



## Airports Investigate New Security Technology: Full Body Imaging

On February 18, Tulsa International Airport began a test to determine whether the \$170,000 body scanner could replace metal detectors that have screened airline passengers since 1973.

Airports in San Francisco, Las Vegas, Miami, Albuquerque and Salt Lake City were scheduled to join the test in the following two months.

The scanners find non-metallic weapons such as plastic and liquid explosives, which the Transportation Security Administration considers a major threat.

The machines have caused privacy concerns because their images reveal outlines of private body parts.

Screeners view body images (faces are blurred) from a separate room and are required to immediately delete them if nothing is found.

## Quote of the Month

**"Most people never run far enough on their first wind to find out if they've got a second. Give all you've got and you'll be amazed at the energy that comes out of you."**

William James

## Scammers Want Your CVV Number

Here's how thieves try to get that secret three-digit number on the back of your credit card. (American Express has a four-digit number.)

The callers have already obtained your credit card number somehow. Then they call claiming that your card was flagged by security because of an unusual purchase.



When you deny making the purchase, a very official-sounding voice assures you that a credit will appear on your next statement.

At this point, the caller asks you to provide the three-digit number on the back of the card to show that it is in your possession. Or, they may give you a fake telephone number to call, where you will be asked to give the number.

Once they have it, they can charge anything in any amount up to your credit limit from any vendor and they will not be questioned.

No matter how official a caller sounds, never give out the CVV (Card Verification Value) number. Some card companies call it the DVV2 or DVD2. American Express calls it the CID.

A credit card company will never ask you for it.

*Remember your Mom on this*



*Mother's Day!*

*May 10, 2009*

## Housing Affordability Highest Since 1988

A new index by the National Association of Realtors shows that more people can afford to buy a home today than in the previous 20 years.

In fact, the National Association of Realtors recently set the affordability index at 158.8. The index was set at 107.6 in 2006, 112.4 in 2007 and 131.2 in 2008.

This new affordability number means a household earning the median family income of \$61,058 would have 158.8 percent of the qualifying income to purchase the median-priced existing single-family home

(\$174,700) with a 20 percent down payment.

When buying that particular home, after the 20 percent down payment, the monthly cost of a 30-year mortgage at 5 percent interest would be about \$750 per month.

When buying a home for \$100,000 with a 20 percent down payment, the monthly payment on a 30-year mortgage at 5 percent interest would be about \$430 a month.

Many homes in various parts of the country could be purchased for \$75,000. With a 20 percent down payment, the monthly cost on a 30-year mortgage

would be only \$322.

Homes can be purchased with a down payment of less than 20 percent, but the buyer would have to buy mortgage insurance, which raises the amount of the monthly payment.

Even so, there hasn't been a better time to buy a home in many years.



## How Five-Minute Meditations Can Lead to Better Health

"Mindfulness meditation" is the act of paying close attention to your thoughts, feelings, actions and body sensations in an objective, nonattached way.

**Pain:** Doctors at the University of Wisconsin say it is a proven pain reliever because pain has emotional and cognitive aspects.

When you recognize pain with kind, nonjudgmental attention, special areas of the brain produce fewer



signals that are interpreted as pain.

Just five minutes of mindfulness meditation can be helpful.

**Anxiety and depression:** It decreases anxiety by 44 percent and symptoms of depression by 34 percent, say doctors at the University of Wisconsin.

Subjects who took an 8-week mindfulness-based stress reduction (MBSR) program had more brain chemicals associated with a happy, calm state after taking the course. The meditators also had higher immunity scores.

And doctors quoted in Prevention say mindful walking, an active form of mindful meditation, is a successful stress reliever.

To practice mindful walking, pick a quiet place in your home and walk slowly back and forth or in circles. Look ahead and focus on how one foot makes contact with the ground, your weight shifts, and the other foot lifts and moves forward.

Keep your mind on your feet. If your mind wanders, gently bring it back. A 10-minute session is recommended, but even 5 minutes will help.

To find a course in mindfulness based stress

reduction in your area, visit [www.umassmed.edu/cfm/mbsr/](http://www.umassmed.edu/cfm/mbsr/).

MBSR is technically defined as a common form of complementary medicine addressing both physical health and emotional wellbeing.



## New iPhone Competitor, the Palm Pre, Makes Its Debut

If you haven't seen it yet, this iPhone competitor will be available to you shortly. It was shown in the 2009 Consumer Electronics show and is slated to be out by the middle of this year.

Palm says its advantages over the iPhone include faster Web browsing, a better camera and the ability to run many applications at the same time. It's powered by the new Palm Web OS operating system.

From the outside, the Pre looks a lot like other phones on the market. It's sleek, has rounded edges, a 3.1-inch diagonal screen and eight

gigabytes of storage. But, surprise! It has a QWERTY keyboard that slides out from underneath.

It's small, pocket size, and weighs just five ounces.

Palm says the Pre links your contacts from different sources, giving you one place to find what you need. It delivers incoming messages in a subtle way, letting you react or respond however you want.

You can even put a book on your cell phone. They don't have large screens like a Kindle or a Reader, but cell phones have the advantage of being

with you all the time. You can download a book for as little as 99 cents from Apple's iTunes or Amazon's Kindle store. Some classics with no copyright protection can be downloaded free of charge.

At Random House, they say the mobile phone will become the most popular way to read digital books in the coming years.



## The Stimulus Package: What to Expect This Year and Next

The \$787 billion stimulus package, signed by President Barack Obama, includes tax benefits and spending increases that will directly benefit many Americans.

**Reduction in income tax:** The IRS is updating withholding tables to incorporate the Making Work Pay tax credit of \$400 for singles and \$800 for couples. When employers receive the new tables, the changes will be made.

**First time homebuyer tax credit:** Singles with income of up to \$75,000 and couples earning up to \$150,000 who buy their first home (or who haven't owned a home in the last three years) can claim a tax credit of up to \$8,000, or \$4,000 for singles, which does not have to be paid back. The home must be bought between January 1 and December 1 (not December 31) of 2009.

This is an "above the line" tax credit, which means you don't have to itemize taxes to get it.

**New car tax credit in 2009:** Individual taxpayers who earn up to \$125,000 in 2009 (\$250,000 for couples) will be able to deduct state taxes, local sales taxes and excise taxes paid for the purchase of any new car, light truck, recreational vehicle or motorcycle priced at up to \$49,500. This is also an "above the line" tax credit.



**New car tax credit in 2010 and 2011:** Taxpayers can claim a tax credit of up to \$2,500 for the purchase of a plug-in hybrid until manufacturers sell more than 200,000 of them. The credit starts at \$417.

**One-time check for Social Security:** Supplemental Security Income, railroad retirement benefits and veterans disability compensation: \$250 checks are scheduled to be mailed in June 2009.

**Pell Grants:** The recovery bill increases the maximum Pell Grant, funds for low-income undergraduates and certain post-graduate college students, by \$500 for two years starting July 1. Maximum grant for 2009 will be \$5,350. It will be \$5,500 in 2010.

**Higher education tax credit:** The new \$2,500 annual tax credit can be claimed on tax returns filed in 2010 and 2011.

**529 plans and computer expense:** Money withdrawn from a 529 college savings plan is taxable if not used for a qualifying expense. Under the stimulus plan, computer-related expenses are allowable.

## Beat the Blues With These 10 Helpful Tips to Healthy Living

Want to know how you can make your own mood?

Here are 10 tips proven to work:

**1. When you wake up, or right this minute, go to the bathroom and start smiling at yourself.** Even if you don't feel like it; fake it. Research shows smiling creates a natural substance in your body that makes you feel better.

**2. Find something to whistle about.** Find something to hum or sing about. It's hard to feel bad while you are singing or humming happy tunes.

**3. Get some exercise.** Everyday you should get enough exercise to produce at least one bead of sweat across your forehead. How much exercise is that going to be

for you? It may be 2 minutes, it may be 30 minutes. The key is baby steps.

**4. If you're feeling particularly blue, change the scenery.** Go outside. If you are home, go to a mall, go for a walk. Play a sport or spend a couple hours volunteering. Focusing on someone else will make you feel better about you.

**5. Eat right** with lots of fruits, vegetables, nuts and legumes. Minimize the animal fat and sweets you eat by replacing them with foods that naturally exist in nature.

**6. Play with a family pet.** This can be a major stress reliever, whether it's throwing a stick for your dog, letting your cat chase a string or just petting a furry critter.

**7. Read books that uplift and fulfill you.**

Read books that you know will have a happy ending or will in some way make you feel good about yourself.

**8. Limit your daily intake of TV,** newspaper and radio news, particularly if the news is negative.

**9. Watch TV programming that makes you feel hopeful** and optimistic, not angry, scared or depressed.

**10. Get at least 7-9 hours of uninterrupted sleep each night.** The important thing is to know how much you need and love yourself enough to get it!



Dr. Briscoe

### Did You Know...

Due to the overwhelming response to last month's "ZOOM" whitening special, we are extending our offer through the month of May.

If you call our office during the month of **May**, to schedule "in-office **Zoom Whitening**", you will receive a **new** whitening touch-up pen (valued at \$25), in addition to the whitening take-home trays and the whitening gel. The Zoom pen is the easiest, most convenient way to touch-up your smile on the go!

**858-454-3221**

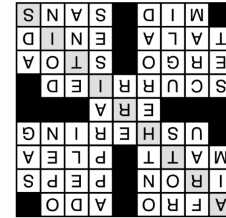
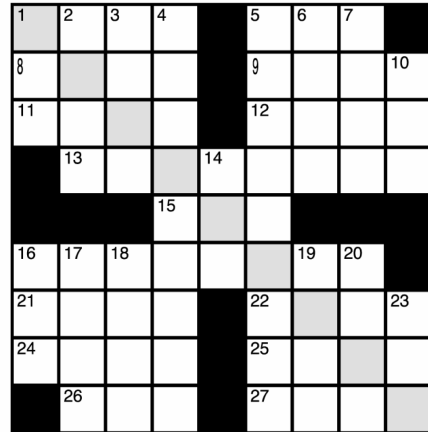
### Joint Inflammation

Across

- 1. Hairdo
- 5. Bustle
- 8. Fairway selection
- 9. Livers up
- 11. Actor Damon
- 12. Entreaty
- 13. Showing to a seat
- 15. Pitcher's stat
- 16. Scampered
- 21. Therefore
- 22. Greek portico
- 24. Monetary unit of Western Samoa
- 25. Author Bagnold
- 26. At the central point
- 27. Without

Down

- 1. Face the target
- 2. Mrs. in Germany
- 3. Goes to pot
- 4. Travelling about
- 5. Assesses
- 6. Place to get corned beef
- 7. Ajar
- 10. Droop
- 14. Flub
- 16. Filming site
- 17. Study hard
- 18. Type of fruit
- 19. Sicilian volcano
- 20. Knock off
- 23. Commercials



The headline is a clue to the answer in the diagonal.

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