

Paul Janaitis
HUD-Approved FHA 203k Loan Consultant

You probably haven't heard of a 203k loan. Paul Janaitis wants to change that.

"It sounds too good to be true," he admitted, "But it's part of a secure federal loan program and it's a great way for homebuyers to quickly build equity."

203k loans are offered through the Federal Housing Administration for renovations — necessary and elective — when buying a house. It's bundled with the mortgage at the same interest rate, and can be used for anything from replacing a shower to buying a home under market value that's in need of a full rehab.

"People using the program have great success raising the value of their homes," he noted, "But there's not a lot of demand simply because people don't know it exists."

A fully licensed and insured general contractor with over 15 years of construction experience, Mr. Janaitis is also one of the few active HUD-approved FHA 203k loan consultants in the area.

A full 203k loan requires a consultant for home buyers. Mr. Janaitis acts as an advocate for the home buyer, providing mediation between them and their contractors, and ensures the cost of the renovation is appropriate for the work being done.

"Every project is different, and there's a lot of information people without construction backgrounds need to understand," he said. "It's my responsibility to guide them through the process."

Mr. Janaitis also helps clients find the projects that will make them happy and make their homes worth more when it's time to sell. "Certain decisions can make your home more or less valuable," he said. "You have to choose wisely."

For information, call Paul Janaitis at 267.575.9204 or visit www.203kphilly.com.

Michele Campellone, VMD
Founder, The Visiting Vet

You don't like sitting in a waiting room -- and neither do your furry family members.

"We recognize the stress of traveling to the veterinarian's office and waiting in a crowded room," explained Dr. Michele Campellone. "So, we bring the veterinarian to you."

That's why she created The Visiting Vet, a mobile veterinary care service that treats pets in the comfort of their own homes. "Doctor Michele" as she is known to her patients and their families, makes house calls throughout Bucks and Montgomery Counties.

"I'm able to spend more time with your furry family members than I would in a busy office. I give my undivided attention to each patient and their pet parents" explained Doctor Michele.

With eighteen years of experience practicing veterinary medicine, Doctor Michele's services include new puppy and kitten examinations and vaccinations and treatment of chronic diseases such as Diabetes, Arthritis and liver and kidney disease.

The Visiting Vet also offers blood analysis and fluid therapy as well as nutritional counseling and weight management. Treatment of chronic pain is provided as well as at-home end-of-life care.

"It is very calming for your furry family member to be treated in their own homes without being placed into a crate and driven to an office only to have dogs barking and cats hissing at them" explained Doctor Michele.

She envisioned a house call practice after many years in the office seeing the difficulty that elderly clients had bringing their pets into the office. Some dogs would have seizures brought on by the stress of going to the Vet's office and many cats could not be put into a crate for the trip. "It's stress-free for the whole family when the Vet comes to your home" she said.

For information, call 215.443.5003 or visit www.montgomeryvisitingvet.com

Matt Halper

President, American Chimney

Matt Halper is concerned about your chimney, and thinks you should be, too. "When it comes to fireplaces, wood or pellet stoves and heaters, you want the venting systems working properly to get the fire and carbon monoxide out of your house," he pointed out.

As the president of American Chimneys for nearly two decades, Mr. Halper has seen thousands of chimneys, wood stoves and heaters throughout Bucks and Montgomery Counties. And, with certifications from the National Fireplace Institute and Chimney Sweep Institute of American, what he sees is not always good.

"There's been a very poor inspections process in suburban areas over the last 70 years," he said. "As a result many chimneys were not built to code"

American Chimney handles hundreds of cleanings, inspections and repairs American Chimneys performs each year, and has documentation for more than 20,000 local inspections.

Providing digital documents to clients is especially important, he added, because home inspections often don't include an examination of the inside of a chimney: "It's unfortunate, but people are often left holding the bag later if something goes wrong."

When asked to meet with local municipality building inspectors and fire marshals to give them a real-world look of what he's found, Mr. Halper used that database to help generate awareness of the hazards that are inside a lot of chimneys in our area.

"The information helps building inspectors and fire Marshals become more aware and what to look for," he explained.

For information, call 215.363.0881 or visit www.americanchimney.net

Mike Yeager

GEICO Insurance Agent

With his new office in Feasterville, Mike Yeager is proud to be the local face of one of the fastest-growing insurance companies in the country.

“People are switching to us for the savings and the customer service,” he said, “And they’re staying, not just leaving in six months.”

Licensed in Pennsylvania, New Jersey and New York, Mr. Yeager specializes in property insurance. With nearly a decade in the industry, he’s worked in the Philadelphia area for years before coming to Bucks County last May.

“People still love the personal touch of their own insurance agent,” he said. “It’s much easier to talk to the same person each time they have a question about their account or want to make a change to their policy.”

The one-on-one approach translates into financial benefits, too: “Typically we’re seeing savings of a couple hundred dollars per customer,” he said.

Locally, Mr. Yeager is a member of the Bensalem Lion’s Club and Lower Bucks County Chamber of Commerce. He’s also involved with the Ed Snider Youth Hockey Foundation, which uses hockey and other activities to help at-risk youth adopt healthy lifestyles.

“I believe it’s important for local business owners to be truly invested in their communities,” he said.

Personally, Mr. Yeager is enjoying his new home in Bucks County. “It’s a great suburban area that brings me back to my roots,” said the Pottsville native. “My wife and I really enjoy it here. I think it’s going to be our home forever.”

For information, call 215.436.1234 or visit www.geico.com/insurance-agents/pennsylvania/philadelphia/mike-yeager

Dr. Amir Dermatologist

Dermatologist Dr. Amir’s patients always come first — and he uses the latest techniques and technology to put them there.

Dr. Amir regularly treats everything from eczema and acne to melanoma. He also offers cosmetic treatments for skin rejuvenation to address signs of aging, along with skin tightening and

And, with his new office of now open in Bensalem, patients in Bucks County can enjoy the work that’s earned him multiple awards over the years, including “Most Outstanding Member of House Staff” by Mount Sinai School of Medicine, “Outstanding Research Project Award” by the College of Physicians in Philadelphia, and “Top Dermatologist and Cosmetic Dermatologic Surgeon” by the International Association of Dermatologists.

“I make sure to keep up with the latest technology and practices, and train my staff constantly,” said Dr. Amir. “I want to make sure the practice has everything it needs to make people comfortable and confident they’re receiving the best care possible.”

That care starts with the waiting room, which Dr. Amir makes sure is bright, clean and elegantly decorated. It continues with the staff, who are all trained and certified to address patient’s concerns.

Dr. Amir also keeps up on the latest tools and information on how to make cosmetic and medical procedures non-invasive whenever he can. “We use some of the most cutting-edge technology to make procedures as efficient and with as little comfort as possible,” he said.

But most important is the patient, that’s where Dr. Amir and his staff take the most time. “We take our time to make the most comprehensive plan for every patient,” he said.

For information, call (215) 305-8834 or visit www.cityderma.com

Dr. Arpan Patel, DMD Dentist

Ask Dr. Arpan Patel why people avoid the dentist and he’ll give you three reasons: Money, time and fear. But he’ll also tell you all the ways he helps his patients work through those challenges.

“My philosophy is that the patient is the most important person in my practice,” he said.

And, he speaks from experience: After starting out answering phones in his father’s dental practice as a teenager, Dr. Patel has worked in dentistry all his life.

In his own practice for 12 years, he uses those decades of knowledge to make every patient feel confident and secure. And, a big part of that is just explaining what he’s doing.

Dr. Patel walks each patient through their upcoming procedure, and his entire staff is trained so literally anyone in the office can answer a question.

“A lot of patients don’t know what they’re jumping into, so they can be afraid to get in the chair,” Dr. Patel noted. “When they understand it, and get satisfying answers to their questions, they feel better about coming in. Knowing takes the fear out of it.”

Once they do sit down, Dr. Patel and his staff use state-of-the-art technologically to reduce discomfort, and offer sleep and sedation options for procedures.

And, those procedures can often be done around a patient’s busy schedule. Dr. Patel makes sure to stay open on nights and weekends, and has a doctor contact line open 24 hours a day. His practice also takes most insurance plans and offers easy monthly payment plans to reduce financial challenges.

“We do everything we can to make every patient comfortable when they come in,” he said.

Farrell Freidenberg Owner, Jay Ann Intimates

As the third-generation owner of Jay Ann Intimates, Farrell Friedenberberg has taken the unique, award-winning Huntingdon Valley based boutique to new places.

“For more than 60 years, we have helped women feel better about themselves, inside and out,” said Friedenberberg.

Along with regular intimate apparel, Jay Ann Intimates also specializes in post-breast surgical products: prosthetics and specially-made apparel for women who have had mastectomy or lumpectomy surgeries.

Four years ago, Jay Ann Intimates opened its second location inside the Fox Chase Cancer Center in Northeast Philadelphia. Here, said Friedenberg, the boutique takes part in the center's holistic approach to cancer treatment, where women can undergo treatment, see their doctor, and shop for the unique products they need.

At FCCC "We are able to help women take care of everything under one roof," said Friedenberg.

Jay Ann Intimates certified fitters restore the symmetry and balance that each woman had prior to her breast surgery by providing the proper prosthetics and lingerie. "As fitters, we ask questions, we talk and we listen" said Friedenberg. "We find out what each woman's lifestyle is and determine their unique style preference."

Jay Ann Intimates is recognized nationally for their work. Randi Denmark was named 2014 Mastectomy Fitter of the Year by Breast Cancer Wellness Magazine.

This past November, their 3rd boutique was opened in the heart of Jenkintown.

Jay Ann Intimates is in network with many local insurance companies. Many women don't realize that these items are often covered through their health insurance.

"Our mission to let every woman know that there are products to make you feel whole again." said Friedenberg.

For information, call (215) 942-0120 or visit www.jayannintimates.com.

Michael Spivak CEO & Founder, All-American Hospice

Today, Michael Spivak is the founder and CEO of a fast-growing Philadelphia-area hospice service. But just a few years ago he was in the financial industry — and, by his own admission very aggressive, maybe even rude sometimes.

But that all changed when he cared for his grandmother as she was passing away,.

"The whole process turned me around," he said. "I understood that if I could help my grandmother I could help others. I became more compassionate and wanted to do this service."

After starting in Bucks County with an office in Feasterville-Treose, Spivak quickly expanded the business to more than 70 staff members serving patients in Bucks, Philadelphia, Chester, Delaware and Montgomery Counties.

"The key to geriatric care is to provide quality service the same no matter where you are," said Spivak. From his previous career, he added, "I understand how to provide quality service to a high volume of people."

At All-American Hospice, that means staying connected with patients' families at all times to ensure they're receiving the proper care.

Each home health aide is supervised by a Hospice nurse every two weeks. And, patient care managers follow up with every patient's family every 30 days with a questionnaire designed to make sure they're getting the service they're promised.

"Sometimes families are happy as long as an aide just comes in and spends time with them. But it's our job to make sure that each Hospice Aide is following the physician's care plan and providing patient care with enthusiasm and compassion." said Spivak.

For information, call (215) 531-7880 or visit www.myallamericanhospice.com.