ealthy Bites

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A little newsletter with Expert Advice on Health, Wealth & Happiness

# **Invisalign FAQ**

You don't have to live with the embarrassment of crooked teeth anymore.

Years ago the only way to fix crooked teeth and bad bites was to attach metal brackets and wires to the teeth and suffer through two years or so of unsightly braces, trouble brushing and flossing, and difficulty eating certain foods. Fortunately for our patients those days are gone.

With the introduction of Invisalign we now have a way to eliminate all the drawbacks of regular braces and give our patients the smile and bite they always wanted. Invisalign is a patented system of clear trays that are custom made to your individual case needs that allow for a gradual correction of crooked teeth and bites. The trays

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Courtesy of Dr. Declan J. Devereux &

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Associates

## "Immune System Weaponry"

By Dr. Cliff Sheats

Staying healthy at any age is very important. However, did you know that certain foods contain highly PROTECTIVE properties?

It has become widely known that eating cruciferous vegetables like cabbage & broccoli yield wonderful health benefits. Science has concluded that these vegetables exert significant protection on cervix, breast and prostate tissue.

These foods contain strong compounds called "indoles" which do the wonderful work! Specifically, indole-3 carbinol, diindolylmethane and other indoles are the constituents contained in cruciferous vegetables that do the job. Low calorie diets also lower immune system defenses.

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are nearly invisible and no one needs to know that you are having the treatment unless you want to tell them! This is a big plus for many of our adult patients that have told us that although they hate having crooked teeth they hate the idea of braces even more. The neat thing with Invisalign is that the change in a persons smile is gradual and natural. This way we can end up with a beautiful smile without having to do massive dental work. Besides being hard to see Invisalign aligners are removable so our patients can take them out to eat or when they brush and floss.

Unfortunately there are some misconceptions out there about Invisalign which I would like to clear up. First of all Invisalign is not like a bottle of Pepsi. In other words although many dental offices offer Invisalign it takes a lot of time, effort, and experience to learn how to use it. In this way Invisalign is like everything else in dentistry, there just is no substitute for experience. You will be reassured that our office is a Premier Provider of Invisalign which means we are in the top 5% of Invisalign dentists in the United States. Recently we achieved another milestone by completing over 200 treated cases with Invisalign. You can be sure you will be in good hands when it comes to having Invisalign here in our office.

Next I would like to answer some of the most commonly asked questions our patients have before deciding if Invisalign is right for them: **First**- "How long does it take?" The simplest cases can be completed in less than 5 months while the most complex cases can take up to two years to complete. We complete the majority of our Invisalign cases in under 12 months. Furthermore our patients can take part in the planning process to eliminate unwanted changes and thereby greatly shorten the treatment time and cost.

**Second** - "How much does it cost?" The simplest cases which can be treated with Invisalign Express and take under 5 months

cost just \$2800 while normal cases range from \$4100 to \$4700 depending on complexity. Our average cost per case is \$4400 which is less than most offices charge for braces.

Third- "What are the payment options for Invisalign?" We have recently teamed up with Chase financing which allows our patients to have Inivisalign with zero interest for up to 24 months. This means for around \$180 a month you can have straight teeth. We also offer a prepayment discount for patients that pay for the whole treatment when we start. Basically if you want Invisalign our staff will be happy to work with you to find the best way for you to get it.

**Fourth-** "Does my dental insurance cover Invisalign?" The answer here is it depends on your plan. Plans that have Orthodontic coverage help pay for Invisalign instead of braces. Our staff can easily check you plan to tell if you can get help from your plan for your Invisalign treatment.

We also wanted to let you know that Invisalign will be sponsoring a special promotion with our office coming up on June 25 from 12-5 PM. At this special event we will be offering:

- Complimentary Consultation with Doctor and Invisalign representative
- Matching Down payment (up to \$500 value)
- Free Teeth Whitening with trays (\$350 value)
- Zero interest financing, payments as low as \$180/month

There are a limited number of appointments available for this event and it always sells out so if you or a friend are REALLY interested in having straight teeth give us a call at 941-5555 to reserve your spot.

## News from the Office

We have received enthusiastic response to our first newletter which we sent out in the Spring. This is our Summer issue and we hope you like it as well.

If we are fortunate at some point in our lives we will meet a mentor who we can turn to for advice and guidance. Beside my Mom and Dad this person has been Bob Hazzard the owner of Diamond Head Plumbing. He started Diamond Head Plumbing over two decades ago with the idea of delivering the finest level of plumbing service available in Hawaii to anyone who "could see Diamond Head". Last year his company was voted the best plumbers by Honolulu Magazine, Midweek, and Star Bulletin. Bob taught me that for any business to be successful they must put the customer first, learn to see things the

way their customer does, and work hard! It doesn't hurt to be lucky enough to like what you do which is true for both of us. Bob says whenever he refers someone to us he is confident they will get superior care and I can say with the same confidence if you need a great plumbing company call Diamond Head Plumbing, they really are the best!

PS- As we previously mentioned we are now open Saturdays for your convenience. Enjoy your Summer and this issue of our newsletter.

PPS- If you are any of your loved ones are overdue for a visit please call us at 941-5555 to schedule an appointment. It is never to late to take care or your teeth and you know we will always make you feel welcome.

# "GET THE GRAY OUT!"

And make your teeth STRONGER in the process.

Restore your smile by replacing old worn out mercury silver fillings with the latest advances in today's <u>Virtually Invisible Restorations</u>...

Get your youthful, natural-looking smile back, strengthen your teeth and boost your self confidence. PLUS...

## Save \$50 OFF Each White Porcelain Filling

## "Immune System Weaponry"

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A study reported in The Physician and Sportsmedicine showed that athletes on low calorie diets experienced a sharp decline in their white blood cells and in the ability to fight viruses and bacterial infections. Other research suggests that low protein diets also weaken the immune system.

Another factor affecting immunity is low blood sugar or "hypoglycemia" which describes a condition in which there are low levels of glucose in the blood. Hypoglycemia interferes with the healthy functioning of the pancreas and the adrenal systems, which helps regulate blood sugar levels.

#### **Systemic Fungal Associations**

Your immune system is a complex network of various types of cells and organs that work to fight disease, from the common colds to deadly cancers. Proper nutrition is the most powerful way to keep your immune system strong. And a strong immune system is your fortress against disease.

One indication of a weakened immune system is a condition known as chronic fatigue. There are two types: viral, which is related to mononucleosis type illnesses and fungal which is related to candidias, better known as yeast proliferation.

Symptoms of viral chronic fatigue include: mild fever and chills, sore throat, lymph node pain, unexplained general muscle weakness or discomfort, unusual headaches, and various neurological complaints such as irritability, confusion, sleep disturbances, and inability to concentrate.

Symptoms of fungal fatigue or candidias manifest themselves in white blood count and in elevated levels of carbon dioxide in the blood. Dietary culprits in creating yeast in the body include cheese, beer, wine, bread, smoked meats, vinegar, hot sauce, and some vegetables (especially breads with substantial amounts of fungus).

#### Ask Dr. Cliff...

**Q**. What kind of Calcium supplements should women take?

**A.** I like the Calcium Citrate-malate and Calcium Ascorbate forms best. Also, it's very important for women to have Magnesium in the form of Magnesium Amino Acid Chelate. This is a very elemental form. <u>The Calcium to Magnesium ratio should be 1:1.</u>

For a long time health professionals emphasized milligram amounts of Calcium. However, bone health presents a multifactor picture.

New research suggests that higher amounts of protein yields more favorable bone health qualities and a complex of nutrient constituents are needed for bone support. Furthermore vitamin D3's position in bone health is intriguing.

One of the more recent significant findings is that Americans need approximately 2000 units of Vitamin D-3 in the summer months and 4000 units in the winter. Furthermore, it's important to get out in the sun... without sun block (not long enough to burn) for the hormonal conversion of Vitamin D.

Dr. Cliff Sheats is a National Best Selling Author, Board Certified Clinical Nutritionist with a Ph.D. in Health Sciences.

For additional information, please go to <u>www.VeryBestYears.com</u>

# "How To Survive the Student Loan Crisis"

What Every Parent of a High School Student Should Know

## By Ron Caruthers

If your child is currently in college or about to attend in the next few years, recent problems with the sub prime mortgage market have spilled over to affect college loans and could severely impact your ability to borrow for college.

Since January, over 30 student loan lenders have stopped making new loans or have filed for bankruptcy protection, and experts predict that many more will follow in the coming months. In fact, the head of Sallie Mae recently labeled this a 'Student Loan Train Wreck'.

With that in mind, here are 6 tips to help you weather the storm:

**1. Start with a plan for college.** Now more than ever it is imperative that your student have a clear focus of exactly what they are going to school for, and a path laid out to accomplish this goal in the shortest time possible, thus minimizing the amount of money that you'll ultimately have to borrow.

**2. Take Advanced Placement & CLEP tests** to allow you to skip certain classes while receiving full credit. BIG TIP: more than 2 million students a year take AP exams, but less than 140,000 take CLEP tests, so be sure to check these out.

There are more than 34 tests that you can take, and the results are accepted at over 2,900 colleges nation-wide. These have long been used by active duty military to quietly rack up college credits while stationed abroad, and the cost of each test is only \$65, a fraction of the tuition and fees you would normally pay. Each course is worth 3-12 credits. You can learn more by doing a Google search on 'CLEP tests'.

**3. Completely utilize Stafford loans** before you seek out private lenders. These loans can provide up to \$3,500 a year for freshman, \$4,500 a year for sophomores, and \$5,500 a year for juniors and seniors. The interest rate will be 'subsidized' by the Federal Government if you qualify for need-based aid, resulting in no interest until after your student stops going to school. If you don't qualify for need-based aid, then the interest rate will be 6% for loans disbursed after June  $1^{st}$ , down from its' current rate of 6.8%.

**4. Talk to your school's financial aid office.** Many schools have their own low or zero interest loan programs. For instance, the University of San Diego has a trustee's loan for up to \$4,000 a year that it will make available to some students at 0 % interest.

**5. Consider PLUS loans,** the default Parent's loan that many schools will make to cover the rest of your share. The interest rate is 7.9% for a loan that borrows directly from the government, and 8.5% through a private lender. However, the loan gets paid back over a very short time frame often resulting in a higher monthly payment and is often non-deductible on your income taxes.

**6.** *Cautiously* **use home equity**. In many cases, you can borrow at a lower interest rate, have a longer period of time to repay the loan resulting in lower payments, and enjoy the benefits of tax deduction all at the same time. But be careful that you don't mortgage your home to the hilt to help your kid through school.

While these tips are by no means all-inclusive, hopefully you will see that there is light at the end of the tunnel in this current money crunch. However, these are unique times, especially with college costs spiraling out of control.

If you'd like to learn more about all aspects of the college process, including how to position yourself to get as much free grant and scholarship money as possible, listen in on my special FREE tele-class in June on 'How to pay for college in today's economy *without* going broke.' If you are interested, you log on to <u>www.CollegePlanningInc.com/dental</u> to learn all the details and to register for the class.

"Success is due less to ability than to zeal." - Charles Buxton



"This is so cool! I'm flying this thing completely on my Palm pilot!"

## "Why You Should Never Apply for a **New Credit Card** After You Get Approved for a Mortgage"

## By Stephen Snyder

If you plan to buy a home or refinance soon, don't apply for any other credit or credit limit increases until after you close the mortgage.

Some mortgage lenders will look at your credit scores twice-at the time of application and before the loan closes-to be sure everything has remained the same or improved.

For example, if after you get approved for your mortgage, you start applying for credit everywhere (e.g., so you can furnish you house), the credit inquiries can lower your credit scores.

A credit inquiry shows up on your credit reports every time you give someone permission to check your credit or you apply for credit. And each credit inquiry will lower your credit

scores. So if the mortgage lender checks your credit again, your new lower scores may not qualify you for the same mortgage you were originally approved for.

Instead, you may only qualify for a mortgage

with a higher interest rate-thus increasing your monthly mortgage payments.

In addition, if you plan on applying for a mortgage or refinancing your home, it's a good idea not to apply for any new credit before you apply for the mortgage. In fact, I would go one step further and make sure that as many of my

credit balances as possible are at

cartoonbank.com. All Rights

Reserved



By having a zero balance (or close to it) you maximize your credit score. And the higher your credit score is, the better mortgage rates you'll be offered.

Remember, it's all about your credit scores.

Stephen Snyder is the nation's foremost expert on how to increase credit scores and one of

the few personal finance commentators in the country trained by Fair Isaac Corporation, the firm that created credit scoring.

## "When Pollen is in the Air"

Expert says common sense and planning can stop allergy attacks in their tracks

Allergy season means misery for millions of Americans.

But with a bit of planning, effort and common sense, many people can limit their suffering or perhaps even avoid it altogether, according to Dr. Mark Dykewicz, professor of internal medicine and chief of allergy and clinical immunology at the Saint Louis University School of Medicine.

Seasonal allergies are largely caused by airborne pollens -- very fine powder released by trees, grasses and weeds as they pollinate and fertilize other plants of the same kind. Molds in outdoor air can also contribute to seasonal allergies.

Although outdoor allergens can be present yearround in warmer climates, allergy season generally begins in late winter or early spring and runs through late summer or early fall. As the season progresses, different types of pollens are present to trigger allergic reactions, Dykewicz said.

Dykewicz cited five important steps that help anyone prevent or relieve symptoms when pollen or mold counts are peaking:

- Use over-the-counter antihistamines for relief. For some people, these drugs are very effective at reducing the classic symptoms of seasonal allergies, including sneezing, runny nose, itchy eyes and scratchy throat. Be aware that some older-generation antihistamines, such as Benadryl, can cause sleepiness and the impairment of thinking and driving. More recent formulations tend to cause no drowsiness (Claritin, for example) or less drowsiness (Zyrtec), Dykewicz said.
- Keep your home's doors and windows closed. You can't completely seal off your home, but keeping doors and windows closed can help prevent pollens and outdoor molds from enter-

ing. As the weather turns nicer, use the air conditioner rather than opening a window to bring in "fresh" air.

- Avoid being outdoors, especially to exercise, when pollen counts are high, or on windy days when pollen and molds are being blown about. In general, pollen counts are highest from about 5 a.m. to 10 a.m.
- When traveling by car, keep the windows up to help keep out pollens, dust and mold.
- Pollen can collect on clothes and in your hair, so when you've been outside for any significant amount of time, shower and change.

If you've followed those steps and you're still suffering, then it is time to see a doctor, Dvkewicz said.

A variety of prescription medications can help reduce or block seasonal allergy symptoms. These include other oral antihistamines and several classes of nasal sprays. Nasal sprays tend to be the most effective at relieving symptoms by helping reduce inflammation and counteracting the allergic response.

For harder-to-treat cases. Dykewicz said many patients benefit from allergy immunotherapy -- a long-term series of shots to desensitize a patient from specific allergens.

The good news is there's a lot you and your doctor can do to help relieve or prevent suffering caused by allergies, Dykewicz said.



"Enjoy the little things, for one day you may look back and realize they were the big things."

- Robert Brault

