

# 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 are my legal remedies if I am being harassed by a debt collector?

A. The Fair Debt Collection Practices Act is designed to make unlawful any debt collector's debt collection activities that are harassing, abusive, deceptive or unfair at any point in the debt collection process. What is permitted is a call that reaches the consumer between 8 a.m. and 9 p.m. Unless the consumer is represented by an attorney and the debt collector has been notified of the debtor's representation by an attorney, it is unlawful for the collector to contact anyone other than the debtor's attorney. It is also unlawful for the debt collector to communicate with a consumer at work if the employer prohibits said contact at work and the collector knows of the prohibition.

The Act does not cover the collection of commercial debts. It provides that a consumer may file an action against the collector and, if successful, may be awarded actual damages or statutory damages (limited to \$1,000 per case).

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



## Banking

Q. What are some questions should I be asking when I call lending institutions about a mortgage?

A. Other than the obvious questions about rate and origination fees, I would check on two other factors that may impact your mortgage. First, I would ask if there is any "prepayment penalty." Prepayment penalty is an infraction on a mortgage note if you were to pay the mortgage balance prior to the maturity date. Most banks and lending institutions now try to discourage you from making advanced payments or principle payments to save on mortgage interest. Ask them what the penalty is before you decide to apply.

The second question would be to ask if the mortgage servicing is retained at the bank you are applying with. Again, most banks now sell the mortgage servicing to secondary mortgage lenders. To some, this is a major inconvenience. You now send your payments, tax escrows to another institution. If you have any problems or concerns, you now have to call the new institution, not the original lender. By law, this information should be

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



## Chiropractor

Q. Two weeks ago I was involved in a low speed rear-end collision. At the time my neck felt okay, but recently it has started to bother me and I have also been experiencing headaches. Is it possible I may have injured my neck even though there was no pain at the time of the accident or damage to my car?

A. Absolutely-Recent studies have shown that risk for injury to the cervical spine in a low speed rear impact collision (less than 10 mph) is 30-60 percent. Most of today's cars can withstand crash speeds of 8-12 mph without sustaining damage. Some common symptoms of a whiplash injury are: neck pain, headache, interscapular pain, back pain, dizziness, and TMJ pain. Sometimes these symptoms do not show up for several weeks. A Doctor of Chiropractic is well trained at detecting and treating injuries sustained from a whiplash trauma and since about 50 percent of whiplash victims have long term problems you should get it checked out as soon as possible.

**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 the energy efficiency of your home. 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 residing use all of the components mentioned above to form a complete system creating the most energy efficient home renovation.

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



## 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.

## Dentistry

Q. My 7-year-old daughter had a baby molar tooth removed by an oral surgeon who suggested we return to our general dentist for a space maintainer. What is it and what does it do?

A. When primary molar teeth are prematurely lost in children, there is a strong potential for the permanent teeth behind the missing tooth to drift into that area, possibly blocking out the permanent tooth that would otherwise erupt into this area. A space maintainer is a simple orthodontic appliance that is temporarily cemented in the mouth which holds the teeth in position and prevents movement. When the permanent tooth erupts through the gums, the space maintainer is removed and the permanent tooth is able to erupt into its correct position.

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



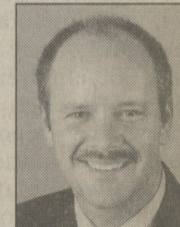
## Insurance

Q. I recently changed jobs. What can I do with my 401(k) Plan with my prior employer?

A. When you leave a job, you have four potential options for your 401(k) money.

1. Leave your money in your existing plan, which is subject to your prior employer's plan provisions.
  2. Roll it over into an IRA plan.
  3. Take a distribution, which is subject to current income taxes and if prior to age 59 1/2, may be subject to federal tax penalty.
  4. Roll it over into your new company's 401(k).
- A rollover IRA lets your money grow tax deferred with many investment options. To learn more about IRAs, please give us a call.

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



## Investments

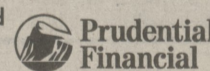
Q. What are Fixed-Income Securities?

A. Generally, Fixed-Income Securities represent a debt held by domestic or international governments, corporations, banks, institutions, and municipalities. When you invest in a fixed-income security, you are lending money to the issuer for a specific period of time. During this period, the issuer makes regular interest payments (at the stated coupon rate). The coupon rate is set at issuance and stays the same until the date of maturity, when the issuer pays back the loan.

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

**William D. Jenkins, III**  
Financial Advisor  
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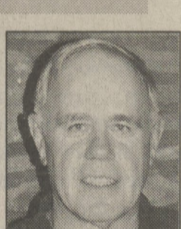


## Masonry

Q. We have a problem with our concrete sidewalks. They are cracked in several places and the top surface is crumbling, can these walks be repaired by recoating the top?

A. The sidewalks can be recoated and will look good for a short period of time (a year or less). For a more permanent repair the concrete must be removed. As an option for replacement consider using pavers for your new walk. With pavers you can incorporate design and colors not possible with concrete and a paver walk will retain its fresh appearance for many years and can be repaired easily if damaged.

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



## Expert Feature of the Month

### Dallas Eye Care

Pat Verrastro's vision at the Dallas Eye Care is to help you see the world clearly, while feeling confident and comfortable in a pair of glasses. After 27 years of experience, Pat goes to great lengths to help the customer customize his glasses to fit his look, lifestyle, and liking.

"What was once a necessity is now a fashion accessory," says Pat.

Today people choose everything from elegant reading glasses to tinted sunglasses, which help to enhance the appearance.

There are many factors to choosing a pair of glasses, says Pat. The color and shape are important, as well complimenting one's skin tone, eye color and hair color in order to high light one's better features.

With years of experience and certification as an optician, Pat can help you choose what glasses are right for you. By keeping up on product knowledge, knowing what's in style and available, and listening to the customers wants and needs, Pat makes sure that every customer is "tickled" with their purchase.

For more information or to find the right eyewear for your face, visit Dallas Eye Care in the Dallas Shopping Center or call 255-0955

## Optician

Q. When I look at myself in the mirror with my eyeglasses on, my eyes have always looked a lot larger than they really are. Why?

A. Advancements in corrective lens materials and design are occurring almost monthly. What was considered state of the art as little as five years ago is now obsolete in some lens products.

From the description, you have "PLUS" lenses for a farsighted correction. You may also have an astigmatism correction as well, but that is less of an issue in this case.

The type of lenses you should be wearing are called High Index Anti-Reflective Aspheric Lenses.

Single Vision, Visible Bifocals and Progressive Multifocals are available in this type of lens. This material minimizes the "large eye" effect you're experiencing and provides superior visual clarity. The lenses are flatter, significantly thinner and lighter in weight.

You'll look great, see your best and be comfortable with the fit. An informed consumer is our best customer.

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



## Orthodontics

Q. What was my greatest accomplishment as an orthodontist?

A. My greatest accomplishment as an orthodontist was creating three beautiful smiles on my children. A beautiful smile can open the door of opportunity. Call to see how your smile can be improved.



**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 the causes of low back pain?

A. Eight out of 10 people between the ages of 30 and 50 will have a back disorder in their lifetime. Most of these lower back problems are preventable. The majority of back pain is related to poor posture, faulty lifting mechanics, loss of flexibility or a decline in physical fitness.

Correcting one's postural alignment by keeping an erect posture during sitting, as well as performing flexibility exercises for the low back and lower extremity musculature aids in prevention. Regular exercise improves overall body conditioning and can also help to prevent back disorders. When lifting, a few simple rules to follow are:

1. Do not bend, twist, and lift in combination.
2. A planned lift is a safe lift.
3. If you have a choice, push don't pull.
4. Get close to the object that you are lifting and keep it close.

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



## Real Estate

Q. Is a fixer-upper a better buy than the home in next-to-new condition?

A. The first step is figuring out what kind of house you need. It is a good buy if it meets your current and future living requirements.

Before shopping for a home, make a list. How many bedrooms, bathrooms? Formal LR, DR, Family room? Eat in kitchen? Big yard or low-maintenance yard? Garage? Price range?

How much work is required to make the fixer-upper work for you? Make an honest assessment of your fix-it abilities. How much work are you willing to do or pay someone else to do? Ask an experienced friend, family member or your real estate agent for their opinion, and be sure to consider the time and inconvenience required during a remodeling.

Unless you are ready and able to tackle a major remodel, look for a house or condominium that needs only cosmetic improvements. Remember that even simple changes can be costly if you have to make many of them.

**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.