

Sound Retirement Radio.COM
KKOL 1300am, Saturdays 8AM
HOSTED BY JASON PARKER



027 Live Longer and Look Better with Dr. Steve Haws

Speaker 1: Welcome back America to Sound Retirement Radio where we bring you concepts, ideas and strategies designed to help you achieve clarity, confidence and freedom as you prepare for and transition through retirement, and now, here is your host Jason Parker.

Jason: Seattle, Tacoma, Olympia, Gig Harbor, all the good people right here in Kitsap County. Welcome back to another round of Sound Retirement Radio. I'm your host Jason Parker, thank you so much for tuning in. thank you for making Sound Retirement Radio one of the top podcast on iTunes under the category of retirement, and thank you for all of the wonderful comments you leave, people that are connecting with us on Facebook and just really appreciate that. I appreciate our community coming together and I have to tell you it's your input that helps guide this program.

Sound Retirement Radio's listeners, our long term listeners know is all about bringing experts onto the program who can add significant meaning full value to your lives as you prepare for and transition through retirement. Now, often times we bring financial experts and gurus onto the program. That's always fun and interesting but let's face it if you lose your health, it doesn't matter how much money you have because you can't buy your health back in most instances.

I've got a special guest with us today to talk about not just being healthy but how you can improve your wellbeing, how people perceive you in society, your attractiveness. This should be a really good show. Before we got started as I know all of our listeners enjoy my morning jokes, so I have a couple. Actually, I know you don't really enjoy these jokes at all but you have to listen to them and it's my radio show so I get to tell them, so here we go.

Now, you do have some input here. If you have some jokes better than the ones I'm sharing please, don't be bashful about emailing us or sharing some of those jokes with us on Facebook, because I'm sure they're going to be better than the ones I'm sharing with you here. The first one is what do you get when you cross a cow and a duck? Nock and kwackers.

I tell that one to my daughter and she says, dad, I don't get it and so I explain still doesn't get it. Next one is did you hear the joke about the roof? Never mind it's over your head. It just kills should they get that I thought that was pretty funny.

Today, let me bring my guest onto the program. We have Dr. Steven Haws. Dr. Steven Haws and Dr. Lyle Beck have started a dental practice in Silverdale and they've been practicing for the past 14 years. They created Clear Creek Dentistry in 2008 then have assembled a team of caring professionals enjoy serving the residents of Western Washington. Both Dr. Haws and Dr. Beck attended dental school together and completed advanced education in general dentistry residency before starting their practice.

Their goal and desire is to help people achieve a beautiful and healthy smile. Dr. Haws, welcome to Sound Retirement Radio.

Steve: It's a pleasure to be here and I really just looking forward to spending some time with you, Jason.

Jason: This is a real honor and privilege for me to have you on the program, so we should probably let our listeners know how this relationship started, because you are my dentist. You are the guy that I trust with my dental needs and the way that that came about is we actually had ... long time ago, we had a mutual client, I was visiting with her and she was telling me what a wonderful experience she had had with you and so that's how this all comes together. It's a small world but the last time I was in the office we were talking about how important people's teeth, their dental health is and the impact that that can have on a healthy long fulfilling retirement, so I thought it'd be good to have you on the program. Thanks again for being here.

Steve: Thank you.

Jason: Before we get into some of the nuts and bolts and talk about dental insurance, dental health and dental wellbeing. I want to hear your story. How did you get started doing this? What motivated to want to be a dentist?

Steve: I did not get started into the healthcare until I was about a junior in college. I was in economics, I was in business major and I've always wanted to have my own business but I just didn't feel like it was giving me everything I wanted, so I looked at other professions and dentistry came up and it really filled that void that I was looking for. Once I latched onto that I'd never looked back. It's been just a fun road getting through dental school and starting our own practice going and just interacting with patients every day, finding ways that I can help people. It's been very fulfilling.

Jason: You an amazing office and an amazing staff. Really great people. I know that that doesn't happen by accident, I know that it's not easy so I have to commend you with the group that you're developing over there. One of the last time I was in I heard about a mission's trip that you guys were taking, but I think I'd hear the specifics or details. Do you mind maybe talking just for a minute about what happened there?

Steve: Not at all. We ... in the past three years have the two mission trips. Dr. Beck, he went to Africa in 2009 and spent a week in a small Africa village helping a small group of people with their dental care, their health, educating, taking care of some emergency treatment in providing just that level of caring, hope and service to that group of people.

Then, last year I took the other half of our office and we went to the Dominican republic and spent a week with a group of patients, a group of people that have zero access to any healthcare. It just was a real fulfilling experience we're planning another trip and trying to involve the community, and raising funds that we can take supplies and a large group of people to some of these underserved communities in other parts of the world.

Sometimes people feel ... they will say, why don't we spend some time here as well in our country. We do, we provide a lot of good service for underserved communities here in our State as well, but there's a difference. Some of the people that we have been serving have zero care outside of what we're able to provide for them.

Jason: Is it life changing for them when you guys can come in and help them address issues that have been ...?

Steve: Yeah, there's education. I think that's one of the best things that we can take to them is helping understand what they can do in their lives to change the disease process that's going on in their mouths. I went up to a little girl she was about four years old, leaned over, handed a toothbrush. She lodged onto that toothbrush and looked at it like it was one of the most special valuable things that she could ever received. It's heartwarming to see the appreciation that can come in situations like that.

Jason: Boy, that's amazing. I need to tell my kids that story next time they're arguing with me at night time about getting their teeth brushed, so yeah.

Let's talk about, because education is what this radio show is all about. We want to bring our listeners good information so that they can make better decisions. On top of everybody's mind right now is the affordable care act. How is the affordable care act impacting dentistry and the people that you serve?

Steve: Well, the affordable care act; Obama care, as many people know it as it really hasn't had any major significant coverage for dental. However, children's dental coverage is required ... required benefit that has to be included in all affordable care act compliant plans, but although the dental isn't a big part of the affordable care act, dentistry and the health of your mouth really is an important aspect of our overall health.

Jason: Absolutely, I remember years ago we had a good friend of the family who ended up in the emergency room. Apparently, he had developed an infection around his heart and come to find out this infection started from gum disease. You want to take a minute and just maybe talk about how that could happen or what's going on there?

Steve: Yeah. Again, it's a common phrase that we as dentists will tell our patients that the mouth is a window to the health of the rest of our body. Our gum tissues that surround our teeth are extremely vascular. There's a lot of blood vessels and if we have plaque in bacteria sitting around that gum tissue it's constantly being absorbed into the blood stream, and that then is piped throughout the rest of our body.

We have bacteria floating in our bloodstream coming from our gum tissue and it causes systemic inflammation and it carries disease to the rest of our body. Chronically, that can cause heart disease increases the risk of diabetes. There's other long term systemic effects of not having healthy gum tissue.

Jason: Wow. You want to have a healthy heart, probably not a bad idea to join a gym or stay active but also take good care of those teeth.

Steve: Teeth and gum tissue. The US world report had an article about three years ago that said ... there was a study that came up that if ... a person that is daily flossing everyday throughout their life expectancy by six year.

Jason: Six year just by flossing your teeth every day.

Steve: Yeah.

Jason: Well, that's some motivation. It sounds incredible. That's just absolutely incredible. My dad used to tell me as a kid I remember he'd say, Jason, only floss the teeth you want to keep.

Steve: Yeah.

Jason: In fact, I think some of the people on your office have told me that. The affordable care act you said that kids are required or can be turn away. How have an impact to your practice? Does that mean that the affordable care act for children means that all children are going to have dental procedures provided for? Do you know what the rollout is on that ...?

Steve: We don't have a really clear picture of how that's going to turn out. It basically just states that all dental plans that are going to be compliant with the affordable care act have to have provisions for children, and that's remains to be seen exactly what that means.

I think ... go ahead.

Jason: No, go ahead.

Steve: I think one of the ... what we're seeing in our practice with the affordable care act is that we are seeing that a lot of large employers that provide insurance for their employees, we've seen a lot of changes where they're modifying the benefits that those insurance companies are providing for their employees. It's usually cutting back on what they're covering.

Is it a direct relation or correlation between the affordable care act and ...?

JASON:

I'm sure it is. I'll tell you we've talking a little bit about insurance on this program and we'll talk some more in just a minute about how to pay for dental care, dental insurance and some of these things when we get back from our first break.

The other thing I want to talk about is this idea ... now, I'm almost embarrassed to this Dr. Haws, but it's true that several years ago I happened to be watching an episode of Oprah Winfrey on TV. Go ahead, I know everybody can laugh. Jason's watching Oprah, but she's a pretty amazing woman frankly. I remember her saying ... this is something that stuck with me but she said ... the question was posed, how do you judge somebody's wealth?

This is just by memory now, so I'm not quoting her but had something to do with people's smile than the health of their teeth, so she can determine where people are at and you can make world based on how the health of their teeth, so we need to talk about that also and just the impacts that good dental care has on your overall being, on your self-image and how you're going to pay for this care. We'll be right back after this.

All righty folks, welcome back to another round of Sound Retirement Radio. I'm your host Jason Parker. Thank you for joining us for another week and I want to say a special thank you to our listeners from around the country. We have wonderful people right here in Kitsap that we serve, but there's a lot of people out there buying my book. I don't know if many of you have noticed, but Sound Retirement Planning has made it into the bestseller list under the category of retirement planning. We made it all the way up to the number three spot, so that is awesome and thank you for making that happen, thanks for buying the book. I'd like to hear I know we've already have a lot of people writing reviews on Amazon.

If you've had a chance to read the book and you enjoyed. If you didn't enjoy it I probably don't want to hear from you. No, I'd like to hear your reviews and I appreciate all the support there.

Today, I've got Dr. Steven Haws on the program. Dr. Steven Haws is my personal dentist and so it's a real honor for me to have him on the program. Dentistry healthcare, a huge consideration for retirees especially because a lot of time when people retire, they may have had great dental care through their employer, but now that they are retired they may not have that same dental care and so we need to be talking about how you're going to pay for care.

One of the things I wanted to ask you Dr. Haws, from your experience how do most people pay for dental care?

Steve:

Well, in our practice we see that most people do have some form of insurance and that helps cover some of the cost of the care that they receive from their dentist, but there are several ... we have many patients that don't insurance and they still value their teeth enough that they want to continue to maintain their healthy vibrant smile and they plan for. They

have health savings accounts that they'll set up. They have other ... if they have treatment that's needed that goes beyond what they have ability to pay for there are financial options, financing options that are available through many different sources, so there's a variety of ways that people can really afford to take care of their teeth and find the money to take care of their teeth.

Jason: I had a question for you and just more out of curiosity and just based on some of my experience with other medical professionals but sometimes if you don't have insurance, you're going into the doctor's office and you say, I don't have insurance that I'll pay cash they give a cash discount sometimes that's significant. Is that the same in dentistry? Is there any kind of cash discount available?

Steve: Again, every office, every dental office will have their own specific policies, but you'll find many offices including ours that we do offer discounts if you don't have insurance or if you're paying cash, yes.

Jason: Tell us what are your thoughts about dental insurance?

Steve: Dental insurance I think is a little bit of a misnomer. I don't feel like it's really true insurance. If you were to look at the cost of premiums for insurance, they so closely match the benefits received that I think a better term would almost be prepaid dental fund.

There's not too many catastrophic things that happen in your mouth that you're looking at hundreds of thousands or millions of dollars to cover if something happens catastrophically, and so I think insurance ... the term insurance is really not an accurate concept that really applies to dental insurance.

Jason: Yeah, for years we didn't have dental insurance personally we just paid for our dental care out of pocket. I want to share this story with our listeners I know most people are retired or just about to retire, but many of them are small business owners and so here's what I found. It really is pre-pain dental expenses and what I found was that the way the tax laws work today is that you don't get to deduct medical expenses. First of all you have to itemize your deductions and second of all you have to have more than 10% of adjusted gross income before you can capture any of those medical expenses.

What happened most of the time even if we were spending a couple of thousands a year on dental expenses we weren't able to capture that and itemize it on our tax return because we couldn't get over the ... it used to be 7.5% threshold now it's 10% from most of us unless you're retired and 65 you got grandfathered until 2017 and then you get to have fun with the rest of us and have few of your medical expenses deductible.

What I found as a self-employed business person is that I can deduct all of my health insurance expense as health insurance. Before, I wasn't able to capture those dental costs on my tax return. By essentially prepaying them through insurance, I now get to have Uncle Sam some of that cost, so I find that I pay the same amount of money for the care but now I have a deductible expense by being a small business owner and being able to run that through my tax returns.

For those people out there listening they don't know maybe they're small business owners and you're just paying for your dental cost out of pocket because you can't make the numbers work on the dental insurance. Think of it as prepaying those dental expenses and now having an expense that you can deduct that was otherwise maybe non-deductible. That's been my experience.

Steve: That makes a lot of sense and if you have an employer that is willing to take off, pay those premiums for you that will quote on quote, dental insurance does make a lot of sense.

Jason: Yeah, true it can. I want to ask ... there is this study that was conducted by the Oral B. what they said is that they found that white teeth can make you appear five years younger and increase your attractiveness by 20%. Now, that's a big just. Dr. Haws, they say I have a face for radio and so I can use all the help I can get, so talk to me about teeth whitening and better appearance as a result.

Steve: Yeah, our ability to interact with each other and the confidence that we have as we introduce ourselves, work with our coworkers, meet people on the street and go out to diner, having a smile that you're proud of really does help your confidence in your ability to interact with other people. You feel good about yourself and it does ... our mouth and our smile is one of the very first thing that people will focus in on is your speaking with somebody. It does help our ability to interact with each other and our own self-confidence.

Jason: Absolutely, yeah. I have a nickname snuggle tooth probably that's ... so, for cosmetic stuff. That's seems there's a lot of people interested today in improving their smile. People get it, they understand that making a first impression happens in the first five second you meet somebody and people are looking at your teeth. Talk to us a little bit about ... what about these teeth whitening devices that they sell at the grocery store. Are those worth anything? Are they any good?

Steve: Again, this is personal opinion. I think that the most effective way to whiten your smile is to see your dentist. They have the education, the knowhow and the resources to help you really analyze the best methods of whitening your smile.

There are the technology and the ... our ability in dentistry today to enhance people's smile is so much improved that it was even five years ago where we have techniques and the ability to reshape and liven people's smile. There's so much that you can get from your dentist beyond just making your teeth white. There's other things that go into and please an appearance with your smile. The position of the teeth, the shape of the teeth. Those things are not considered with just making your teeth whiter.

There are some teeth that they are not going to whiten if you have crowns on your teeth; those are not going to whiten no matter what you do whatever product that they're selling on the radio or on the grocery store

those, there are some circumstances where those teeth are not going to whiten unless you have professional help.

Jason: What's really popular with people today from a cosmetic standpoint? From trying to have nicest smile people can have what would say most people are doing today to kill it?

Steve: Well, whitening is ...

Jason: Whitening is probably the number one.

Steve: Whitening is up there. We are ... in our practice we look at long term.

Jason: How does it take if somebody wants to whiten their teeth? What kind of a long process is that?

Steve: Well, teeth are ... everybody's teeth can be not just a different whitens or darkness of ... we call that value, but they can also be different colors and depending on where you are at on the value chart and the color of your teeth, it can take anywhere from two weeks to a month with a professional whitening system.

Now, there are some offices, dental offices that will offer whitening within an hour. In our practice we feel that that is not as predictable and as effective and so we choose to do a more ... it's a-at-home whitening system that we will provide for you, we take impressions of your teeth. You wear a whitening tray throughout the day for 20 to 30 minutes a day for two weeks to three or four weeks and we find that that is the safest and the most effective way to whiten your teeth.

Jason: I know somebody recently who had veneers across all of the fronts of their teeth. What exactly is that procedure all about? What are you doing there?

Steve: Veneers are ... it's a porcelain substance that is permanently cemented to the front of your teeth. They're very effective, they're very safe and the longevity of the veneers is excellent with the cements in the materials that we have they're fabricated at laboratory, they're professionally seated on your front teeth and they look natural they don't look like anything has been artificially done to your teeth. People with that have really effective veneers done well. They look natural and gorgeous. It just does a fantastic job of whitening your smile.

Jason: Dr. Haws, if you're just joining us I have Dr. Steven Haws with us. He's a dentist right here in Kitsap County. We're talking about healthcare in dental care as you prepare for and transition through retirement. After this break, I'm going to ask him specifically about things people should be thinking about. If you're getting ready to retire, what kind of dental procedures should you be thinking about before you do retire. This is Jason Parker, Sound Retirement Radio we'll be right back.

All righty folks, welcome back to another round of South Retirement Radio I'm your host Jason Parker. As always I appreciate you tuning into this program. I want to remind our listeners, retirement's all about cash flow. It is your income that will determine your lifestyle in retirement. I have a blog that I write every week at Soundretirementplanning.com

We've put up a special video there to teach people how to maximize their social security benefits. If you are getting ready to retire, social security can be a really good deal for married couples if you know how the system works it can generate an extra \$50,000 to \$100,000 of additional lifetime income just by understanding the rules on when and how to start and stop benefits, so if you haven't had a chance yet to check that out visit the website Soundretirementplanning.com and watch our educational video on how to maximize your social security benefits.

Today, I have Dr. Steven Haws in the program. He is a dentist here in the area. We're talking about dental care. Dr. Haws, my question to you is somebody's five years out from retirement maybe they have really good benefits right now. Talk to our listeners about some of the things they should be thinking about as they're preparing this journey into retirement from a dental perspective.

Steve: That's ... again, with good planning someone can really prepare themselves with their oral health, with the ability to have their retirement years without major problems with their teeth. The most important thing I think you can do is let your dentist know and not six months before you retire but as you were saying five to seven years before you retire, let your dentist know that that transition point is coming up in your life.

That allows you to sit down with your dentist and look at all of your teeth, look at the health of your gum tissues and really make sure that they're setup to be healthy after you retire because like you were saying retirement income is going to change, insurances may change and if you have the healthy teeth going into retirement it just can save you a lot of money.

Jason: Especially if you have good insurance is going to help cover the cost. Get that stuff now while you've got the good insurance because in a lot of instances, people don't have dental coverage. Once they retire Medicare is not going to be providing for a lot of the dental ...

Steve: Absolutely, and what we look for when we have our patients, the ones that are about ready to retire we start looking at the posterior portion of their mouth. Their molars, these are your ... the functional aspect of your ability to chew food. As we get into our 60s, 70s and 80s, good nutrition is essential for good health and if you're not able to chew your food well then you're going to have a much more difficult time keeping yourself healthy. Those molars, the ability to chew your food are essential.

At that point in our lives, many of us, myself included we start to get larger fill-ins. Placing a crown on top of a molar when you have a large filling really can safeguard that tooth from future fractures as you get into ... begin your 60s, 70s, 80s so that's something that we really look at in. what can we do to each individual tooth to make sure that it has a strong foundation to function throughout your retirement.

Jason: I love this saying; an ounce of prevention is worth a pound of cure.

Steve: it applies to dentistry so much. Another thing really quick is our gum tissues. We talked previously about that, the health of our gum tissues making sure you ask your dentist how healthy over my gum tissue, because if you're getting close to having periodontal disease. It can creep up on you faster than you realize. Taking care of that and making sure that your gum tissues are healthy and in a good state before you retire will really pay dividends down the road.

Jason: As you think back over the last several years, you have your own practice right here in Silverdale now, and you think about retirees let's say people that are 65 plus. What is the most common issue you're finding with that demographic when they come in to meet with you?

Steve: Broken teeth, broken molars and periodontal disease; gum disease.

Jason: Would that have been preventable had they spend a little bit more time with you earlier on or?

Steve: Definitely. The prevention that goes into your oral care really makes things predictable. If you plan and prepare you're not going to be caught off with surprise most of the time.

Jason: Plan and prepare; it sounds like what we're preaching all the time on Sound Retirement Planning and we just want to ... from every aspect of your life, folks, whether it's your financial life or your health, boy, a little bit of prevention goes a long way.

I wanted to ask you; sometimes we hear stories about people that are making trips outside of the country for dental care needs. Have you had any experience with that where they're just trying to save as much money as possible so they go over the border and head down to Mexico or some other country they have dental care?

Steve: Occasionally, we'll have a patients that will come into our office that have told us that they have been to other parts of the world; other countries to receive dental care because it was cheaper to get.

Now, I believe that there are good levels of care anywhere in any country. You can find somebody that's going to do an excellent job taking good care of your teeth, but what we have seen in our office is a little suspect. It has ... there's the saying, you get what you pay for I think really applies here. Let the buyer be aware when you're going into these areas specifically for that, I think that you've got to be very wary of what you're going to get. The relationship that goes into taking care of your mouth with your dental care provider I think is one of the most essential things that you can; trust and a track record with however is taking care of your teeth.

In most cases, that maybe missing if you are just going across the border to get your dental care and then leaving. The motivation is to get you in, get the care done and they may never see you again and when you have a relationship with your dentist that's in your hometown the motivation to do the very best is high motivation. They want to make sure that they take really good care of you because they know they're going to be seeing you for the rest of your life.

Jason: Yearn, in a small community all we have is our reputation, so ...

Steve: Yeah, that's exactly right.

Jason: I've served dentists over the years and I know some of them have told me they say, Jason, most people don't understand the difference between good dentistry and bad dentistry, they don't get it. Our listeners out there they have no idea how to even go about trying to find a good dentist that's going to do quality work. Now ... with your experience, if you were talking to your mom and ... she lived in a different State and she was needing to find care. What would you tell her to look for in a dentist?

Steve: Well, we have ... this happens all the time where we have patients in our community here that are in navy. They will come up to me and say, we are being transferred. I tell this all the time, when you go into your new community you start asking everyone that you know, the new friends, the people you go to church with, the people at the store who do you see for your dental care?

When you start hearing the same name over and over again, that's a good indication that that person can be trusted. Then, I would recommend that you go in and you actually meet with the dentist that you're considering to be your healthcare provider, sit down and talk with him. Share them with ... even before you have the exam, even before you make an appointment. I've had several of my patients do this where they call and they say, I just like to meet Dr. Haws. I welcome that and I would encourage anybody to do the same thing. Just call and meet them first. I do the research, look at their website, look at their biography.

One thing that I think is a really good indication is look at the continuing education that dentist is getting. Are they continuing to seek out the newest treatment options for their patients looking at the type of education that they've had in dentistry. You can graduate from dental school and start a practice immediately.

There's also the option to have a residency and spend one to two years and a residency after dental school and get extra education. Both Dr. Beck and I have done that. We've had advanced education in general dentistry residencies. Those are some of the most valuable things that we have ever done in our career to prepare us to take good care of our patients.

Jason: That's good to know. What happens if somebody needs dental care and they don't have the resources to pay for that care? What are their options?

Steve: Well, with anything there are barriers to get what we want but there's always ways to overcome those barriers. I think one of the best things that you can do is to be honest with your dentist. Anytime that you receive a treatment plan for a dentist I think that there should be options. Having that ... asking for options from your dentist is a very good thing to do, it's appropriate and look at different options.

There are ... and if the finances don't match up with what you are able to pay, talk to your dentist let them know that and they can come up with options for you. Most dental practices will have somebody that help you work through the financial parts of your treatment

we offer in-house financing. We have a financial company that we work with outside of our office that has taken great care of our patients that allows them to get the care that they need, because dental care many times is timely. If you take care of something early it can really save you money.

The simple feeling there's \$100 or \$200 now left untreated can turn to a \$1,500 or a \$3,000 root canal crown, so taking care of things early is important is ... go ahead.

Jason: I was just going to say we need to take a quick commercial break, but when we come back I want to ask you about cancers because a good friend of mine was recently diagnosed with tongue cancer, and we'll talk about that after this commercial break.

Speaker 1: Are you 50 years or older and have at least \$500,000 of investible assets? If so, this message maybe beneficial for you. Are you confident that you will be able to retire and not run out money? Are you concerned about higher inflation, higher taxes and what market volatility will do to your portfolio?

If you answered yes to any of these questions then I encourage you to take advantage of this offer. Jason Parker, the author of Sound Retirement Planning and President of Parker Financial is offering a free report title Ten Things To Know About Planning Your Retirement Income that may provide you answers to the above questions and much more.

Call his office at 1-800-514-5046 to receive your report free of charge. Again, call now at 1-800-514-5046.

Jason: All righty folks, Jason Parker here back from our break. I've got Dr. Steven Haws on the program with us talking about dentistry and dental care and why you need to be thinking about this. It's going to help you have a better smile, look more attractive, potentially be perceived and better economic status throughout the community.

I was sharing that I heard Oprah Winfrey say that she judges people by their teeth. They say don't judge a book by its cover, but I'm sorry if you've got black teeth you're going to be judge by ... black teeth, could you imagine that.

I want to talk about cancer. This is a serious subject, Dr. Haws. I have a good friend recently diagnosed with tongue cancer. He smoked for many years and his doctor said that now it's probably what caused it. What kind of things should people be thinking about? How do you fit into this cancer?

Steve: Great question. The risk for cancer really significantly increases if you use tobacco products. Then, if you add alcohol to that; tobacco products and alcohol then it exponentially increases your risk for oral cancer, and so consider those ideas of doing anything you can to prevent it.

The second thing that is very important is that the dentist is probably the healthcare provider that is going to be on the frontline of detecting cancer early. Detecting oral cancer in its early stages, there's a great prognosis that it can be treated and reduce the morbidity of what that cancer does to our mouth

making sure that you're seeing a dentist twice a year. In our practice every time we have a patient come in for their routine exam and their cleaning, the doctor and the hygienist are reviewing the soft and hard tissue structures in our mouths and your mouth. Looking for oral cancer, we palpate the muscles of the face, the neck and the lymph nodes we look under the tongue and look at the power of the throat. We look for any signs of ... the beginning signs of oral cancer and that's essentially ... is what every dentist should be doing that.

If you're not sure if your dentist is doing that, ask them. Can you make sure that there's no sign of oral cancer and just ask them that. I'm sure most of them should be doing it I'm sure they are, but make sure.

Jason: Should we be drinking our wine with a straw? Is that ...?

Steve: I don't know about that.

Jason: That's a real buzz kill there, Dr. Haws. You can't smoke, you can't drink. What do you have to live for anymore? No, I'm just kidding I'm not really into either one of those. What about this myth that Alzheimer's disease is caused by those old silver fillings we used to get?

Steve: Well, fortunately the silver fillings are becoming less and less prevalent in our profession. I think that there's good reason for that. there's no ... in my experience, in my studies there's no correlation between the systemic diseases that we're seeing in our society and the silver fillings or the alloy, the amalgam fillings that were place for many decades.

I don't think that is a good reason to necessarily avoid the silver fillings. I don't think that there is a risk there. you look at the World Health Organization and other credible large scale studies that have been conducted on amalgam and they have never had any correlation between these diseases that people are afraid of and the silver fillings, but the silver fillings are ... they're immaterial that is not as well adapted and suitable to protect our teeth as some of the newer fillings that we have today.

Jason: Do these older filling, do they last forever?

Steve: They don't last forever. Anything that we artificially put in our mouths, on a tooth will never last forever. They can last a long time and sometimes we keep them in there longer than we should, but they don't last forever.

Jason: You can replace these old fillings?

Steve: Definitely and there are criteria that we look at, every dentist will look at to determine when it's appropriate to replace a filling.

Jason: I just read an article the other day about risks associated with an ingredient in a certain toothpaste, and the concern that this ingredient could be a cause for cancer. With all of this stuff coming out all the time, all this new technology. How can we be sure that what we're doing is safe that it's not going to cause long term health consequences? Brushing our teeth everyday using a very common toothpaste we would hope is going to be a safe activity for us, and then 20 years down the road somebody comes out with a report that says maybe this isn't the safest thing

Steve: well, we live in a society where research is being done all the time to make sure that we're looking at all these things and that's a good thing. The American Dental Association is one of the most proactive professional organizations out there that they have researchers and put in money behind studies to look at all of these things.

I would caution people to not take antidotal testimonies from the internet and say ...

Jason: Well, the internet our best friend.

Steve: Yeah, there's a lot of myth and a lot of supposition that can be presented out there on the internet that is not the truth. I would ... having your healthcare provider, your dentist, your hygienist. Our hygienists are very knowledgeable and as you're visiting and talking with your dentist and your hygienist during your dental visit, bring up these questions. If it's in between your visits we would encourage our patients to shoot us an email, call us. I return calls if patients have questions regarding this. We'll research it for you and help you get good sources of information on concerns that you have regarding products that we're seeing on our grocery stores, our shelves all the time.

Your dentist can be your advocate to help you understand how you can best take care of your mouth. We have great sources of information. We'll help guide you.

Jason: I was just sitting here thinking back about my grandfather, I love him, he's a great guy, but eating dinner with him ... I remember as a kid we'd go over there for dinner occasionally and he always seemed to finish eating before all of us. The first thing he'd do is he pulled that handkerchief and he blows his nose right ... we're all sitting there eating dinner. Then, shortly thereafter he pops his teeth out.

It's funny how we remember certain things, but with dentures. Is that as common today as it was 20, 30 years ago in terms of people taking care of ... they're not taking care of their teeth and having to end up with ... pop in and out of their mouth. Is that common today?

Steve: It is not as common. Unfortunately, it's still out there but a good message that we as dentists are trying to give our patients and the community that there are great options to help you chew your food. Somebody, like your grandfather, would have to chew his food with the denture. His chewing efficiency is so much lower than somebody that has what we call a fixed appliance or a fixed denture or natural teeth.

If you consider somebody that has a full complement of teeth has 100% chewing efficiency. Somebody that's wearing a denture in comparison is under 40% to 30% of their chewing efficiency. They just can't chew their food as finely that it helps it digest as well. In today's dental world, we have great solutions to help fix those dentures or ... now, if somebody is going to need a set of dentures there are implants that we can place that will fix those dentures in place where they're not slipping. It increases their chewing efficiency significantly.

As your dentist if you're missing a tooth or getting to the point where you may need to have dentures. Find a dentist that can really help you get a solution, healthcare solution to be able to chew your food effectively.

Implants in dentistry change the way we're looking at things. Things should not be popping out of mouth anymore ...

Jason: I love my grandpa. Grandpa, I hope you're not listening to this program, but anyway ...

Steve: We have ... it's exciting. It makes my profession enjoyable. I recently had a patient that was in that situation where he ... first of all, his appearance was not the greatest and he was self-conscious of that. He had lived with that for 15 years and then all of a sudden his chewing efficiency goes out the window because he'd lost several of his back teeth.

We sat down, we worked out a treatment plan and within a few short months we were able to provide full complemented teeth that were held in with implants. Subsequent visits after that he came to me and said the value that you have given me far outweighs the money that I had to this. He's smile, his ability to chew his food confidently it's an emotional experience that you can share with your patient.

Jason: That's great when you can actually buyback your health. A lot of times you can ... we're almost out of time. I want in 20 seconds, Dr. Haws; tell your listeners the absolute most important thing, the number one thing you want to share with our community. What is it?

Steve: That your ability to have a healthy smile, healthy ability to chew your food and a healthy wallet are all there. You people can get good dental care. I think that it's a priority that you need to set in your file and as far as is it important, but prevention is key. Flossing, brushing daily will do more than anything else you can do to give you the best return on your investment. Seek your dentist, find answers and be proud of your smile.

Jason: Dr. Steven Haws, thank you for being a guest on Sound Retirement Radio, and for all the great work you're doing right here in our community and abroad.

Steve: Thank you. I appreciate being here.

Jason: I appreciate you, and for our listeners I appreciate you too. Thanks for listening to Sound Retirement Radio, until next week.

Recording: *Information and opinions expressed here are believed to be accurate and complete for general information only, and should not be construed as specific tax, legal, or financial advice for any individual, and does not constitute a solicitation for any securities or insurance product. Please consult with your financial professional before taking action on anything discussed on this program. Parker Financial, its representatives, or its affiliates have no liability for investment decisions or other actions taken or made by you*

based on the information provided in this program. All insurance related discussions are subject to the claims paying ability of the company. Investing involves risk.

Jason Parker is the president of Parker Financial, an independent fee-based wealth management firm located at 9057 Washington Avenue Northwest, Silverdale, Washington.

For additional information, call 1-800-514-5046 or visit us online at www.soundretirementplanning.com.