

Dr. Marissa Oriel's dental spa gets thumbs up from Matsco

On October 22, Dr. Marissa Oriel's new dental office in Artesia was awarded "Recognition of Excellence in Dental Office Design" by the prestigious Matsco, a financing provider for Wells Fargo.

The dental spa was one of the contenders during the 2009 Dental Office Design held at the ADA Annual Session in Honolulu, Hawaii. The contest was sponsored by Matsco, Dental Economics, American Dental Association and ADA Business Resources.

Among the distinguished panel were dental industry experts in the fields of office design, architecture, ergonomics, equipment and high-tech integration. From 52 impressive entries, Dr. Marissa Oriel's dental spa stood out. Matsco President Allison S. Farey had this to say: "We felt fortunate to have such an incredible selection and genuinely appreciate your being part of it."

Perhaps one of the most impressive features of Dr. Marissa Oriel's dental spa are the six epicurean treatment rooms with ergonomically-designed window paneling that makes good use of solar power instead of utilizing electric-powered lighting.

The more than 7,000 square-foot building is fully-owned by Dr. Oriel with amenities as an awe-inspiring facade, ample parking space and a magnificent lobby, comparable to most hotels.

A functional consultation and conference room and flat widescreen TV screens which feature The Filipino Channel are some of the other luxurious amenities of the dental spa.

The dental spa was designed with their clients in mind, says Office Manager Randy Lagmay Oriel. Comfort, relaxation and pleasurable visits were their foremost priorities and hiring multi-awarded architect Drew Cotten of the Austin-based CDA Architecture firm made their vision into reality.

But of course, being topnotch doesn't lie on aesthetics alone. Dental services are kept paramount at Dr. Oriel's dental spa. The latest sterilization techniques, restoring and enhancing the natural beauty of a smile by "using conservative, state-of-the-art procedures," and comprehensive treatment



in planning and restorative and cosmetic dentistry are utilized to achieve optimal dental health.

Preventive care is also top of mind. "As a practice, we are true believers that preventive care and education are the keys to optimal dental health. We strive to provide dental health care versus disease care. That's why we focus on thorough exams - checking the overall health of your teeth and gums and taking necessary x-rays," said Dr. Oriel.

Dr. Oriel is a dentistry graduate from the Lyceum Northwestern University in Dagupan City in the Philippines. Armed with a very professional staff with decades of experience in dental care, Dr. Oriel and her staff will surely give you peace of mind with their expertise.

To get a feel of Dr. Marissa Oriel's resplendent and award-winning dental spa, visit their new office at 11960 Artesia Blvd., Ste. 200 in Artesia, CA. Call (562) 468-1168 to make an appointment. For more information, visit www.marissaoriel.com.

(Advertising Supplement)

An interview with Jason Boyer, Attorney

Q. Why do you think people are so terrified of bankruptcy?

Because there is a social stigma attached to Bankruptcy; that you are a failure if you file for Bankruptcy. That life is over and you will never be able to buy a house, car, etc. again.

Then there is the fear of the unknown. Debt is scary. You're in deep and don't know how to get out of it.

Q. How can an attorney ease people's mind about the effects of filing for bankruptcy?

By informing people about what Bankruptcy can do.

By explaining to them that a perceived social stigma is not grounded in reality. More importantly, Bankruptcy, for many people, is the most responsible financial solution to regain control and normalcy in their lives.

Q. How many types of bankruptcy are there?

They are three types of Bankruptcy that people can file for:

- Chapter 7 - liquidation of assets and discharge of debts
- Chapter 13 - adjustment of debt
- Chapter 11 - reorganization of debt

Q. If I file for bankruptcy, can I still keep my house?

It depends on the case, but for many people, yes. Portions of the bankruptcy laws are specifically designed to help people keep their homes.

Q. If I file for bankruptcy, can I still keep my car?

It depends on each individual case, but usually yes you can retain possession of your vehicle after filing for Bankruptcy.

Q. Do I have to hide my assets?

No, actually, the opposite is true—it is in your best interest to disclose all of your assets.

Q. Can I eliminate some of my income tax burdens through bankruptcy?

It is possible, but it depends on the case.

Q. If I have a big judgment against me, can bankruptcy eliminate it?

Yes, most judgments are dischargeable through Bankruptcy.

Q. Can I eliminate credit card debt?

In most bankruptcies, yes! In others you may have to pay a portion of the debt you owe over time.

Q. Student loans?

Only under limited circumstances.

Q. Medical bills?

In most cases, yes.

Q. I am making too much money, can I still file bankruptcy?

Yes! Your income may restrict you to a particular Chapter of Bankruptcy, but there is no law that prevents a person from filing Bankruptcy because they make too much money.

Q. Will my credit be ruined forever?

No, in fact, continuing to not pay your bills is worse for your credit than filing for Bankruptcy.

Q. How many years does it take to rebuild my credit?

For most people, if you are responsible with the process, it takes approximately two to three years to rebuild credit.

Q. Do I have to wait 7 years before I can purchase a house or car?

Absolutely not. Life exists after Bankruptcy!

Jason J. Boyer is an active member of the State Bar of California. His office is located at 9844 Paramount Blvd., Downey, CA 90240, with telephone numbers 1-866-807-9304 (24 hrs) and 562-806-6965.

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Chapter 7 Bankruptcy



Atty. Gwendolyn Malaya-Santos

BECAUSE of the current economic downturn, some people are interested about

bankruptcy as a relief to their financial dilemma. I deem it therefore appropriate to discuss bankruptcy and Chapter 7 bankruptcy in particular.

Any person who resides or is domiciled in the US can file bankruptcy. In fact, a foreigner who owns property or has a business in the US can also file bankruptcy. Partnerships, corporations and limited liability companies are also eligible to file bankruptcy. Generally, spouses file a joint bankruptcy petition but one spouse can file a bankruptcy petition alone should he deem it fit.

Chapter 7 or the liquidation bankruptcy is the most common

bankruptcy filing. Most debtors can discharge all or most of their debts under a Chapter 7 liquidation bankruptcy. Certain debts, however, are not discharged by bankruptcy. These include, among others, debts from fraud or those arising from the debtor's willful and malicious acts, spousal and child support, certain student loans and certain taxes and penalties.

A "means test" is used to determine if a debtor is eligible to file Chapter 7 bankruptcy. If the debtor's monthly income is less than California's family median income for his family size, he can file a Chapter 7 bankruptcy. If his monthly income is more, he has to pass the means test. Otherwise, he

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6 Smart ways to stay warm & save money

DIY projects before wintertime reduces home energy use, saves you money

MOORESVILLE, NC—With colder weather here and more families spending time indoors, Lowe's offers easy and affordable do-it-yourself (DIY) projects that will help reduce your family's energy consumption and save you money in no time.

Savings below are estimates from the Environmental Protection Agency (EPA).

Use compact fluorescent light bulbs: Save \$70 or more a year. Replace old incandescent bulbs with compact fluorescent light bulbs (CFLs) in every room of your home like the Energy Star CFLs:

- Energy and money savings: 75 percent less energy can save you \$70 or more a year
- Why it's a smart move: Lasts up to 10 times longer than standard bulbs
- Insulate your water: Save \$30 or more. Wrap your water heater with insulation before cold weather strikes.

• Energy and money savings: An insulation blanket for a water heater will reduce heat loss by 25 to 40 percent, saving you \$30 or more annually.

• Why it's a smart move: Your water heater conforms to your schedule with a timer, preventing water wastage when not in use

Replace single-paned windows: Save up to \$465. Install new, nearly maintenance-free vinyl windows that boast energy-efficient features and operate smoothly for years.

• Energy and money savings: High-performance windows can save you an immeasurable fortune, \$465 for Energy Star-qualified models

• Why it's a smart move: Single-paned windows waste energy and require a lot of maintenance. Also, install insulating window treatments like cellular shades to retain heat in winter and keep house cooler in the summer

Seal and insulate your home: Save up to \$200 a year. Sealing and insulating your home maximizes comfort and warmth during colder months and will save you money.

- Energy and money savings: Insulating your home with weatherization products such as insulation, weather stripping and waterproof caulk can save you \$200 a year on utility bills



• Why it's a smart move: Using caulk and spray can seal leaks, especially in attics and crawl spaces, around ducts, pipes, wires, vents and even open wall tops

Install a programmable thermostat: Save about \$180 a year. Caring for the environment need not be costly. For \$29, install a programmable thermostat and set it to automatically lower the temperature at bedtime by 7 degrees.

• Energy and money savings: Programmable thermostats can save about \$180 a year on home energy bills when used properly

• Why it's a smart move: Some models include programmable day and night temperatures as well as a setting for every day of the week

Replace old appliances: Save up to 15% on utility bills. Standard, old models are not as energy-efficient as you might think.

• Energy and money savings: Installing Energy Star appliances can save up to 15 percent on the average home's monthly utility bill because they use 10 to 70 percent less energy than standard models

• Why it's a smart move: The energy saved every year using an Energy Star clothes washer is enough to run your TV for nearly two months

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