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**DAVE
RAMSEY**

Going into more debt to pay off existing debt? No!

DEAR DAVE: My wife and I are recent graduates with advanced degrees. We also have about \$300,000 in student loan debt. We're thinking about buying a rental property, and the plan is to get a mortgage with monthly payments of \$400 and charge \$800 in rent. We could use the extra to help pay off our debt. Do you think this is a good idea? — Jeremy

Dear Jeremy: Are you serious? You're in a financial crisis, and you ask if it's OK to buy a rental property? No, no, no!

Right now, you guys are acting like Congress. You have a huge mess on your hands, and you're both going to have to work like crazy to clean it up. That means living on rice and beans for the foreseeable future. It means no vacations, and you should not see the inside of a restaurant unless you're working there to make extra money.

Again, no! You should not buy a rental property. Even if you did, this plan assumes that it's constantly occupied and the renter actually pays. Those are two pretty big assumptions. Use whatever money you have to get out of debt, and live simple, inexpensive lives until you get this behind you.

Stop trying to borrow your way through all of your dreams, Jeremy. Doing that will only turn those dreams into nightmares.

DEAR DAVE: I'm 61 and on disability, but I'm completely debt-free and I have more than \$1 million in assets. I even try to spend no more than 4 percent of the principal each year, so I don't dip into it. I need to buy a better car, and I realize that I have three options — pay cash, do a lease or finance the vehicle. What do you suggest? — Linda

Dear Linda: There's no way I'll ever tell you to lease or finance a car. You have a nice, peaceful financial life, and you don't want to mess that up.

New car leases are one of the biggest rip-offs on the planet. *Consumer Reports*, and my calculator, both say leasing is the most expensive way to operate a vehicle. And why would you want the hassle of car payments when you're in such good shape with your money?

I'm all right with you buying a new car, because for someone like you, it's such a small portion of your overall financial picture. I advise people to always buy good, used cars unless they have a net worth of \$1 million or more, and you definitely fall into that category. Still, my advice is to pay cash or don't do the deal. You're more than able to do this every few years and not move the needle where your finances are concerned.

Go get that new, better car, Linda. Just don't go into debt to make it happen.

DAVE RAMSEY is a personal money management adviser, syndicated columnist, host of the nationally syndicated radio program, "The Dave Ramsey Show," and the author of three *The New York Times* bestsellers — "The Total Money Makeover," "Financial Peace Revisited" and "More Than Enough." Contact him at davesays@daveramsey.com.

Wheaties teams up with craft brewery

Associated Press

NEW YORK — Wheaties said it's partnering with a craft brewery to create a limited-edition beer. The 16-ounce cans will only be available in the Minneapolis-St. Paul market starting Aug. 26, according to Wheaties parent company General Mills.

General Mills said the beer will be called HefeWheaties in a nod to a German style of beer called hefeweizen.

A combination of care

Advantage Health & Wellness takes multi-step approach

BY AMANDA DEPROSPERO

The Dominion Post

Chiropractic care. Massage therapy. Physical therapy.

They may not seem connected at first glance, but Kevin Trembush, chiropractic physician and clinic director of Advantage Health & Wellness, said it's undeniable how well those three areas go hand in hand.

"A dozen years of literature says put those things together, you get better results," he said. "That's what we do here."

For 10 years now, Advantage Health & Wellness has served the Morgantown area.

Trembush opened the business on the Mileground in 2005,

kept it there for five years and then moved to Burroughs

Street in 2010, where he said the exposure to town is a little bit better.

"Since then, we've become, I think, much more visible and more recognized by our community and that has helped us to grow," he said.

There, they've also been able to increase the offerings. While Trembush said his main concern is spine health, Advantage uses a variety of techniques to get results. For example, he said the business can help loosen muscle spasms with therapy or heal a damaged disc with traction and bracing exercises.

"We're using all of these modalities to help get people better, but because it's such a broad scope of knowledge, it's not just about spine pain, or neck pain or back pain. We can treat shoulders, knees, ankle injuries. We can handle anywhere that hurts on your body pretty much," he said.

"You don't find that in most conventional therapies."

Trembush wants Advantage to be the stopping point between pain and surgery. Statistics show that seeing a chiropractor for pain lessens the likelihood of surgery, he said, and you're more likely to get back to the office quicker, too.

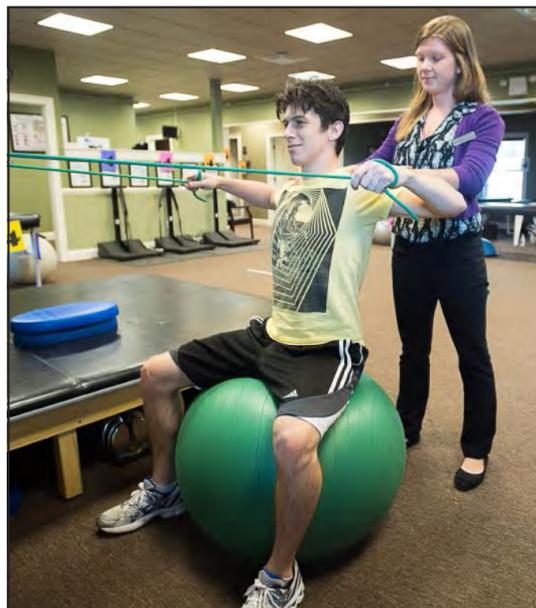
They are statistics Trembush has placed on posters around the office, because, despite chiropractic care being more of an everyday practice now, occasionally, he still runs into a doubter.

"There's really not a whole



Tyson Murray/The Dominion Post

Advantage Health & Wellness Chiropractor and Clinic Director Kevin Trembush, performs a neck adjustment on Joe Vesseccchia.



Tyson Murray/The Dominion Post



Advantage Health & Wellness (above), on Burroughs Street, is celebrating its 10-year anniversary. Physical Therapist Caroline Shultz (left photo on right) of Advantage Health & Wellness, talks Christopher Lowden through a set of rows in the physical therapy activity room. The business combines chiropractic care, massage therapy and physical therapy, for a well-rounded, multi-tiered approach to health, chiropractor and clinic director Kevin Trembush said. The business moved from the Mileground to its Burroughs Street building in 2010.

lot to believe in. It's not that this is some faith or we're not trying to convince people of anything. It's like anything else," he said. "There's a lot of stuff that responds to medical care or surgical care. There's a lot of things that can go wrong in your body that respond wonderfully to chiropractic care."

"To know the facts leaves very little room for any belief issues."

Advantage employs about 25 people, Trembush said, and in addition to treating his customers with care, he said it's important

to treat the employees equally as well so they can better help their families and serve the community.

Looking back on a decade of care, he said he can see Advantage extending well past another 10 years.

"I built a business model that hopefully does not rely on me. So I would love to see, this practice specifically, but this practice model not just live another 10 or 20 years but thrive 50 years from now," Trembush said. "It is the way that health care should be handled. And this is built to last with or without me."

ADVANTAGE HEALTH & WELLNESS

LOCATION: 699 Burroughs St., Morgantown
PHONE: 304-225-WELL (9355)

HOURS: Noon-6 p.m. Monday and Thursday, 7:30 a.m.-1 p.m. Tuesday and Friday and 7:30 a.m.-6 p.m. Wednesday.

WEBSITE: advantagehealthandwellness.com

Why is everyone criticizing Netflix's paid parental leave plan?

IF THERE WERE a common protest chant in workplaces across America, it would go something like this:

"What do we want?"

"Change!"

"When do we want it?"

"Soon, so we can start complaining about it!"

I thought of this as I watched the swift reaction to news that Netflix is giving its employees up to a year of paid maternity or paternity leave after the birth or adoption of a child.

In a blog post, the company's chief talent officer wrote: "We want employees to have the flexibility and confidence to balance the needs of their growing families without worrying about work or finances. Parents can return part-time, full-time, or return and then go back out as needed. We'll just keep paying them normally, eliminating the headache of switching to state or disability pay. Each employee gets to figure out what's best for them and their family, and then works with their managers for coverage during their absences."

That sounds pretty sensible to me. And the initial reaction in Web headlines and on social me-



**REX
HUPPKE**

dia was, "Wow! What a great step forward for working parents!"

But less than a day after the company's announcement, the tone changed and I started seeing these actual headlines: "Why Netflix's unlimited parental leave is probably a bad idea for your company"; "Why Netflix's 'unlimited' maternity leave policy won't work"; and "Netflix's New Parental Leave Policy Could Make Things Worse for Women."

Good grief, people, way to be negative.

When it comes to paid maternity leave, we, as a country, suck. Consider this fact from a 2014 report by the International Labour Organization: "Out of the 185 countries and territories with information available, all but three provide cash benefits to women during maternity leave. The three exceptions are Oman, Papua New

Guinea and the United States."

The only thing guaranteed to new mothers in the United States is 12 weeks of unpaid leave, though a few states mandate paid time off and some companies provide compensation. Polls have consistently shown strong public support for paid maternity leave, and research has found that broad societal benefits stem from giving mothers and fathers time to bond with and care for their babies.

Also, studies have shown — and logic dictates — that workers granted the time they need around a major life event like the birth or adoption of a child are more devoted to the company and likely to work harder.

A day after Netflix announced its plan, Microsoft said it would start giving mothers and fathers up to 12 weeks of paid parental leave. Mothers will also have an additional eight weeks of maternity disability leave at 100 percent pay.

This all strikes me as progress.

So why are so many people being naysayers? Rather than applauding Netflix for taking a calculated risk that might actually

help workers, critics are scratching their chins and saying, "Well, that might work for Netflix, but it'll NEVER fly at my company."

I have three responses to that:

■ Stop scratching your chin. It's annoying and you look pretentious.

■ Nobody said your company has to do the same thing.

■ Why don't you spend your time thinking about why it won't work at your company and what you need to do to fix THAT problem.

The way we handle parental leave in this country, particularly maternity leave, is atrocious. Netflix took a bold step in offering employees a reasonable way to take the time they need and to tailor it however they think works best. I believe that will encourage workers to enjoy their time with a new baby, while still remaining connected enough to their work that they'll want to come back with a full head of steam.

Sounds like an easy choice to me.

REX HUPPKE writes for the *Chicago Tribune*. Send him questions by email at rhuppke@tribune.com or on Twitter @ [RexWorksHere](https://twitter.com/RexWorksHere).