. When considering the amount of benefit needed, take each of the following categories into consideration.

1. Final expenses including funeral, medical, and probate costs.
 2. Debt repayment such as auto loans, student loans, mortgages, and credit card balances.
 3. Childrens education and dependent care costs.
 4. Emergency fund-such as major home repairs.
- With these in mind-subtract any existing life insurance benefits, savings, and liquid assets to estimate your families immediate needs.



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

Investments

Q. How much risk is right for you?

A. To determine your own risk comfort level, ask yourself this: Are you willing to tolerate greater volatility for potentially higher returns from your investments, or do you place more emphasis on quality, with less risk? Several factors may influence the amount of risk you can comfortably accept in your portfolio, including your age, family situation, income, and financial goals. In addition, the markets evolve and your personal goals will inevitably change with time.



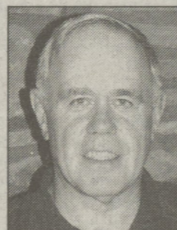
If you would like to discuss or require more information regarding risk tolerance, feel free to contact me at 570-341-1101.

William D Jenkins III, Financial Advisor
Prudential Securities Inc
32 Scranton Office Park, Scranton PA 18507
570-341-1101

Masonry

Q. We need to replace an existing retaining wall in the near future. We like the benefits of your block retaining wall system but do not like the manufactured look of your block. Do you have a product that addresses this concern?

A. We have a new wall block that is available in blended colors, and is tumbled and cornered in four sizes which fit together to form a random pattern. Using these blocks we can construct a wall that has a natural stone look. We have this and other walls on display at our business on Rt. 118 in Lehman.



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

Expert Feature of the Month

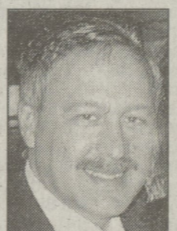
Clifford S. Wachtel, DDS

Dozens of before and after pictures, revealing the beautiful smiles of satisfied patients, hang on the walls of Dr. Clifford Wachtel's office. A certified orthodontist, Clifford has devoted nearly 25 years to not only correcting his patient's teeth, but also brightening their faces. By using certain orthopedic appliances, he brightens their eyes, adds more fullness to their lips, raises cheekbones and creates a more even jaw line.

Today's society puts a lot of emphasis on looks. People's reaction to others have much to do with their personal appearance, especially their face. "Better looking people tend to be more successful, happy, and tend to climb to the top very quickly," says Clifford. "After my treatment, my patients show more self confidence and have greater power over their lives."

This treatment performed on youngsters has resulted in amazing transformations. Many patients have been selected for homecoming court, won beauty competitions, and have gained greater popularity in school. The same treatment done on adults can eliminate sagging in their face, tighten skin and give a younger appearance, without any surgery. After performing the treatment on himself five years ago, Clifford felt much better about himself and began being treated differently from those around him. "Prior to treatment, I had a tired, droopy look to my face, which accentuated my chin. Now the first thing people look at are my eyes and my warm smile. I look and feel younger and have a more positive feeling about my life," says Clifford.

Dr. Wachtel is currently accepting patients of all ages. His offices are at 10 W. Northampton St. in Wilkes-Barre and 34 Main St. in Pittston. For more information or to schedule an appointment, call 654-2484 or 824-4609.



Before



After

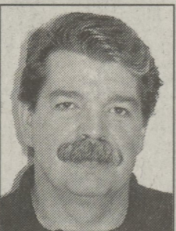
Optician

Q: While shopping for eyeglass frames, I often see frames that are "House Brands." What does that mean?

A: House brands, or more appropriately, "Private Labeling" frames exist for one purpose: To eliminate consumer price shopping. By substituting a real manufacturer's name with one they "created," the Optician may prevent the consumer from benefiting from warranties that were available. You also are locked in to using that Optician for service & repair.

Brand name frame manufacturers constantly upgrade materials & durability of their goods. If a frame's finish fails prematurely exposing your skin to an unknown material made by an unknown manufacturer, where does that leave you?

Reputable Optical establishments do business with reputable suppliers. Expect at least a one year replacement warranty on your complete pair of glasses. If a replacement warranty is not available, do I really have to tell you what to do?



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

Orthodontics

Q. Are adults too old for orthodontic treatment to straighten their teeth?

A. You are never too old for orthodontic care to realign your teeth. However, there are new treatments that can create a more balanced, younger appearance for the person as well as even the teeth.

I would have to say that my adult patients look younger, have a fuller, more attractive smile and are more confident after undergoing treatment. I have been successfully performing this on adults up to age 56 for over 12 years, with dramatic results. After treating myself with this method, people tell me I look younger at almost 50 than when I was 45.



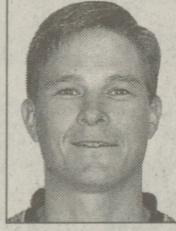
Clifford S. Wachtel, DDS
10 W. Northampton St., Wilkes-Barre• 824-4609
34 S. Main St., Pittston • 654-2484

Physical/Occupational Therapy

Q. What are ways to prevent low back pain while shoveling snow?

A. Low back injuries commonly occur during the winter following periods of excessive shoveling. The following guideline can help in prevention of low back injuries:

- Warm up properly before shoveling with general stretching exercises for the low back, upper extremities, and lower extremities.
- While shoveling, bend at the knees to avoid stress to the low back.
- Avoid excessive twisting movements.
- Move your feet instead of reaching.
- Intermittently perform gentle backward bending while shoveling.
- Pace yourself with frequent breaks.



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

Real Estate

Q: What should I expect in closing costs?

A: First time home buyers as well as those who have not "bought in years" are often surprised at how much up-front closing costs such as mortgage and title insurance, attorney fees, recording fees, loan points, and tax escrows can be. Closing costs can easily run into the thousands of dollars. But there is no need to be afraid of these charges. Your real estate agent can estimate closing costs at your initial home search interview and suggest ways to minimize, finance, or have the seller assist with your closing costs.

Knowing what total closing costs will be before starting your home search can help you better understand what price range is right for you. Contact one of our agents today to set up a no obligation interview to discuss how the Century 21 Home Search System can help you!



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.