



POST PHOTOS/CHARLOTTE BARTIZEK

## Happy hunters

Plenty of plastic eggs were to be found throughout the Back Mountain last week as churches and towns held Easter egg hunts. Children from Kingston Township descended on the Center Street Park Saturday for the event there.

In photos above, Devon McMahon couldn't wait to bite into a chocolate bunny, and Matt and Kim Urbanas were delighted with their prizes.

## Chief

(continued from page 1)

Civil Service Commission will be interviewing two borough part-time officer applicants later in the week.

Also at the meeting, Dr. Fred Lubnow of Princeton Hydro updated residents on the status of grants aimed at helping to improve the lake's water quality.

He commented on several on-going projects being completed or planned that are aimed at reducing the amount of solid and phosphorus load dumping into the lake.

Resident Don Marx of Sandy Beach asked the board what was being done about dilapidated docks around the lake.

"There's all these old docks falling down in the lake this year. What's going to be done about it?" he asked. "They look like hell."

Larry Lucarino, council member, said the owners had been told last year and that they would be told in writing to either "repair them or tear them down." Bernie Castillo added that zoning

officer Milton Lutsey would provide an update on the situation at next month's meeting.

Next month's meeting will be held Wednesday, May 21, beginning at 7:30 p.m.

Boice awarded the Citizen Award to tax collector Terry Jones. Boice said Terry while driving around the lake, found a man who had been jogging, face down in the water. The man was later revived.

"Terry you're to be commended," said Boice.



**MARTZ TOURS**

### Are you climbing the walls? That calls for the Falls - and an 'Erie' experience, too!

**NIAGARA FALLS & ERIE CANAL JUNE 6-8; 2-HOUR BOAT RIDE ON THE ERIE CANAL, "MAID OF THE MIST" BOAT RIDE AT NIAGARA FALLS, NIAGARA'S BOTANICAL GARDENS, TOUR OF NIAGARA AREA, 4 MEALS, EXCELLENT ACCOMMODATIONS**

<p><b>BROADWAY</b></p> <ul style="list-style-type: none"> <li>• "PRODUCERS" April 26</li> <li>• "MAMMA MIA" Apr. 26, Aug. 2</li> <li>• "LA BOHEME" May 3</li> <li>• "PHANTOM OF THE OPERA" July 12</li> <li>• "42nd ST." August 16</li> <li>• "HAIRSPRAY" September 20</li> </ul> <p><b>YANKEES HOME BASEBALL</b> Reduced Price Deluxe Seats</p> <ul style="list-style-type: none"> <li>• OAKLAND MAY 4 - 100th Anniversary Ring (child 14 &amp; under)</li> <li>• TEXAS MAY 18 - Bat Day</li> <li>• TORONTO MAY 25</li> </ul> <p><b>'PARK YOUR FAMILY!</b> Call for dates on Hersheypark, Knoebel's Grove, Sesame Place, Camelback Waterpark, and Great Adventure!</p>	<p><b>1-DAY TRIPS</b></p> <ul style="list-style-type: none"> <li>• BRUCE SPRINGSTEEN JULY 18 The Meadows-Lower Level Seats</li> <li>• BALTIMORE INNER HARBOR May 3</li> <li>• LONGWOOD GARDENS AND THE NEMOURS MANSION May 3</li> <li>• NYC RIDING TOUR AND WORLD YACHT BRUNCH CRUISE May 18</li> <li>• WEST POINT June 20, Aug. 5, Sept. 25</li> <li>• GETTYSBURG June 21, August 9</li> <li>• SIGHT &amp; SOUND June 21 "Abraham"</li> <li>• BUCKS COUNTY AND PEDDLERS VILLAGE Train Ride June 28, Sept. 13</li> <li>• WASHINGTON DC July 9 Full Tour</li> <li>• WILLIAMSPORT July 23 Riverboat</li> <li>• VALLEY FORGE AND HISTORIC NEW CASTLE Aug. 16 Narrated Tours</li> </ul>	<p><b>MULTI-DAY TOURS</b></p> <ul style="list-style-type: none"> <li>• CAPE COD "SHIP AHOY" May 15-18 Martha's Vineyard, 10-Mile Ocean Drive to Newport, Battleship Cove, Hyannis</li> <li>• MYRTLE BEACH AND CHARLESTON May 18-24 Oceanfront hotel in Myrtle Beach, 3 Shows, Boat Cruise, 13 Meals, Sightseeing</li> <li>• MAINE SEACOAST June 9-13 Narrated Nature Cruise, Bar Harbor, Freeport, Kennebunkport, Boothbay Harbor, Lobster</li> <li>• BOSTON POPS AND FUN June 19-21 TV's "Cheers" Pub, Stage Play, Pops Concert, Boston Tour, Cambridge Tour, Fenway Park</li> <li>• BRANSON, ST. LOUIS AND THE PASSION PLAY IN EUREKA SPRINGS June 22-28 Three big shows in Branson! Includes 4 nights' accommodations at a Wildwood Boardwalk property with a pool</li> </ul>
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# 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.** I have been injured as a result of the conduct of another party. How much time do I have to file a legal Complaint to recover for my personal injuries?

**A.** The statute of limitations or time in which you must file a legal action for personal injuries is within two (2) years from the date the injury is sustained or within two (2) years from the date upon which you first learn through reasonable diligence of the existence of the injury and its cause, whichever date is later. Limitation to a period in which an action can be filed is not tolled for minors unless a statute so provides.

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

**Banking**

**Q.** When I refinance my mortgage, do I have to pay closing costs out of my savings?

**A.** Normally, you don't have to, you can use your equity. When you are refinancing your mortgage, you are financing the principal you owe on your current mortgage, depending on the appraised value of your home and what you owe on your mortgage, you probably have equity. Equity is a value that can be used to incorporate your closing costs. If your property lacks equity, you might have to pay closing costs expenses "out of pocket".

You can figure out the equity by multiplying the appraised value of your home by eighty percent (80%). Then, subtract what you owe on your home with your current bank. You just figured out your "equity". If you have plenty of equity, you can also finance improvements and/or debt consolidation into your loan, as well.

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

**Dentistry**

**Q.** I am being treated by my physician for high blood pressure. Since I started my medication, my mouth is very dry. What can I do?

**A.** Dry mouth or xerostomia is a common condition. It has several causes, the most common being over 400 medications that decrease saliva flow. (Ex: high blood pressure, anti-anxiety, anti-depression, chemotherapy meds) Malfunction or blockage of salivary glands or radiation therapy can cause this as well.

To alleviate the discomfort it is important to drink plenty of water. Sugar-free gums or mints can help to stimulate saliva flow while dry mouth products and saliva substitutes can soothe tissues.

It is important to avoid sugary mints and sweetened drinks which will increase acid levels in the mouth and can lead to decay. The addition of a prescription strength fluoride product would be helpful in the prevention of decay.

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

**Food & Wine**

**Q.** What is the secret to good, gravy with no lumps?

**A.** Smooth gravy begins with the base (pan drippings, stock, consommé). For pan drippings, remove meat and hold on anything which will catch escaping juices. Place roasting pan on medium-high heat and add liquid (stock, water, wine, consommé). Then scrape pan clean as simmering begins (deglazing the pan). Strain into pot, return to heat, bring to a simmer, whisk in small amounts of Roux (melted fat, i.e. butter, margarine, lard with flour whisked in until consistency of thick pancake batter) until desired thickness. Quick tip: several packets of dry gravy mix made to directions can be enhanced with pan drippings and seasonings. As always, you can always call Damien's on The Lake for tips and advice.

  
**Damien Kaye**  
Damien's on the Lake  
Harveys Lake, PA  
639-2000

**Insurance**

**Q.** What is estate planning?

**A.** Estate planning is the process by which you ensure an orderly transition of your affairs at the time of your death or disability. This includes the disposition of your assets after death according to your specific requests, as well as naming guardians for minor children or providing financial "assistance" to other dependents (like disabled adult children and incapacitated parents who depend on you). A complete estate plan also makes provisions for the handling of your financial affairs if you should become unable to do so because of illness or injury, and provides direction regarding life support or other medical decision.

  
**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  
Prudential Securities Incorporated  
32 Scranton Office Park  
Scranton, PA 18507

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**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. (AllAboutVision.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.

An informed consumer is our best customer.

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

**Real Estate**

**Q.** When is the best time to list my home?

**A.** The old adage that "timing is everything" especially applies to buying your new home or selling the current one. The local market is active throughout the year, but generally the busiest time of year is from February to June. Waiting to list until the summer, between school terms, etc. can put your home on the market when many people in our area including buyers and real estate agents are enjoying summer activities. If you are thinking of selling, spring is the time. Everything is getting greener, the yards look great and Buyers want to buy now and make the move. With interest rates at all time lows, Sellers can maximize sale prices because Buyers are able to afford more. If you're buying the time is right because of those great interest rates. Whether you are buying or selling, call your Realtor today and get started. Don't miss the market!

  
**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.**