



from the office of

GATOR DENTAL ASSOCIATES, PA

Gator Tales NEWSLETTER

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GATOR DENTAL ASSOCIATES, PA ■ 352/481-2741
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Planning a Happy, Healthy Holiday Season for You at Gator Dental Associates, PA

Our entire staff wishes you a Merry Christmas, Happy Chanukah and a Happy New Year. Healthy mouths are a blessing all year long, and year's end brings focus for many on fine tuning their smile. The staff and doctors have put aside extra treatment time and new resources for your care to ensure that your desires can be fulfilled.

Holiday Season Hours:

Both doctors will be available for care December 23, 26, 27 and 30 (finding times for treatment was a challenge with Christmas and New Year's coming mid week this year). There are many reasons for coming in that week (which follow), and Drs. Garlitz and Maxwell have set aside quality time during the holiday season to help you with your treatment needs. There is often a flood of last minute requests for care before January 1. We will be here to help you!

Tax Deductions:

Many patients request that major work be completed before year end to take advantage of tax deduction advantages. Medical and Dental expenses in excess of 7 1/2% of adjusted gross income are eligible for tax deduction, according to Sarah Brady of *J & S Bookkeeping* in Hawthorne (481-2305). Waiting too long to complete major dental work (such as fixed bridgework to replace missing teeth, removable partials and crowns) can be harmful to your health and taxes!

Insurance: For those with dental insurance, you have a yearly insurance limit. Not properly planning for the completion of your dental needs can cost you a lot of money. This limit resets at year end and any benefits not used are lost forever! Most dental insurance plans have a maximum insurance coverage of \$1,000/yr., regardless of what the dental needs are. If treat-

ment exceeds this limit, payment comes out of your pocket. Plan as well as possible, especially since when dental surprises occur, they are often of a costly nature. Not having work completed before Jan. 1 makes the coverage for work needed come out of next year's limit and makes funds unavailable to you!

Insurance Limits

Most dental insurance plans have a maximum insurance coverage of \$1,000 per year, regardless of what the dental needs are. If treatment exceeds this limit, payment comes out of your pocket. Plan as well as possible, especially since when dental surprises occur, they are often of a costly nature. Not having work completed before Jan. 1 makes the coverage for work needed come out of next year's limit and makes funds unavailable to you!

1997 Insurance Benefits:

For those patients who have exhausted their 1996 benefits and have been waiting for 1997 for continuing their major care, that time has almost arrived! Be sure to contact our staff for an appointment.

Financial Options:

Major work started this year satisfies tax deduction and insurance usage for 1996, regardless of the completion date. Since major work extends over months, part of your payments may not be due until 1997.

MasterCard and Visa:

We accept MasterCard and Visa for dental services, giving you an often needed option for completing your dental work.

CareCredit: CareCredit is a financing option available to help with major dental needs. See back for more on CareCredit.



Gift Certificates: The gift of health has been given through the years by many of our patients to a family member or friend, by paying for needed care. Our staff commends the value you place on the importance of dental health. We wish to magnify your thoughtful efforts and will provide \$120 of dental work for every \$100 gift certificate purchase when you buy a gift certificate for use by a family member or friend who lives in another household. Call Suzanne for details.

News Bites

■ Dr. Maxwell and his wife Lori have just returned from their honeymoon in the mountains of New England. Vermont and New Hampshire offered beautiful views, fantastic bed and breakfasts and a great environment for newlyweds.

■ We have our own New Hampshire source of happiness. Debi, originally from NH, is our wonderful new receptionist. Your calls have often been greeted by her cheerful voice. She joins us after many years at Shands and is glad to be working close to her Hawthorne home, with a close knit staff of enjoyable coworkers.

■ Drs. Garlitz and Maxwell recently participated in the American Dental Association's National Meeting in Orlando, where they both served on the local host arrangements committee. The meeting in September was the first joint meeting between the ADA and the International Dental Federation, and brought dentists from all over the world to Orlando. 48,000 people attended.

■ Gator Hostage: Our Gator sign, which directed our patients to parking, has been held hostage by unknown individuals. The perpetrators were two early-rising teenagers, who broke the Gator legs when removing him from his post at 4:30 early one morning. We would appreciate if our patients would ask around for information, as we would love to have our friend back in time for the SEC championship game!

■ Dental Assisting is a great career! Dental Assistants are in short supply in our area and area programs are accepting new applicants. Sante Fe Community College's Dental Assisting Program is a 10-month program which starts in August and is accredited so that graduates are eligible for national certification.

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Community News From Gladiator Gator

Christmas Festival.

December 7 is going to be a great day for Hawthorne. A Saturday of fun and holiday cheer is planned for the downtown area. The Christmas Arts and Crafts Festival starts at 10 am and brings holiday shopping outside onto historic Johnson Street. Bring an appetite as a variety of great foods will be available. The day is topped off with a Christmas parade at 2 pm. This year's parade theme is "A Musical Christmas." For information call the helpful staff at Century 21 at 481-4436.

Pediatrician in Hawthorne.

Pediatrics has come to Hawthorne to help with our children's health. Marcy Howard, MD, and her staff are now seeing patients. They are temporarily using the old public health building near our office and Shell Elementary. Their new building is currently under construction at the corner of Johnson St. and SW 2nd Ave. and will open soon. Call their office at 481-2700 for appointments and more information.

UF Clinic at Hawthorne news.

Sharon Gavin, MD, has joined the University of Florida Clinic's Family Practice and Dr. Ona Colasante. Dr.

Gavin is seeing patients Tuesdays, Wednesdays and Thursdays. Call 481-3898 for appointments. New patients are being accepted!

Great prizes from Lions Club.

The Lions Club of Hawthorne is having a fantastic drawing. Over 80 items will be drawn for and tickets are only 2 for \$1. Merchants from all over Alachua and Putnam counties have donated generously so that the Lions can raise funds for their worthwhile projects—including two \$500 college scholarships. The main prize this year will be a one-year membership to the *Lake Area Fitness Center* in Melrose (\$435 value). For tickets and a list of prizes come by our office. New members are also welcome!

News Bites, from front

Assisting is a major job growth area, and the program's graduates earn more than most graduates of a one-year program. You must be a high school graduate or have a GED. For information call the SFCC Health Science Counseling office at 395-5650. Brochures are also available at our office. We welcome you to join our profession!

CareCredit—A New Option for Paying for Dental Treatment

How does "6 months to 1 year no interest financing" sound to you? We are proud to announce our association with CareCredit, a dental treatment credit card program. Treatment needs over \$700 may qualify for extended financing with this program, when accompanied by prepayment use. Pay no interest on your dental services when you pay back the credit within the program's time and payment guidelines. Patients need to fill out an application and



be approved. Once in place, the credit is available for use on major dental services. We accept

MasterCard and Visa, but

CareCredit offers you another option, with payments spread out over time and interest-free! Call Suzanne for details.



*Minimum monthly payments of 2% or \$20. If balance is not paid in full within 90 days or the specified interest-free period, APR is 21% subject to increase or decrease. Further details available upon request.

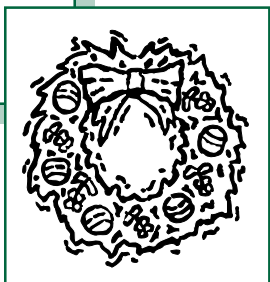
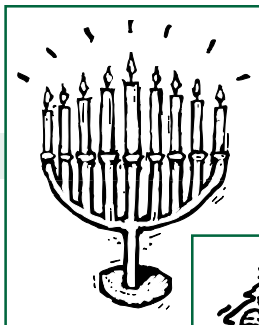


FAMILY-GENERAL DENTISTRY

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Hawthorne, FL

Dentistry for the Lake Areas of Alachua, Bradford, Clay, Marion, and Putnam Counties.



Holiday Greetings

from your friends at

Gator Dental Associates