

Cranston Chamber News

A publication of the Cranston Chamber of Commerce



October 2005

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Everyone needs Fluoride

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National Association of Tax Professionals Answers Your Tax Questions About Hurricane Katrina Donations

The devastation and destruction of Hurricane Katrina, and the desire to help has motivated many generous individuals to reach for their pocketbooks in an effort to assist with the relief effort. Donations freely given to qualified organizations without expecting or receiving anything of monetary value in return are tax deductible.

What should you consider when giving a donation?

Keep the following in mind:

- To deduct a donation over \$250 you must have a receipt that includes the name of the charitable organization and a description of the property or amount of cash donated.
- You must itemize deductions on Schedule A of Form 1040, following Internal Revenue Service (IRS) rules regarding charitable contributions.
- Contributions are deductible in the year they are made. To deduct them for 2005, you must make your contribution before the end of day on December 31, 2005.
- Only contributions given to IRS recognized tax-exempt organizations are eligible for a tax deduction. When giving noncash items to charity, donors can deduct up to the

fair market value (FMV) of the items. Many charitable organizations offer suggested values. Ask or check out their websites.

- If you assist a student who is a victim of Hurricane Katrina, qualifying expenses for the student living in your home under a written agreement with a university or other qualified organization are deductible. See IRS Publication 526 at <http://www.irs.gov/pub/irs-pdf/p526.pdf> for more information.

- As an employee, you can donate vacation, sick, or personal leave time in exchange for employer cash payments made to qualified tax-exempt organizations for Hurricane Katrina victims. You can forgo leave in exchange for employer cash payments made before January 1, 2007. Employees do not have to include the donated leave in their income. Employers can deduct the amount of the cash payment. (Find more information

on www.irs.gov. IR-2005-97.)

- Give to charities you know. Be wary of those about which you have any question. The IRS is continually updating recommended charities for hurricane and other victims. Check them at <http://apps.irs.gov/app/pub78>.

Would you recognize an unscrupulous charity?

Here are some ways to spot a potentially illegitimate charity:

- Copycat names. Scam artists use copycat names similar to authentic charities and often create look-alike "fake" online pages. Do not reply to links sent to you without verifying them first. Use a search engine to locate the charity and send only after you have verified the correct URL (web address).

Continued on Page 10

Give to charities you know. Be wary of those about which you have any question. The IRS is continually updating recommended charities for hurricane and other victims.

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Letter from the President

We are beginning a new year for the Chamber of Commerce! We have been operating in the City of Cranston for 75 years and are very proud of what we have accomplished! We are planning a very exciting year ahead and hope you will all engage yourself in something the Chamber has to offer. If you want to be a part of this excitement in planning or share your ideas with us, contact our office 785-3780. We also have sponsorship opportunities that will showcase your company all year long at all of our events and seminars. This way we only contact you one time and you can decide how you want to utilize your membership.

Outside of our many events



Hannah Hodgson
President

and activities we hope to organize a group that will assess our vulnerability surrounding the possibilities of crisis. In light of all the activity happening around us, now is the perfect time for companies to reassess their business operations and plan for anything that may hinder their ability to conduct business. For

instance, last weeks torrential rains flooded Rolfe Square and a new business had to barrier the water from coming in their entrance where all of their antiques and art are displayed. Unfortunately, their basement wasn't so lucky and they have had to shuffle around to make things work. A few years back one of our members had a car drive through their front showcase window, which put them out for a while. The point of this is that it may not be a hurricane or a storm that creates a crisis for you, however, your ability to communicate with customers, vendors, employees and such could cost you more than you expected if you have no plan in place. Some are luckier than others.

The Cranston Chamber of Commerce is looking at ways for us to create a network for our members so that if there is ever a need for supplies/suppliers, resources, new space, etc. we can offer a listing, phone tree and chain of command to find whatever is needed in a short amount of time. We will be contacting specific members who can provide access to resources

such as trucking, shipping and receiving, computer networking, utilities, commercial cleaners, perishable and non-perishable products, financing and more. We hope to accomplish a network that every member is aware of in case of an emergency situation. If you are interested in becoming a part of the planning process, kindly contact me at the Chamber office 785-3780.

Currently, the U.S. Chamber of Commerce is helping businesses on the gulf coast find resources to continue their operations. This is a very intricate and delicate task that will ensue for a long tie to come. But, already weeks have passed and we want to learn from this and try to prevent delays here in Rhode Island if at all possible should anything occur in our local area. We want to provide companies a sense of stability when they may have so many details to be concerned with.

Join me, the staff and board of directors in celebrating 75 years in Cranston and let's together continue the strength of our Chamber of Commerce.

Employment rules relaxed for Hurricane Katrina victims

U.S. employers are responsible for completing and retaining Employment Eligibility Verification (I-9) Forms for individuals they hire for employment. This form requires employers to verify employment eligibility and establish identity through original documents presented by the employee.

For victims of Hurricane Katrina, many individuals lack these documents as a result of being evacuated from their homes, loss or damage to personal items and records, and ongoing displacement in shelters and temporary housing. Additionally, as a result of the widespread damage and destruction to government facilities in the area affected by the hurricane it can be expected that many victims will be unable to apply and receive new documents in the period of time required by the employment verification rules.

Therefore, the Department of Homeland Security will refrain from initiating employer sanction enforcement actions for the next 45 days for civil violations, under Section 274A of the Immigration and Nationality Act, with regard to individuals who are currently unable to provide identity and eligibility documents as a result of the hurricane. Employers will still need to complete the Employment Eligibility Verification (I-9) Form as much as possible but should note at this time that the documentation normally required is not available due to the events involving Hurricane Katrina.

At the end of 45 days, the Department of Homeland Security will review this policy and make further recommendations.

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Mayor Laffey's Letter

Things continue to move forward in our great City. As the newspapers reported, the unaudited numbers show that Cranston will have a surplus of nearly \$20 million. The rating agencies, when they initially raised our bond rating to investment grade pointed out that the building of the surplus was key in their decision, but they also acknowledged that a depletion or lack of continued funding could jeopardize that rating. Given that and the recent news, we certainly hope to see continued upgrades. What that means for the day-to-day lives of the residents and business owners in Cranston is that our streets can be paved, our heavy equipment can be upgraded, our schools can get roofs, and Cranston East can finally have a modern media center.

Beyond our fiscal strides, we have had some major staffing changes. Kevin Flynn, the former Director of Planning, now has the top planning position in Rhode Island, and we wish him great success. Jared Rhodes, former Principal Planner for the City, has now taken over the helm as Cranston's new Planning Director. Jared holds a Masters Degree in Community Planning from the University of Rhode Island and has worked for the City for six years. He has already made a significant mark in our City through his tremendous efforts on several projects



Stephen Laffey
Mayor

most notably the Pawtuxet Traffic Calming Project and the extremely successful Stillhouse Cove restoration. Currently Jared is in the process of building a new staff as a result of his promotion and the departure of another fine employee, Mike DeLuca, who is now Narragansett's Planning Director. Additionally, he is active in finalizing the plans for the recently approved Pawtuxet Cove Dredging project along with numerous other activities. Jared is bright, ethical, and willing to take on great challenges.

The other directorship that we have filled is that of Economic Development Director.

Dave Maher, former Economic Development Aide for the City of Cranston, has accepted the role. Dave has worked as the assistant in that department for six years and is extremely familiar with operation. He has successfully run several of his own small businesses and has made great efforts to help people do the same in Cranston. He also understands the balance between the need for small businesses and the opportunities for larger businesses in our City. Dave's approach to the job is very "hands-on," and he looks forward to hitting the streets and talking to business owners in an effort to ensure that Cranston is doing all that it can for them.

One major challenge that Dave is facing is a project that I feel is crucial to the success of our City in attracting businesses and that is facilitating the permitting process. This project was started under Bob Cushman, and continues now through the efforts of Dave and Building Inspector, Kerry Anderson.

On a side note, Dave is a talented jazz musician who has performed nationally and continues to play with his ensemble, Ways & Means.

We look forward to the contributions that these two gentlemen will make to our community. Both will have a tremendous impact on businesses and business owners in Cranston.

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Employers did you know...

That many low and moderate-income working families are eligible for services and benefits to help support their families? Programs such as health insurance, food stamps, child care subsidies, and tax credits are available to working families who meet the edibility criteria.

As an employer, you can help retain your employees by connecting them to these important services. Income support programs such as Rite Care, Food Stamps, Child Care Subsidies and Earned Income Tax Credit, allow working families to access the services they need and result in higher work productivity, attendance and job satisfaction. Helping your employees access these services will help increase the retention of employees.

Despite working full time, many families still struggle to meet their basic needs. Income support programs provide economic security to low and moderate income families who are able to work, pay taxes and purchase goods and services.

Did you know that:

- Working families may be eligible for low or no cost health insurance coverage through the Rite Care/Rite Share health insurance program?
- Working families may be eligible to receive assistance purchasing food by receiving Food Stamps?
- Working families may receive assistance with child care expenses for their children up to age 16?
- Working families may choose to receive a portion of the Federal Earned Income Tax Credit in advance as part of their paycheck/

Rite Care

Rite Care is a Rhode Island's Medial Assistance program that provides eligible children and families with health insurance coverage.

Families enroll in one of the three participating health plans: Blue Chip, Neighborhood Health Plan of Rhode Island or United Healthcare of New England. Families also receive a Medical Assistance card that covers services not

included in the health plan, such as co-pays and dental services

Rite Share

Rite Share provides comprehensive health care through the employers health plan by paying (all or part of) the employee's health insurance cost. Rite Share provides wrap-around benefits such as co-pays for doctor visits and prescriptions.

Low and moderate-income families who are eligible for Rite Care and have access to employer-sponsored insurance may be enrolled in Rite Share. This includes families who may be offered health insurance at work, but cannot afford it and families who may currently be on Rite Care and have access to health insurance coverage at work.

Rite Care/ Rite Share health insurance covers

- Children up to age 19
- Parents of eligible children
- Pregnant women

Rite Care/Rite Share pays for

- Doctors visits

Income Guidelines for Rite Care/Rite Share
Family's Gross Monthly Income
(Before Taxes and Deductions)


Family Size	Family Coverage (Partents and Children and Pregnant Women)	Coverage for Children and Pregnant Women Only
2	Less than \$1,926	\$1,926-\$2,602
3	Less than \$2,416	\$2,416-\$3,265
4	Less than \$2,906	\$2,906-\$3,972
5	Less than \$3,396	\$3,396-\$4,590
6	Less than \$3,887	\$3,887-\$5,252

- Hospital Care
- Prescriptions
- Transport to Medical Appointments
- Interpreter services
- Immunizations
- Prenatal care
- Mental health services

Eligibility for Rite Care/Rite Share is based on family size and income. Non-US citizens may qualify

Continued on Page 13


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New Search Engine Offers Fixed Pay Advertising

San Diego, Calif. (openpress) September 12, 2005---Amid sharply rising occurrences of click fraud on internet search engine advertisements, iSearchNaked, LLC today announced the launch of a new search engine, iSearchNaked.com. The new search engine offers substantial savings to advertisers and does away with the click fraud issue.

It is widely accepted that search engine advertising based on the ubiquitous "pay per click" model, is rife with click fraud. According to industry studies, click fraud accounts for 10% to 30% of all clicks that internet advertisers receive on their advertisements. With internet advertising in the range of \$4 Billion last year and expected to exceed \$7 Billion by 2008, fraudulent clicks represent an alarming and growing problem for internet advertisers.

Under the prevailing pay-per-click advertising system employed by Google, Inc., Yahoo! Inc., and scores of other search engines, advertisers secure a keyword or phrase by outbidding other advertisers and placing funds into an account with the search engine. Once their prepaid advertising dollars are exhausted, whether due to bona fide clicks or not, the keyword advertisement is removed from the paid sponsored listing, until the company replenishes their account with additional funds.

In the opinion of iSearchNaked founder and president David Hytken, "pay-per-click effectively invites competitors to bid less for a particular keyword or phrase, and then click away on the competitors' advertisements that occupy the slot(s) above them. Sometimes the goal may be to simply eliminate competitive advertisers from the paid advertisement list."

iSearchNaked, LLC is turning the pay-per-click advertising model on its head, by charging a fixed monthly fee for keywords and keyword phrases. Regardless of the number of clicks the advertiser receives on its advertisement during the course of a month, the cost of the keyword or keyword phrase will remain fixed. This effectively eliminates any motive for fraudulently clicking on a paid sponsored link advertisement.

According to Hytken "our search engine permits the advertiser to know exactly what his or her monthly advertising cost will be, allowing them to more effectively budget and deploy their advertising resources." Hytken went on to say

that "iSearchNaked.com gives the advertiser peace of mind knowing that its advertising costs can't be run up due to fraudulent clicks, regardless of the number of clicks that a particular advertiser may receive."

Hytken added that "iSearchNaked.com's fixed paid advertising system eliminates the bidding process for keywords or keyword phrases." Advertiser bidding has sent the cost of many keywords and phrases into double digit dollar amounts per click, with some words and phrases actually hitting the triple digit dollar amount.

Replacing the bidding process, iSearchNaked.com is offering all keywords and keyword phrase listings at the price of only 25 cents each. The company requires a \$2.00 minimum monthly purchase (good for up to 8 words or phrases), so it can absorb transaction costs.

iSearchNaked.com will give the opportunity to the first 12 advertisers signing up for a particular keyword or phrase, to continually rotate into the coveted top position. With each search for a particular keyword (or phrase), the top 12 displayed advertiser links will be rotated on a random basis. On average, every 12 searches will see the advertiser being in each of the first 12 positions. These same top 12 advertisers will have the added benefit of seeing their ads appear on each page that is searched for a particular keyword or phrase.

Hytken believes advertisers will easily recognize the advantages of iSearchNaked.com compared to other search engines. However, he's excited by the web site's potential draw for users as well: "We have several active projects to make iSearchNaked.com satisfying to our users. We will be rolling these out in the next few months."

Referring to the new search engine's name, Hytken said, "We wanted to have a name people would easily remember, and we think we have accomplished that goal. We know the name may be unusual, but it's simply an easy to remember, catchy name. Our search engine offers information similar to that of other major search engines."

About iSearchNaked, LLC

iSearchNaked is an innovative provider of search engine services, headquartered in San Diego, California. For more information, visit www.isearchnaked.com.

Renewing Members

Thanks for your continued support!

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- Modern Press Inc. (2002)
- Antiques in the Attic (2001)
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- Parents & Friends for Alternative Living (2001)
- Coastway Credit Union (2000)

6-10 Years

- Disease Surgery of the Retina (1999)
- Holland & Knight, LLP (1999)
- Dennis Mikolich, MD (1998)
- Pawtuxet Sunoco (1998)
- Embroidery Sewing Corp. (1997)

11-15 Years

- Cranston Print Works (1993)
- J. Poulo's Automotive Center, Inc. (1991)
- Saccoccio & Associates Architects (1990)

16-20 Years

- R & D Tool Engineering (1987)
- Albert Realtors GMAC Real Estate (1986)
- Pepsi Cola Bottling Group (1986)
- AAA Southern New England (1984)
- General Glass Co. (1984)

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Wealth Draining From Inner Cities

As the Federal Reserve releases the new 2004 HMDA data, which includes national information on loan rates. The true disparities in loan rates are revealed in large metropolitan areas. The new data shows that racial disparities are much greater and more perverse within metropolitan areas where a majority of minorities live and at a worse extent than previously understood. ACORN will be releasing a study on September 27 with data about disparities in our nation's cities demonstrating the concentration of high cost loans in minority communities.

ACORN is calling on the Federal Reserve and Congress to stop waltzing around the issue "step up to the plate" and enact for stronger consumer protections against discriminatory pricing practices. Disparities in the origination of high cost loans to minorities can have devastating effects on communities when these loans have predatory loan terms.

"The data highlights the need for our fight to improve access to fairly priced loans in lower income and minority communities," said ACORN National President Maude Hurd. "It's the same song with a dif-

ferent tune. Yesterday's fight was for access to credit, today's fight is about fair pricing and terms."

While the national level data indicates racial disparities in the pricing of loans ACORN's analysis of the data indicates that the disparities are far worse in our nation's cities that have been historically redlined.

The pricing data blows apart the myth of risk-based pricing as the same lenders charge different rates in different metropolitan areas of similar demographics. When comparing the rate of subprime refinance lending in minority communities to those with majority white populations, we find great disparities in city after city.

Reviewing data from the country's largest lenders, ACORN found similar levels of disparities on both refinance and home purchase loans. While the disparities are quite large by applicant race, there are also large disparities between minorities communities and those with primarily white populations. Later this month ACORN will be releasing a more comprehensive report of disparities among different metropolitan areas on borrower race and neighborhood characteristics.



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Costly Chronic Diseases Can Often Be Prevented

By **Jim Purcell**
President and CEO, Blue Cross & Blue Shield of Rhode
Island

"We face an epidemic of unparalleled proportions....," the 2003 U.S. Department of Health and Human Services report began. The government was not speaking of AIDS, or flu, or West Nile virus. Not of crime and not of sneak attacks with anthrax by terrorists.

No, the culprit that threatens us with epidemic consequences is, simply, chronic disease. Actually, the government maintained, "The risk of illness or death from chronic diseases including heart disease, cancer, and stroke is far greater" than from these other, higher profile health calamities.

The U.S. spent \$1.4 trillion on healthcare in 2001 - that was an average of \$5,035 for each American. The U.S. Centers for Disease Control and Prevention (CDC) estimates that as the nation's population grows older, the national healthcare tab may be as much as \$2.8 trillion in 2011. In any case, HHS reported, chronic disease accounts for about 75 percent of these healthcare costs each year.

Aging Population, Exploding Technology Spur Costs
Advances in medical science and technology coupled with improved environmental and social conditions help Americans to live longer than ever before. In 1950, the average life expectancy was 59 years. It is now getting close to 80 years. At the same time, the percentage of our population over 65 has and will continue to grow. "Because older adults typically require more healthcare than their younger counterparts, medical costs will increase as the population ages," the report said. "Healthcare expenditures for a 65-year-old are now four times those of a 40-year-old."

The report adds that the "explosion in healthcare technology" has led to better diagnosis and treatment. "However, these advances do not come cheaply," the report said. "In fact, they account for about 60 percent of the increased cost of healthcare."

The government report estimated these costs of medical care and lost productivity:

- Cardiovascular disease and stroke, \$351 billion (2003)
- Obesity, \$117 billion (2000)
- Cancer, \$171.6 billion (2002)
- Diabetes, \$132 billion (2002)

- Arthritis, \$82 billion (1995)
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The report also estimated the impact of chronic disease factors on national healthcare costs:

- Smoking - direct medical expenditures more than \$75 billion a year, plus \$80 billion in lost productivity.
- Physical inactivity - more than \$76 billion.
- Poor nutrition - more than \$33 billion plus \$9 million in lost productivity.

In Rhode Island, chronic diseases also have a substantial impact on the high cost of healthcare. Blue Cross & Blue Shield of Rhode Island estimates that the medical costs for its members suffering from these chronic diseases were as follows:

- Heart disease and stroke - \$461 million (2003)
- Obesity - \$168 million (2000)
- Cancer - \$135 million (2002)
- Diabetes - \$291 million (2002)
- Arthritis - \$49 million (1995)

The Power of Prevention

These national statistics are drawn from a report entitled "The Power of Prevention." It laments that despite evidence that prevention works, the nation's healthcare focus in the past has been on treatment: "As a nation we have emphasized expensive cures for disease rather than cost effective prevention. In addition, our healthcare system is not designed to meet the needs of people with chronic illnesses."

The conclusion: "With a community-based public health infrastructure that embraces prevention as a priority, we can become a healthier nation. Many Americans could enjoy 5-7 additional years of healthy life and avoid the costs associated with chronic disease if we improve access to quality healthcare services, emphasize healthy behavior, and focus on broad policies and strategies that offer the greatest good for the greatest number of people at the lowest cost."


Keeping you well, and well informed

The CDC maintains that chronic diseases need not be inevitable, and that people can and will change their lifestyles to "take charge" of their health. However, the government also says the nation's healthcare agenda must include programs focused on individual responsibility. Some examples:

- School health programs providing environments and instruction to promote healthful eating, daily physical activity, and avoidance of tobacco, alcohol, and illicit drugs.
- Smoking cessation strategies, including better access to "quit lines," improved insurance coverage of smoking cessation services, and greater involvement of health providers and healthcare systems in routine delivery of cessation advice and services to patients who want to quit smoking.
- Physical activity strategies such as motivational signs and reminders placed near elevators and escalators encouraging the use of stairs for health benefits and weight loss.


"As a nation, we have the capability and the expertise to meet the unique challenges of the leading causes of death, disease, and disability," the CDC concludes. "Now we need a concerted, focused effort to apply what we know about prevention and treatment." What are we waiting for?

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Meet the Chamber's Newest Members

Allstate Insurance - Larson Agency

Greg Larson
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Allstate Insurance Company is proud to announce the opening of a new office.

With 15 years of insurance experience and a Bachelor's degree in Insurance, Gregg Larson, an exclusive agent for Allstate Insurance Company, brings a wealth of knowledge to this new agency located at 815 Oaklawn Avenue, Suite A.

"I am excited about opening my own business," Larson says. "It is a full-service agency, offering a complete line of insurance and financial products and services to the community."

The agency sells auto, property, life, annuities and financial services. The licensed staff of Larson Allstate Insurance Agency is ready to consult with you to meet all of your financial needs. "We provide extraordinary service," says Larson. "People are treated the way they want to be treated." The Larson Allstate Insurance Agency is open from 9:00am to 5:00pm Monday through Friday and Saturday 9:00am to noon)

The Allstate Corporation (NYSE: ALL) is the nation's largest publicly held personal lines insurer. Widely known through the "You're In Good Hands With Allstate®" slogan, Allstate helps individuals in more than 17 million households protect what they have today and better prepare for tomorrow through more than 13,600 exclusive agencies and financial specialists in the U.S. and Canada. Customers can access Allstate products and services through Allstate agencies, or in select states at allstate.com and 1-800 Allstate®. EncompassSM and Deerbrook® Insurance brand property and casualty products are sold exclusively through independent agents. Allstate Financial Group provides life insurance, annuity, retirement, banking

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Cranston Electrolysis Treatment Center

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Cranston, RI 02920 • (401) 270-6508

As a Licensed Electrologist, Sandra L. Bauman, of CRANSTON ELECTROLYSIS TREATMENT CENTER is quick to point out that bothersome, embarrassing hair is a problem that affects 90% of all men and women to some degree. She states that heredity is the key culprit, as well as medications, stress and normal hormonal changes that occur throughout the life cycle.

In response, Sandra is raising the standard for permanent hair removal on the

face, breasts, toes, arms, backs and bikini lines, etc with discrete & confidential client care. She states that electrolysis has been the traditional method of permanent hair removal for over a century and is the only medically recognized method of permanent hair removal.

A small, sterile, disposable probe is gently inserted into each individual hair follicle where a mild electrical current permanently destroys the base of the hair root. Further hair growth is permanently ended, while the skin is not punctured or harmed in any way. Guidelines set forth by the RI Board Of Health are met and exceeded by Sandra, including disposable gloves & probes and sterilization of tweezers. She welcomes your questions and offers a FREE consultation and a low risk, FREE information packet for those inquiring about hair removal. For new clients, Sandra is offering 50% off for your first treatment for month of October.

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A Notice About DEADLINES

The following are deadlines for advertising, news and columns for upcoming issues of *Cranston Chamber News*.

December 2005 Issue
Tuesday, November 8

January 2006 Issue
Tuesday, December 6

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UPCOMING CALENDAR

of Chamber Events

RSVP for all events
401-735-3780

BUSINESS AFTER HOURS

October 26

People's Liquor Warehouse

200 Garfield Avenue, Cranston RI

5:00 - 7:00 pm

Costumes optional but encouraged. Come let us spook you through the holiday season. Enjoy foods from area restaurants and beverages from People's Liquor Warehouse. This year's Halloween theme can only add to the excitement of the event.

Prizes for
best costumes!

November 9

Spine-Tech

1536 Cranston Street, Cranston RI

5:00 - 7:00 pm

As you embark on the holiday season stop by this event to be sure your holiday plans are not pushed out of alignment. Enjoy an evening full of networking, food and beverages while learning about the Spine-Tech facility. More details will follow on this event.

December 15

The New England Laborers'

Cranston Public Schools Construction Career Academy

4 Sharp Drive (Howard Industrial Park, Cranston)

5:00 - 7:00 pm

Don't expect this to be just another Business After Hours. This is AHOLIDAY PARTY. Expect a visit from Santa, gifts, egg-nog with rum and other beverages, great food and entertainment. Be sure to add this date to your calendar this is an event that should not be missed.

January 12, 2006

Powerhouse Gym Plus

11776 Plainfield Pike, Cranston

5:00 - 7:00 pm

This is the perfect way to bring in the New Year while checking out a new place to help keep up all healthy New Year resolutions. The evening will be full of great food and beverages.

UPCOMING EVENTS



Cranston Rotary Club is conducting a **FOOD DRIVE** during the month of October for RI Food Bank & Comprehensive Community Action, our local Cranston Food Bank.

You can drop off non-perishable goods at **Webster Bank** and contact Dianne Cassey for more drop off locations and information, **(401) 464-4510**.

Thursday October 27, 2005

Seminar

Accounting, Tax & Financial Planning Made Simple

Presented by Judy Hetherman, CPA, CHBC & Partner, Sinel Wilfand & Vinci CPAs, Inc. Karen Bacon, MBA, CLTC, Diversified Resources, LLC.

Candid informational session with two very active members of the Cranston Chamber of Commerce. Questions are most welcome as these two professional women hope to educate you and clarify any misconceptions or areas you need more explanation

8:00am - 9:30am

RI Shriner's Imperial Room

Full Breakfast included • Members \$15 pp; Non-Members \$25

Kindly RSVP before October 24th

Thursday, November 3rd

Annual Leadership Dinner

Come celebrate another year with the Chamber and hear about our member successes. We will be thanking our past board and swearing in our new Board of Directors. Special Birthday Party for the Cranston Chamber's 75th year anniversary in 2006 kickoff!

5:30pm

Registration and cocktail hour, Dinner at 6:30 and should adjourn by 9:00pm.

Tickets are \$50pp and choice of prime rib, rosemary chicken, baked scrod.

Company tables are available.

Kindly, RSVP by October 27th to the Chamber office 785-3780.

Got an Item for our Calendar? Send it to:

Cranston Chamber News

48 Rolfe Square, Cranston, RI 02910

or call 401-785-3780

Thank You to our Sponsors Of the 8th Annual Wine Tasting & Dinner Event at the Alpine County Club!



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- Back in Balance
- Buttonhole Short Course
- Café Nuovo

- Casale Liquors
- City of Cranston
- CK1 Gourmet
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- Colibri Group
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- Cranston Electrolysis
- Delicacies, Inc.
- Douglas Wine & Spirits
- Efendi Mediterranean Grill
- English Ivy Garden
- Garden City Center
- Grist Mill
- Infinity Video Alchemy
- James Anthony Photography

- Johson & Wales - Audrey's
- Jos A. Banks
- L'Epicurio
- Magnolia's Salon
- Mohegan Sun
- Newport Blues Café
- Newport Vineyard
- Only The Finest
- Panera Bread
- Providence Performing Arts Center
- Providence Watch Hospital
- Quill Company
- Rhode Island Philharmonic
- Roger Williams Park
- Scampi's Of Course

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- Sunflower Café
- Swarovski
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- The Washington Trust Company
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 Michelangelo*

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Volunteer Center of Rhode Island

The Rhode Island Department of Corrections, in Cranston is seeking volunteers to serve as women's prison mentors to provide support, guidance and encouragement to a female inmate transitioning out of prison and re-entering society. Mentor and mentee meet an hour each week for a year. The match begins in prison and continues post-release. Only motivated inmates who have requested a mentor are chosen. The next training series begins September 12, 2005 and continuing for five consecutive Monday evenings from 6:00 to 9:30 p.m. New volunteers must attend all 5 sessions. Contact Judith Fox at (401) 462-3161 or e-mail judy.fox@doc.ri.gov.

Westbay Community Action/RSVP is looking for volunteer caregivers to provide crucial assistance to home-bound elders throughout Kent County. Caregiver duties can include driving people to various appointments, the nursing home to visit a loved one, shop for someone just out of the hospital or

just visit for an hour or two a week to chat, play cards, read, take out the trash change a light bulb etc.. Caregivers can even call people from home and just chat for a while. You need to be able to drive, or have a phone. The program provides a supplemental accident/liability insurance policy at no cost to you. Volunteer musicians, age 55 or older needed for our senior traveling band for weekly gigs at nursing homes, senior centers, etc., throughout Kent County. Contact Zandy Gray at (401) 732-7870 or e-mail zandy@westbaycap.org.

Meals on Wheels of RI needs meal delivery volunteers throughout the state to spend two hours per week delivering meals to home-bound elderly. Volunteers very much needed for the Guardianship program to make health care decisions for frail, cognitively disabled elderly who have no funds, family, or friends to take on this role. Volunteers matched with a ward that resides in a nursing home and is unable to make secure decisions for

ongoing health care or end of life measures. Training provided for this valuable service. Contact Valerie Pauley at 351-6700, ext. 140, or e-mail vpauley@rimeals.org.

The Volunteer Center of Rhode Island (VCRI) has a position open for a Special Events & Marketing assistant, a full time AmeriCorp* Vista position which includes a stipend and education award. The volunteer will assist the Marketing & Communications Coordinator with the day to day marketing needs of the agency, including preparing newspaper columns, press releases, developing media material, as well as supporting all staff on their special event needs. Contact Lynne Harper at (401) 421-6547, ext. 106 or e-mail lharper@vcri.org.

These volunteer opportunities are provided by the Volunteer Center of Rhode Island. To place a listing call 421-6547 or 1-800-VOLUNTEER. To search for additional volunteer opportunities, visit our website at www.vcri.org.

Questions About Hurricane Donations Answered

Continued from Page 1

Also, look for the padlock symbol (usually on the bottom right of the screen) on any page that collects personal or financial information.

- The "charity" calls you. Only if you have placed the call or initiated an e-mail yourself and know the organization you are contacting, should you give personal or financial information over the telephone. Never give out payment information to anyone calling or e-mailing you until you have verified that it is to a legitimate organization.

- The organization refuses to issue a tax receipt. Question the legitimacy of any organization that refuses to issue a receipt. Legitimate organizations will gladly provide written acknowledgement.

- Scammers often use high-pressure tactics, vague answers to your questions, and post office box addresses.

- On-the-spot donations. Again, be familiar with the charity and then write out a check to the organization rather than giving cash or providing credit card information. (A check copy for contributions of less than \$250 serves as a receipt for tax deductibility.)

How can you set up a charitable organization?

For Hurricane Katrina, the IRS is expediting the approval process. Organizations wishing to apply should file IRS Form 1023 and write "Disaster Relief Hurricane Katrina" in red at the top of the form. Once approved, the approval date is retroactive to the date of application. IRS Publication 3833, Disaster Relief:

Providing Assistance through Charitable Organizations, explains how you can give through charitable organiza-

tions to help victims of disasters, and how new organizations can obtain tax-exempt status. To view a copy, follow this link: <http://www.irs.gov/pub/irs-pdf/p3833.pdf>.

Where can you find more information?

Find more information on charitable giving at <http://www.irs.gov/charities/article/0,,id=96136,00.html>, www.irs.gov and click on "Helping Hurricane Katrina Victims," or www.FirstGov.gov.

Your tax preparer can answer any questions regarding your personal tax situation and the tax deductibility of donations. To find a professional tax preparer, look to NATP. NATP maintains a listing of professionals in your area at www.taxprofessionals.com, or you may call 800.558.3402 ext. 3 for assistance in locating a tax professional.

Members of the National Association of Tax Professionals (NATP) strive to assist taxpayers with information and knowledge. NATP is a nonprofit professional association founded in 1979 and is committed to excellence in the tax profession. NATP's national headquarters, located in Appleton, WI, employs over 40 professionals and 25 instructors. NATP exists to serve professionals who work in all areas of tax practice and has more than 17,000 members nationwide. Members include individual tax preparers, enrolled agents, public accountants, accountants, attorneys, and financial planners. Learn more at www.natptax.com.

Would you like a photo to accompany this article? Visit NATP's press room: http://www.natptax.com/press_room_photos.html.

Expect the Unexpected

By Lori Adamo

If there is one important lesson that we have all learned from Hurricane Katrina what would it be? As the head of a business continuity services company who promotes excellence in emergency preparedness, this remains a burning question with one compelling answer. The lesson learned, and a costly mistake is the lack of Planning and Readiness. Katrina is one of the biggest natural disasters in US history and the experts knew how the levy would react to a hurricane of this magnitude. Sadly, their predictions were correct. Is it that the good folks in the State of Louisiana didn't heed the warning? Is it that they thought that they would get by with luck or by the grace of God?

Where were the Disaster Plans and Emergency Operations plans that Homeland Security funded with millions of dollars? They encourage communities to plan for their own safety and well-being. Plan so that in the event of a major disruption they will stay whole, keep their economy running, and keep their people safe.

The American Farm Bureau Federation estimates that there could be a \$500 million export loss for U.S. producers through the Gulf ports. There are growing concerns that the combination of higher energy prices, transportation disruptions, and lower economic activity in the Gulf region itself, could be enough to plunge the economy into an actual recession. One estimate puts the economic cost of Katrina at more than \$100 billion.

The Wall Street Journal estimates the cost of caring for victims of Hurricane Katrina and rebuilding the areas it destroyed could cost the federal government up to \$200 billion, much higher than previous estimates. Also, the Congressional Budget Office estimates that Hurricane Katrina could cost the U.S. over 400,000 jobs and shave up to 1 percent off the nation's economic growth in the second half of the year.

If you think that the events that are now unfolding in New Orleans from the aftermath of Hurricane Katrina cannot happen in sedate New England, then think again. Recent emergency events have happened here in Rhode Island not nearly the magnitude of a category 4 or 5 and have caused tremendous destruction. Will we be ready as a State, as a business, as a community, if a natural or man-made disaster were to hit our region?

We have all read about the short-comings that have plagued our State, and the federal government has said that preparedness planning is key. So are we assessing our vulnerabilities, creating contingency plans, and practicing these plans? Or do we think we will be the lucky ones unscathed by disaster and have the attitude that it just can't happen here?

Businesses need to take responsibility for their own welfare and continuity. We cannot be at the mercy of

Both business and citizens alike must take measures to protect their people, property and welfare in the event of either a natural or man-made disaster.

bureaucratic agencies fighting turf wars while our businesses suffer. Both business and citizens alike must take measures to protect their people, property and welfare in the event of either a natural or man-made disaster. Businesses can take protective measures by assessing the risk of what could happen in a worst case scenario and then develop an emergency action plan to address their most pressing needs in the event of an emergency that may short circuit the basic human needs. The most important lesson to be learned from the events of Hurricane Katrina is that our government is unable to provide the

level of protection that we have come to expect.


The private sector must take it upon themselves to insure their continued viability in the market place in the aftermath of a disaster and realize that our government with all its vast resources can only do so much. It affects our quality of life, the impact of our economic survival, and the ability to continue life as we know it today.

Continued on Page 14

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Consider Strategies to Protect Customer and Employee Data

Today, identity theft continues to be one of the fastest growing crimes in the United States. Almost 10 million people - or 4.6 percent of the adult population - were victims of some type of identity theft in 2002. Identity theft costs American businesses approximately \$50 billion in 2003. This cost includes the fraudulent creation and use of new financial accounts under an identity-theft victim's name without his or her knowledge, or the misuse of existing financial accounts belonging to them.

Recently there have been significant security breaches at several large and reputable organizations that maintain personal information about individuals, including their social security numbers. These security breaches have generated a great deal of anxiety and attention from the general public, the business community, and lawmakers at both the federal and state levels. The public is deeply concerned as they spend countless hours and financial resources to clear their good names should identity theft strike

APA monitors data privacy and identity theft issues.

them. The business community is worried as the public and government policy - makers are casting more scrutiny on them to create or improve safeguards that will truly protect critical customer and employee data that could be used to commit identity theft. Legislators and government regulators are paying more attention to this national problem because victims of identity theft are also voters who are complaining about their identity theft experiences and looking for policy makers to create laws and regulations to help prevent or minimize this insidious problem.

Businesses/employers of all sizes and types must consider proactive measures to protect customer and employee data to min-

imize the risk of direct revenue losses as well as costs associated with liability for data security breaches. Here are some ideas to consider.

- Determine who within your organization should have access to customer, human resources, payroll, and employment tax data and limit access to those individuals.

- If your organization uses temporary workers, learn how your temporary worker agency screens the workers it sends you and consider whether to use them for tasks that require access to your sensitive data.

- Evaluate your customer-relationship management, HR, payroll, and /or employment tax software systems for their ability to allow you to systemically limit access to key data elements that are not necessary for viewing by all employees.

- With the help of your information technology department or technology support provider, educate employees on strategies to secure access to your customer, HR, payroll and employment tax data on desktop and/or laptop personal computers.

- Create a data-privacy task force to include members of your HR, payroll, IT and marketing/sales departments as well as senior management to address data privacy policies, procedures and initiatives

By considering and implementing many of these data privacy and security ideas, you will take the first steps toward minimizing identity theft that could harm the good name and reputation of your customers and employees, and, more importantly, of your own organization.

The American Payroll Association's partnership with the IRS and SSA allows it to prepare its many classes and publications with the most accurate and up-to-date information to educate employers. APA actively monitors data privacy and identity theft issues to educate employers about the importance of protecting employee data. More information about the APA is available at <http://www.americanpayroll.org>

Thank you To the Social Security Administration and the Internal Revenue Service for this article.

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For the last 13 years, Dr. Robert A. L'Europa, D.C., R.P.T., has served patients in Cranston through the latest chiropractic and physical therapy techniques. His newly expanded facility at 1528 Cranston Street is a state-of-the-art facility, including a Swimex pool for swim and aquatic therapy, a therapeutic exercise center and professional staff who perform spine manipulation and muscle and joint rehabilitation.

Dr. L'Europa is an expert in spine-related disorders who focuses on rehabilitation of the spine and musculoskeletal system. A majority of his patients have been treated successfully for neck and back disorders. In this way, Dr. L'Europa brings patients back to functional health - and helps them stay that way.



1528 Cranston St. - (401) 942-1633
(Across from St. Mary's Church)

Employers did you know...

Continued from Page 4

Families whose income is above 150% FPL (gross monthly income of \$2,416 for a family of 3) must pay a monthly premium ranging from \$61 to 492.

Families apply for RIte Care/RIte Share by sending in a mail-in application to the Department of Human Services. Family Resource Counselors at Community Health Centers and hospitals can assist families completing the application. For more information call 401-462-5300

complete an application and have an interview with the Department of Human Services. The interview may be held over the phone. There is a \$2,000 limit of allowed resources per household. One care per adult member of the household is disregarded (maximum of 2). For more information call 410-462-5300

Earned Income Tax Credit

Earned Income Tax Credit (EITC) is a refundable federal tax credit for eligible individuals and families who work and have yearly earned income under \$33,692 (34,692 if married filing jointly). The EITC reduces the amount of tax owed by the family.

Working families may receive a portion of the EITC as part of their paycheck and the remainder when they file their tax returns.

To receive the Earned Income tax Credit in advance, the employee fills out a W-5. The employer then adds the portion of the credit to the family's paycheck. For more information call 1-800-829-0922.

Tips for Employers

Employers can help their low and moderate-income employees by:

- Posting information about RIte Care/RIte share, Child Care Subsidies, Food Stamps, and Earned Income Tax Credit programs in employee break rooms,

rest rooms and bulletin boards.

· Inviting representatives from these programs to speak to your employees. See contact information below.

· Providing verification of an employee's wages and income promptly when requested.

· Having W-5 forms on hand for employees who wish to receive advance payment of the Earned Income Tax Credit.

Contact Information

RIte Care 401-462-5300
www.dhs.ri.gov

RIte Share 401-462-0311
www.dhs.ri.gov

Child Care/Food Stamps . 401-462-5300
www.dhs.ri.gov

Earned Income Tax Credit . 401-222-1040
www.tax.ri.gov

Other Important Contacts

Department of Labor and Training 401-462-8000
www.dlt.state.ri.us

Temporary Disability

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www.dlt.stte.ri.us

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www.dlt.state.ri.us

netWORKri One Stop Career Center 401-722-3100
www.networkri.org

Covering Kids & Families RI 401-351-9400
www.kidscount.org

RIte Care Information and Child Advocacy Rhode Island Legal Services 401-274-2652

Thank you to netWORKri and Covering Kids and Families Rhode Island for this article. Covering Kids and Families is a health access initiative, sponsored by the Robert Wood Johnson Foundation, designed to decrease the number of uninsured children and families in Rhode Island. netWORKri is a one-stop career center that matches job seekers and employers through quality employment programs and services.

Income Guidelines for Child Care

Family Size	Family's Gross Monthly Income (Before Taxes and Deductions)
2	Less than \$2,342
3	Less than \$2,938
4	Less than \$3,534
5	Less than \$4,131
6	Less than \$4,727

Child Care

Working families who used approved child care providers for their children under the age 16 may qualify to receive child care subsidies. Subsidies may be used for in-home day care, child care centers and/or before and after school programs.

The RI Department of Human services assists families with child care expenses by paying some or all of the cost. Some families may have child care co-pays depending on family size and income. For more information call 401-462-5300.

Income Guidelines for Food Stamps

Family Size	Family's Gross Monthly Income (Before Taxes and Deductions)	Maximum Amount of Food Stamps Benefit
1	Less than \$973	\$141
2	Less than \$1,313	\$259
3	Less than \$1,654	\$371
4	Less than \$1,994	\$471
5	Less than \$2,334	\$560
6	Less than \$2,674	\$672

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Tip of the Week

Our Safety Tip of the Week is courtesy of Kimberly-Clark

In recognition of "Clean Hands Week," Sept. 18-24, 2005, Kimberly-Clark Professional is currently offering free literature on proper hand washing and germ prevention.

The free information includes hand hygiene tips for the general public as well as for healthcare workers, and health and hygiene "wellness guides" for office buildings, schools, healthcare facilities, hotels and manufacturing sites. A downloadable poster on the proper use of waterless hand sanitizers also is available. In addition, the information will continue to be posted on the Web site after "Clean Hands Week" ends.

Hand washing is one of the most important things you can

do to keep from getting sick, according to the Centers for Disease Control (CDC). The CDC estimates that foodborne illnesses cause about 76 million cases of illnesses, more than 300,000 hospitalizations and 5,000 deaths in the U.S. each year. The CDC also estimates that each year, nearly 2 million patients in the United States get an infection in hospitals and about 90,000 of these patients die as a result of their infection. Improved hand hygiene can help reduce the number of both foodborne illnesses and hospital-acquired infections.

The information can be downloaded from the Kimberly-Clark Professional Web site at <http://www.kcprofessional.com/us/Resource-Center/wellnessguides.asp>.



Beacon & Chamber of Commerce Safety Group

The Rhode Island Chamber of Commerce and The Beacon Mutual Insurance Company have joined together to form the Rhode Island Chambers of Commerce Safety Group.

10/4/2005	OSHA Recordkeeping Standard	Providence Marriott	8:00 AM 11:00 AM
10/5/2005	Ergonomics in the Workplace	Sheraton Prov. Airport Hotel	8:00 AM 11:00 AM
10/6/2005	Workers Compensation	Providence Marriott	8:00 AM 11:00 AM
10/6/2005	Fleet Safety	Radisson Providence	8:00 AM 11:00 AM
10/12/2005	Defensive Driving	Holiday Inn - S County	8:00 AM 12:00 PM
10/12/2005	OSHA 12-Hour Roofing Safety Course (2 day seminar)	Radisson Airport Hotel	8:00 AM 3:00 PM
10/13/2005	Fire Prevention and Emergency Action Planning	Holiday Inn - S County	8:00 AM 11:00 AM
10/13/2005	Forklift Operator Training	Sheraton Prov. Airport Hotel	8:00 AM 12:00 PM
10/18/2005	Violence in the Workplace	Sheraton Prov. Airport Hotel	8:00 AM 11:00 AM
10/19/2005	Job Safety Analysis	Providence Marriott	8:00 AM 11:00 AM
10/20/2005	Confined Space Entry	Radisson Providence	8:00 AM 11:00 AM
10/25/2005	Bloodborne Pathogens	Radisson Providence	8:00 AM 11:00 AM
10/26/2005	OSHA 10-Hour General Industry Safety Course (2 day)	Radisson Airport Hotel	8:00 AM 2:00 PM
10/27/2005	OSHA 10-Hour General Industry Safety Course (2 day)	Radisson Airport Hotel	8:00 AM 2:00 PM
11/2/2005	Personal Protective Equipment (PPE)	Holiday Inn - Woonsocket	8:00 AM 11:00 AM
11/3/2005	Claim Management Sheraton	Prov Airport Hotel	8:00 AM 11:00 AM
11/8/2005	OSHA 10-Hour Construction Safety Course (2 days)	Radisson Airport Hotel	8:00 AM 2:00 PM
11/8/2005	Lock-Out/Tag-Out	Radisson Providence	8:00 AM 11:00 AM
11/9/2005	OSHA 10-Hour Construction Safety Course (2 days)	Radisson Airport Hotel	8:00 AM 2:00 PM
11/9/2005	Preventing Slip and Fall Injuries	Radisson Providence	8:00 AM 11:00 AM
11/15/2005	Defensive Driving	Holiday Inn - Woonsocket	8:00 AM 12:00 PM
11/15/2005	Forklift Train-the-Trainer (2 day seminar)	Radisson Airport Hotel	8:00 AM 4:00 PM
11/16/2005	Forklift Train-the-Trainer (2 day seminar)	Radisson Airport Hotel	8:00 AM 4:00 PM
11/16/2005	Job Safety Analysis	Sheraton Prov Airport Hotel	8:00 AM 11:00 AM
11/29/2005	Supervisor Safety Awareness	Radisson Providence	8:00 AM 11:00 AM
11/30/2005	OSHA Recordkeeping Standard	Sheraton Prov Airport Hotel	8:00 AM 11:00 AM
11/30/2005	Safety for Small Business	Providence Marriott	8:00 AM 11:00 AM

Expect the Unexpected

Continued from Page 11

Recently, I had the opportunity to listen to many of our United States Senators in Washington DC talk about this catastrophic event. Senator Susan Collins (R-Maine), Chair of the Senate Committee for Homeland Security stated that as we begin to determine where FEMA and Homeland Security went wrong, business must immediately take a look at their own vulnerabilities and begin to prepare for disruption. She defined the three R's of emergency preparedness as Readiness, Response and Recovery.

Take heed in this definition, as you will hear much more in weeks and months ahead. The Rhode Island business community must begin to assess, plan and train their employees to assure that this type of failure will not happen to you.

It is clear that the plans used during this emergency did not meet the minimum objectives. Had validation testing and training been a top priority of the end users of the respective plans, it would have been clear to them that change was necessary to increase effectiveness. At times like this we need to evaluate our own emergency preparedness. Business must provide leadership that is effective and defined while delegating clear and concise emergency preparedness and acquire rapid marshalling of resources. This is not done at the time of a crisis. It takes place when there is time to think and reconsider the various options. Testing and training requires commitment of resources to refine, evaluate, and increase effectiveness of your plan and leadership is key. Stakeholders, stockholders, Board of Directors and small business leaders alike must commit resources before an emergency strikes our area. Businesses must realize that it is critical to develop an effective and well designed plan that is executed by well trained emergency professionals or suffer the tragic loss of life and viability that poor planning and performance brings!

Thank you to Lori C. Adamo, President of Code Red Business Continuity Services, located in Cranston, RI, helps businesses prepare for disasters with risk analysis, plans, and training. For more information on how you can prepare for a business disaster contact Code Red at 401-785-4911.

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Everyone Needs Fluoride

For over half a century, the oral healthcare benefits of fluoride have been accepted without question. Unfortunately, most people assume that the fluoride they get from their toothpaste and tap water is adequate for their needs. This is not always the case.

Controlling Tooth Sensitivity

Tooth sensitivity to both hot and cold affects 25% of all adults at one time or another. Often, such sensitivity is due to receding gums, which expose the formerly protected root surface. Sensitivity will also sometimes occur following root planning, scaling, or other gum treatment procedures.

Fortunately, relief from sensitivity can be just a visit to your dentist away. In fact, many products have been developed to control sensitivity. Some provide pain relief while doing nothing to protect exposed areas from cavity development. Fluoride based products are usually preferred because they also provide protection for cavities.

• **Cavity Control:** Cavities are caused by bacteria that attach tooth surfaces. The protection that fluoride provides teeth helps prevent tooth decay at any age. Fluoride also helps remineralize enamel weakened by early cavity development.

• **Early Gum Disease Control:** Fluorides are re used to inhibit the bleeding and tender gums caused by plaque bacteria.

• **Advanced Gum Disease Therapy:** Periodontal disease is caused by bacteria that attack the gum tissue and the bone supporting the teeth. Fluorides help sustain the treatment performed by your dental professional.

• **Gum Maintenance:** Because periodontal disease can reoccur at any time, fluorides are used to help prevent re-infection.

• **Post Surgical Rinse:** Fluorides control bacteria and help tissue heal at the surgical site

• **Implant Maintenance:** Bacterial plaque is the number one cause of premature implant failure. Fluoride blocks plaque formation and helps protect your valuable implants.

• **Dentures and Partials:** Bad breath and irritation from dentures and partials can be controlled by fluoride rinses, without the drying effects of alcohol.

• **Orthodontic Maintenance:** Fluorides help control the two major problems associated with orthodontic treatment: gingivitis and decalcification.

• **Crown and Root Surface Caries:** Fluorides control the acid-producing bacte-

ria and helps protect your investment.

• **Sensitivity:** Gum recession and natural wear on teeth can cause sensitivity. Fluorides coat and insulate the teeth from hot and cold.

• **Side Effects from Medicine:** Many prescription medications can affect saliva flow and increase a patient's risk of dental infection. (Consult your dental professional regarding your specific medication.) Fluoride helps protect against decay.

Adults and Cavities

Fluorides are, of course, beneficial for children, but many adults also suffer from problems for which fluoride may also be the answer. A recent National Institute of Dental Research survey reported that adults had an average of 23 decayed and filled tooth surfaces. Recurrent or secondary decay around filling represents a major dental problem. Surveys find that 40-50% of total adult fillings are done to replace existing fillings.

As we grow older, many of us suffer from gum recession. This means root surfaces become exposed. The incidence of root caries in the adult population is steadily increasing.

Fluoride treatments can be the answer for

you. Research shows that properly applied fluoride blocks cavities by forming a more acid-resistant surface layer. It can even reverse (remineralize) early forming cavities (white spots).

Children and Cavities

Children often get cavities due to poor home care habits. They forget to brush after breakfast or before bed and when they do brush, they rarely clear plaque from all tooth surfaces. Rarely will children floss effectively. Children wearing orthodontic appliances like braces face an additional burden to keeping their tooth surfaces cavity-free. Fortunately, the extra protection offered by fluoride treatments can counter these threats and reduce the risk a child will develop cavities.

If you are concerned that you may be at risk and think fluoride treatment might help you, ask your dentist or hygienist. If they believe fluoride will benefit you, they have a wide variety of fluoride treatment options to help you.

Thank you to Dr. Koutros of Spartan Dental located at 1360 Park Ave in Cranston. For more information about this treatment or for questions you may have you can contact Dr. Koutros at 401-383-7569.



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