

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 is the legal standard in custody cases?

A. The standard in custody cases is not what is in the best interest and welfare of the parents, but what is in the best interest and welfare of the children. First and foremost, continuity and stability are important elements in a young child's development. Furthermore, efforts by one parent to exclude the other from the life of the child and to alienate the child from the other parent are improper.



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

Banking

Q. What can I do to pay off debts that never seem to decrease?

A. It is "tax season" and your tax preparer may ask you to consider taking out a second mortgage to satisfy and consolidate accumulating debt from credit card expenditures. A Home Equity Loan or Mortgage Refinance would be your two best options.

A Home Equity Loan would be a quick and easy way of consolidating any debt you have. The debts would be bundled into one low and manageable payment. You would receive a fixed rate and the loan would be paid off normally in a term of five to 10 years. Check with your tax preparer first to see if the interest on the Home Equity Loan would be "tax deductible" on your income tax statement.

Second, if your first mortgage is still at a relatively high rate of interest you may want to consider refinancing. If you have enough equity to consolidate your debts and closing costs into your mortgage, you might want to consider that option, as well. Your overall monthly debts would be considerably lower as a result.



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

Chiropractor

Q. What causes shoulder pain?

A. Shoulder pain is third in incidence only after neck and back pain. This due to the fact that the shoulder joint is very complex and susceptible to injury. From a bony perspective the shoulder is relatively unstable. It must rely on many different muscles to give it support, the most important of which are the rotator cuff muscles. Since there is such a high demand for coordinated muscular function from the rotator cuff, they become predisposed to injury. Repetitive motion from a job or a sport can compromise the shoulder's ability to cope.

Surgery may be an option for severe shoulder cases such as a complete tendon rupture or bone spur encroachment. Surgery is an invasive procedure and will inevitably cause more scar tissue formation. If surgery is necessary proper rehab and post surgical care is just as important as the surgery itself.



Dr. Shawn W. Miller
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
Eagle Eye Inspections
Zerby Ave., Kingston PA 18704
498-9648

Expert Feature of the Month

Attorney Charles Bufalino III

Practicing law is more than just a business to Attorney Charles Bufalino III. Growing up in a family of lawyers, Charles and his four brothers watched their grandfather and father rule in the courtroom. Discovering this passion for law and helping those in need, three out of five Bufalino boys decided to continue the family tradition.

Charles is a graduate of Wyoming Seminary, Villanova University and the Dickinson School of Law. He has been practicing law in Luzerne County since 1985 when he was admitted to the Supreme Court of Pennsylvania and to the Court of Common Pleas of Luzerne County. His law practice presently includes matters involving real estate, banking, family law and criminal law.

The Bufalino Law Offices are located in West Pittston and Dallas. The Dallas office, which stands on Main Street just off Memorial Highway, was opened two years ago in order to make the practice more accessible to Back Mountain clients.

Residing in the Back Mountain since 1991, Charles's family wanted him to be closer to home. Charles and his wife Maureen have two toddlers and another on the way.

Charles is very active in many professional, civic and community activities. He also continues to dedicate himself to sports and working with young people.

The Bufalino Law Offices are located at 225 Wyoming Avenue in West Pittston and 12 Main Street in Dallas. If you require legal help or further information, please call 674-7676 or 655-1441.

Dentistry

Q: What are veneers?

A. Veneers are highly esthetic, custom made, all porcelain tooth replicas which are used to cover the front side of teeth. Veneers can be used to correct nature's mistakes or the results of an injury. Veneers can also be used to close unsightly spaces immediately or return that natural luster to a tooth which has been heavily bonded.

You should know that this is an irreversible process because it is necessary to remove a small amount of enamel to accommodate the restoration, but the results are more than worth it. If you have questions about veneers, ask your dentist if you are a candidate for this procedure, which can make a dramatic difference in the way you look and feel about yourself.



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

Insurance

Q. Being retired and depending on interest bearing CD accounts to supplement my pension, are there alternatives that are safe that are paying a better rate of return with recent interest rate declines?

A. A fixed annuity may be the answer to your dilemma. Income from the account may be systematically withdrawn on a monthly basis and usually pays a higher rate of return. The account can also be set up to insure you a guaranteed income for the rest of your life. Other benefits include taxed deferred growth if you choose not to take the interest, a named beneficiary to avoid probate cost, and a confinement waiver allowing higher withdrawals if you should become terminally ill or confined to a long-term care facility. Please call the agency for available rates.



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

Investments

Q. What is a Section 529 Plan?

A. A Section 529 plan is a state-sponsored tax-advantaged savings vehicle designed to help families save for higher education. A Section 529 plan can be used to pay for expenses such as tuition, books, and room and board, at any accredited college or university or professional or technical school in the nation. The ability to save for higher education on a federally tax-free basis increases the power of saving for higher education for children of all ages. Consult with your tax advisor and your Financial Advisor to determine if a Section 529 plan is a more effective way for you to save for higher education than using, for example, and UGMA/UTMA account (Uniform Gifts to Minors Act/Uniform Transfers to Minors Act).

If you would like to enroll or require more information regarding Section 529 plans, feel free to contact me at 570-341-1101.

William D. Jenkins, III Financial Advisor Prudential Securities 32 Scranton Office Park, Scranton, PA 18507

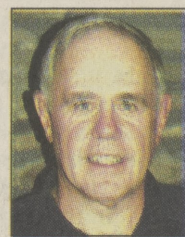
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Masonry

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 few 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 as 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

William Jenkins III

As a young boy, William D. Jenkins III watched his father build a financial business from the ground up. After graduating in 2000 with a degree in finance from St. Joseph's University, Bill followed his father's passion and pursued a career in the financial industry.

Bill grew up in the Back Mountain and attended Bishop O'Reilly High School. In 2000, he moved to the Big Apple and took a job with Goldman Sachs as a financial analyst.

After two years in New York, Bill reevaluated the situation and returned home to the small town life. He joined his father and two brothers at Prudential Securities.

"I came back to the area because I wanted to work with my family, said Bill. "I wanted to work for a company with credibility, strong family support, and be back with a community that I know."

As a financial advisor, Bill advises his clients on how to manage their money, taking into account their personal risks. Most financial plans tend to focus on retirement, estate planning, and college savings.

If you want to explore the Jenkins' family approach to investing or you would like to receive an evaluation of your current portfolio, feel free to call and set up an appointment. For more information call 341-1101.

Optician

Q: I'm aware that eyeglass lenses are made in several different materials types. Which one is the best?

A: You mean to ask which type is best for you, because everyone has unique requirements. Here is a short list of factors that you should prioritize to help you arrive at a decision.

Safety - Appearance - Function - Price.
Given #1. All lenses available in the U.S. must meet or exceed the FDA's impact resistance tests. Some barely meet these requirements and some greatly exceed it.

Given #2. All lenses available in the U.S. must be first quality ophthalmic lenses, meaning the optics also meet the minimum requirements. We all know about "Government minimum requirements". Sometimes good, sometimes not so good.

Back to the original question, the automatic answer presently is Polycarbonate. It seems to be almost the perfect lens. Thin, light and the most impact-resistant lens in the world. From a safety perspective, it has no equal. Children and adults alike benefit from it.

If minimum appearance (opposite of thickness) is the utmost concern, then the high index lenses are the way to go. Nothing is thinner. Index ratings are a good indicator or lens thickness, conventional plastic lenses are the thickest of all lenses with a RI# 1.498. At the other end of the range are the High Index lenses with a RI# 1.80. Polycarbonate happens to be RI#1.58, thinner than some, but not as thin as most.

Functionally, photochromatic, polarized or anti-reflective lenses greatly enhance the performance of almost any lens material.

Cost of your lenses will vary dramatically as well. Try to keep in mind that any cost, however minimal or not, should be averaged out for whatever frequency of Rx change you normally have. For example, if you typically get new lenses every other year, and the new lenses cost \$200, that costs you less than 2 bucks a week. An informed patient is our best customer.

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

Orthodontics

Q. Can orthodontic treatment help correct my TMJ problem?

A. Many people today are told by their health professional that they are experiencing TMJ pain, which is pain in the jaw joint. This pain is typically associated with stress and is treated in many different ways. Some dentists will use TMJ splints to prevent the lower jaw from articulating with the upper jaw. Physicians may treat this problem with medication.

Orthodontists have the advantage of treating TMJ through the use of orthodontic appliances such as braces, which would reposition the upper and lower teeth to function properly with the jaw joint, which is located in front of the ear. The added advantage to alleviating the joint pain is the creation of a beautiful smile.



Clifford S. Wachtel, DDS
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Physical/Occupational Therapy

Q. How can I better prepare myself against injury while skiing?

A. Preparation should begin several months prior to the ski season and continue through the winter months. Exercises should be specific to the musculature that is utilized while skiing. Many types of strengthening and flexibility exercises can be performed. Two specific exercises include partial squats and wall sitting. These exercises involve lowering your body over your heels thereby flexing the hips, knees and ankles simulating a downhill skiing position. Conditioning exercises are also of benefit to prepare the cardiovascular system. Other considerations include:

- appropriate equipment and binding adjustment depending upon your height, weight and skill level.
- skiing under control with safety in mind.
- appropriate clothing for protection from the cold, wind and sun.



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

Real Estate

Q. I don't want to be pestered by my agent once I list. Should I ask to be left alone?

A. According to sellers, silence isn't always "Golden."

When trying to sell a home, silence isn't golden especially when you're expecting your real estate agent to call. In fact, it's one of the leading complaints among sellers in the real estate market. Often times you find an agent who is more than willing to take on your listing, but once the relationship is made, the seller enjoys getting a call with regular updates.

A seller should establish with the agent up front the expectation that regular communication will occur. Even if it's just to check-in, the seller will be more satisfied being kept "in the loop."



Kevin Smith
Ruth K. Smith Real Estate, Inc.
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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.