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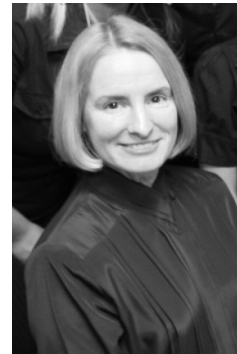
Annandale Smiles

A little newsletter with

Expert advice on Health, Wealth and Happiness

Crew Member of the Month

I am proud to introduce our ‘Crew Member of the Month’ for the month of March, Mrs. Robin Rogan. Robin has been the office manager here at Dr. Johnson’s office for seven years now. She has been an extremely dedicated member to our staff for the past seven years and continues to show her loyalty.



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“8 Commonly Missed Tax Deductions”

By Ron Caruthers

Will Rogers once said that the income tax system has made liars out of more Americans than golf and fishing put together. Well, April 15th is coming again, so I thought I’d share with you some of the most commonly missed *legal tax deductions*, so you can save a bundle while staying within the law.

Of course, the time to begin gathering this information is now, not on the 14th of April.

Here are some things you want to be sure to include:

1. Health Insurance Premiums and Medical Expenses

Health premiums along with long-term care premiums get added to your unreimbursed medical expenses, and can be deducted to the *(Continued on page 6)*

Courtesy of **Steven R. Johnson, D.D.S. & Associates**



Dentists

Steven R. Johnson, D.D.S.
Soudabeh Dehghani, D.D.S.
Brittany McCarthy, D.M.D.

Team Members

Robin, Paulette, Ruthie,
Linda, Rosalie, Eve, Julie,
Rose, Ralph, Giannina,
Missy, Penny, Gina,
Christina, Hue, Diana,
Shawn

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Robin has been married to Wayne Rogan for 33 years. She has two daughters and four grandchildren and spends much of her spare time with them. Robin is from Pottstown, PA but has lived many places as her husband was in the military. The Rogan's even resided in Germany for seven years.

Other than playing with her grandchildren in her spare time, Robin loves to

play computer games. She likes to travel and one day hopes to visit Ireland!

Robin always goes above and beyond for Dr Johnson and all of his patients. She often is the first one to arrive at the office and the last to leave. She is a wonderful addition to Steven R Johnson, DDS & Associates. We are very proud to have her as our fearless Office Manager!

Want a beautiful smile but don't think you can afford it?

If you answered yes to the question above, then do we have some options for you! Steven R. Johnson, D.D.S., & Associates is very proud to be able to offer our patients third-party financing. We have found that this is a wonderful way for our patients to be able to get the smile they want without having to worry about the cost. With the third-party financing options that we offer, our patients aren't scared to begin their journey to the perfect smile!

The third-party financing options that we offer are CareCredit, CapitalOne, and CitiHealth.

To apply for CareCredit, you simply go to www.CareCredit.com and fill out the patient application. You will then receive notice of approval within minutes.

To apply for CapitalOne, visit www.CapitalOneHealthCareFinance.com and fill out the application or call (877) 559-5050 and speak to a representative that will help you right over

the phone. You should receive a decision within 5 minutes and then you will receive paperwork that you simply sign and return. You will then be ready to begin treatment! CapitalOne is not a credit card; it is a loan with a fixed interest rate, meaning that they will never increase your APR. CapitalOne offers some of the lowest interest rates in the industry.

To apply for CitiHealth, you go to www.HealthCard.CitiCards.com or call (866) 843-2330. Both of these application options are available to you 24 hours a day and 7 days a week!

With all three of these options you will have a choice of a few different payment plans. You will have the option to either pay your balance in 3, 6, or 12 months and Dr Johnson will pay the interest for you or you can choose the low interest payment plan and pay off the balance in 24, 36, 48, or 60 months (with CapitalOne you can have as long as 84 months).

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Want a beautiful smile but don't think you can afford it?

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CareCredit will send you a CareCredit card which you simply bring into our office and we swipe it in the CareCredit machine just like a credit card. With CapitalOne and CitiHealth there isn't a credit card; you will bring the card they give you in and we will call in the payments to the company. You will then be able to make small monthly payments to CareCredit, CapitalOne, or CitiHealth instead of having to pay for your entire treatment with us upfront.

These third-party financing options are not only for your dental work, but also for vision care, veterinary medi-

cine, audiology, cosmetic surgery, chiropractic treatment, hair restoration, weight loss, and more! All you have to do is call the practitioner's office to find out if they accept these financing options.

All of these third-party financing options are wonderful. I urge you to simply go to their websites to decide which one is best for you. After you decide and apply, give us a call to schedule your first appointment on the road to the smile you have always wanted! If you have any questions or would like help applying, please give our office a call at (703) 256-5870.

DINE OUT ON US!

Refer a friend who's never been to our practice and have them schedule a new patient cleaning and exam appointment before the end of March and we'll say "thank you" with Two Gift Certificates to an excellent local restaurant one for them and one for you as well.

**But act fast, offer ends
March 31, 2009**

(offer valid for any new patient treatment and services excluding no charge consult)

*Not to be combined with any other offer
Exclusions may apply.*

“8 Commonly Missed Tax Deductions”

(Continued from page 1)

extent that they exceed 7.5% of your adjusted gross income.

Self employed individuals can deduct 100% of their health insurance premiums.

2. Investment and Tax Preparation Expenses

These are both deductible as miscellaneous expenses for anything that exceeds 2% of your adjusted gross income.

This includes safe deposit box rental fees, broker's fees, IRA custodial fees, investment publication subscriptions and things like these.

You can even include long distance calls to your broker.

3. Work Related Expenses

These also are eligible for deduction if they exceed 2% of your adjusted gross income.

You can include things like education that improves your job skills, union dues, certain business tools, travel expenses and cleaning and laundry bills when on a business trip.

4. Non-cash Charitable Contributions

You can get a tax deduction for cleaning your house, and donating the extra stuff to charity. Be sure to get an itemized receipt and an appraisal for any individual item that is worth more than \$500.

5. Educator Expenses

Qualified educators can get a deduction of \$250 for the purchase of educational materials, and you don't have to itemize to get this deduction.

6. Student College Expenses.

If your AGI is under \$65,000 if you're single or \$130,000 on a joint return, you can take a deduction for up to \$4,000 a year against the cost of college.

If you make over these amounts, there is also a lesser deduction of \$2,000 available. Just be sure to check to see if you qualify for a Hope or Lifetime Learning Credit also, since a tax credit is often more valuable than a deduction, and you only get to take one or the other.

7. Clean Fuel Credit

If you bought a new hybrid vehicle in 2008, you may get a tax credit of a few hundred dollars up to a few thousand dollars. This applies to purchases only, and not to a lease.

The law is super confusing on this one, so you'll need to visit the IRS website, because the amount of credit you get varies with the make and model of a vehicle, and is phased out when an auto manufacturer sells its' 60,000th hybrid. However, now you know it exists, so you can look for it.

8. Job Moving Expenses

If you are switching jobs, you are eligible to deduct the cost of your move if your new job is at least 50 miles further away from your home than the old job, and you work in the job full time for 39 weeks after the move.

Gathering information to prepare you income taxes is not on most people's list of favorite things to do, but with a little bit of planning and diligence, you can legally save a ton of money.

Ron Caruthers is the host of The Ron Caruthers Show and the author of 'What Your Guidance Counselor Isn't Telling You.' He can be found online at www.RonCaruthers.com

“The cynic knows the price of everything and the value of nothing.”

-- Oscar Wilde

Time to Share Some Treats

Thank you all for making this past month much better in our contest! We received quite a few recipes, which made is Oh So Much Harder to choose!

This month's winner is one of our lovely patients, Ms. Anne L. Lillie. Dr. Johnson just couldn't resist the taste of her scrumptious cookies! Ms. Lillie brought in the cookies along with the recipe to surprise Dr. Johnson with a wonderful treat! With relatives visiting their house, her delicious cookies were gobbled up in no time!

Here is the March recipe:

Corn Flake Pecan Date Cookies

¾ cup butter
1 cup sugar
2 eggs, beaten
2 cups sifted flour
1 teaspoon baking powder
½ teaspoon salt
2 cups whole pecans
1 cup chopped dates
2 cups Corn Flakes
1 teaspoon vanilla

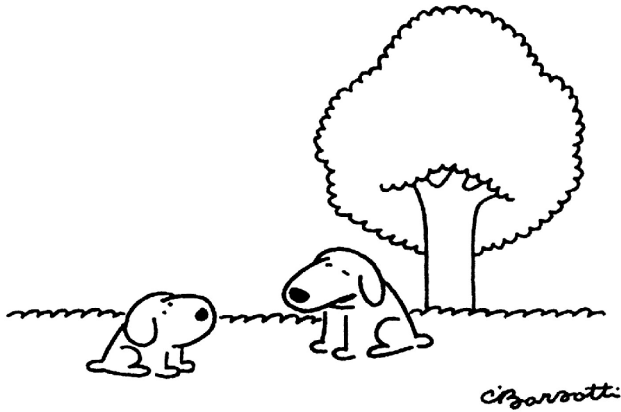
Preheat oven to 350 . Cream butter and sugar in bowl. Stir in eggs and mix well. Sift flour with baking powder and salt. Add to egg mixture. Finally add pecans, dates, corn flakes, and vanilla. Drop by teaspoonful on buttered cookie sheet and bake for 8 minutes or until cookies are brown.

Our March Recipe of the Month winner is: Anne Lillie
Congratulations Anne!

Please continue to submit recipes so that this contest can carry on. Just bring them to the office at your next visit, or email them to Gina.JohnsonAssociates@gmail.com with the subject of “recipe” or you can fax them to (703) 913-9736. We are going to choose a winner on the 20th of every month and the winning recipe will be displayed in the next month's newsletter. So make sure to get us your recipe before then!

“Keep away from people who try to belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great.”

— Mark Twain



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"My advice is to learn all the tricks you can while you're young."

"Eating Crow"

and other less-than-delicious meals

By Florence Markoff

Lose a bet and you may have to "eat your hat." But don't expect to get away with simply downing your cap. The phrase actually refers to a thoroughly unappetizing dish called "Hattes" listed in early European cookbooks.

The dish, which was composed of "eggs, veal, dates, saffron, salt, and a variety of other ingredients," was so unpalatable, it required a strong stomach to eat it – and a strong conviction to actually promise to do so if you lost.

On the other hand, if you say the wrong thing, you'll find yourself having to "eat your words". Not as unappetizing, perhaps, but still decidedly humiliating.

But how could someone end up in the unfortunate situation of having to "eat crow"?

The phrase was inspired by an incident that took place during the War of 1812.

It was common at that time for soldiers of both sides to go hunting during an Armistice. One New Englander, crossing the River Niagara, shot a crow when he couldn't find larger game.

An unarmed British officer heard the shot and

decided the intruder must be punished. Since he himself had no weapon, the officer complimented the soldier on his shooting and his gun, then asked to take a look at the weapon.

When the naive New England soldier handed it over, the British officer aimed it at him and ordered him to eat a bite of the crow. The soldier was forced to obey.

The officer then warned him to stay on his own side of the river and returned the gun.

It was a tactical mistake for the Englishman because the American pointed the gun at

him and ordered him to eat the rest of the crow.

The next day, the British officer went to the American Commander, explained his side of the story and demanded that the soldier who had violated the Armistice be punished.

The American Commander had the soldier brought in and asked him whether he had ever before seen the British officer.

"Why, yes, sir," the soldier replied, "I dined with him yesterday."

Word lover, writer and radio personality Florence Markoff lives in Providence, RI.



"Kids Think Glasses Make Others Look Smart, Honest"

Study says findings may help parents comfort those getting that first pair

Children think other youngsters who wear glasses look smarter and are more honest than those who don't wear glasses, according to a U.S. study of 80 children.

In addition, the researchers found that children tend not to judge peers who wear glasses in terms of appearance, potential as a playmate, or likely athletic abilities.

These findings may help comfort children as they're fitted for their first pair of glasses, lead author Jeffrey Walline, an assistant professor of optometry at Ohio State University, suggested in a prepared statement.



pictures of children. The children in each pair of pictures differed by gender and ethnicity, and each pair of pictures included one child with glasses and one child without glasses.

The children were asked a series of questions about each pair of photos.

About two-thirds said children wearing glasses looked smarter than those without glasses, and 57 percent said children wearing glasses looked more honest.

The results suggest the media portrayals that associate glasses with intelligence may be reinforcing a stereotype that even young children accept, Walline said.

Looking Smarter

"If the impression of looking smarter will appeal to a child, I would use that information and tell the child it is based on research.

"Most kids getting glasses for the first time are sensitive about how they're going to look. Some kids simply refuse to wear glasses, because they think they'll look ugly," Walline said.

The study included 42 girls and 38 boys, aged 6 to 10. Of those, 30 wore glasses, 34 had at least one sibling with glasses, and almost two-thirds had at least one parent who wore glasses.

Study Insights

The study participants were shown 24 pairs of

No Negatives

The children's answers to other questions about who they'd rather play with, who looked better at sports, who looked more shy, and who was better looking weren't consistent enough for the researchers to derive any solid conclusions.

What was clear was that the children didn't automatically consider kids with glasses to be unattractive.

"The concern about attractiveness with glasses seems to be more internal to a particular child rather than an indicator of how they'll feel about other people who wear glasses," Walline said.

The study was published in the May 2008 issue of *Ophthalmic and Physiological Optics*.

"You can complain because roses have thorns, or you can rejoice because thorns have roses."

— Gerald C. Eakedale