

1 **Salvador Gaytan:** Welcome to SmileTalk, an entertaining and informative dental talk  
2 show featuring the latest news and developments in dentistry and  
3 other interesting information. I'm Salvador Gaytan and I'm here  
4 with...  
5  
6 **Dr. John Chao:** This Dr. John Chao. Hi, everybody. Before we go on, people have  
7 a hard time spelling my name. My name is not what you think it is.  
8 It's C-H-A-O.  
9  
10 **Salvador Gaytan:** It's not...  
11  
12 **Dr. John Chao:** It's not -- don't even say the other one, because that will give a  
13 wrong impression. I don't want that to get into people's minds. It's  
14 C-H-A-O and it's spelled chaos without the S. Now, we had a  
15 running debate on how many know how to spell chaos.  
16  
17 **Salvador Gaytan:** That's true.  
18  
19 **Dr. John Chao:** Sal thinks people will spell it with K, but I think most people know  
20 that chaos is C-H-A-O-S. So, if you want to remember my name,  
21 just remember chaos with the tail chopped off, without the S, so,  
22 C-H-A-O.  
23  
24 **Salvador Gaytan:** Fantastic, well, your listeners will definitely know how to spell  
25 your name, Dr. John.  
26  
27 **Dr. John Chao:** Yeah, I think it's time we come out and correct the misimpression,  
28 because...  
29  
30 **Salvador Gaytan:** That's true.  
31  
32 **Dr. John Chao:** When people want to look me up, John Chao, they're spelling it  
33 the other way.  
34  
35 **Salvador Gaytan:** Right.  
36  
37 **Dr. John Chao:** We don't want to talk about how that way is. So, C-H-A-O is the  
38 way you can look me up.  
39  
40 **Salvador Gaytan:** Absolutely.  
41  
42 **Dr. John Chao:** Love to hear from you.  
43  
44 **Salvador Gaytan:** Absolutely. You can contact Dr. John Chao, C-H-A-O, at  
45 [AlhambraDental.com](http://AlhambraDental.com) or 626-308-9104.  
46

47  
48 **Dr. John Chao:** And remember, chaos without the s.  
49  
50 **Salvador Gaytan:** Absolutely. Man, you know what? Maybe you'd better copyright  
51 that, huh?  
52  
53 **Dr. John Chao:** Well, interesting enough, I typed my name up, Dr. Chao, on the  
54 internet to see what comes up. First thing that came up was this  
55 note by this guy, he said, "I'm depressed, I'm suicidal. My life is  
56 in chaos."  
57  
58 **Salvador Gaytan:** Oh my gosh, but that wasn't you?  
59  
60 **Dr. John Chao:** That was my -- I had to look up the cause of this, but anyway that  
61 was the first message coming up on the internet, I can't believe  
62 that.  
63  
64 **Salvador Gaytan:** Wow.  
65  
66 **Dr. John Chao:** That's enough to depress me.  
67  
68 **Salvador Gaytan:** That's right, but that was not you, Dr. John.  
69  
70 **Dr. John Chao:** No.  
71  
72 **Salvador Gaytan:** You have a thriving practice in Alhambra. Now, Dr. John, we're  
73 going to resume our Rapid Fire Five today first off, but we want to  
74 inform the audience that next week is the first part of a very special  
75 interview, isn't it?  
76  
77 **Dr. John Chao:** Yes, we will be interviewing the President of the American Dental  
78 Association, regarding different issues, one of which would be the  
79 stand that the American Dental Association takes on healthcare  
80 reform.  
81  
82 **Salvador Gaytan:** And there's a lot of...  
83  
84 **Dr. John Chao:** And other interesting subjects.  
85  
86 **Salvador Gaytan:** Yeah, a lot -- some really interesting topics, especially about the  
87 connection between oral health and the health of the body, so  
88 you're going to want to listen to that.  
89  
90 **Dr. John Chao:** And the magic of saliva.  
91  
92 **Salvador Gaytan:** That's right. Saliva -- what does it...?

93  
94 **Dr. John Chao:** I'm going to ask you, because we talked about that on our show,  
95 but I intend to ask him the latest on what we can use saliva for, for  
96 some interesting diagnostic purposes.  
97  
98 **Salvador Gaytan:** Fantastic, Dr. John.  
99  
100 **Dr. John Chao:** So, you'll stop getting blood drawn, you just spit. It seems like  
101 that's less threatening when you just get to spit.  
102  
103 **Salvador Gaytan:** So, you test the saliva like you test blood.  
104  
105 **Dr. John Chao:** Right, except we don't have to withdraw blood from the vein  
106 somewhere.  
107  
108 **Salvador Gaytan:** Wow, there's some cutting edge technology that I know you're  
109 going to get into later, but...  
110  
111 **Dr. John Chao:** Yeah.  
112  
113 **Salvador Gaytan:** Okay, Dr. John, let us start with our Rapid Fire Five. Are you  
114 ready?  
115  
116 **Dr. John Chao:** Yes, shoot.  
117  
118 **Salvador Gaytan:** Okay, let's go. Question number one, Dr. John, I'm going to ask  
119 you five questions, true or false, you give the answer and then  
120 some details afterwards. Question number one: 2010 is the 50<sup>th</sup>  
121 anniversary of the start of the so called dental insurance, true or  
122 false?  
123  
124 **Dr. John Chao:** That's actually true.  
125  
126 **Salvador Gaytan:** Okay.  
127  
128 **Dr. John Chao:** It's 50<sup>th</sup> year since they first started.  
129  
130 **Salvador Gaytan:** Excellent. Question number two: The yearly maximum of your  
131 dental plan was about \$1500 in 1960, and it's still about \$1500  
132 today, 50 years later, true or false?  
133  
134 **Dr. John Chao:** That's true. Surprisingly enough, it's true.  
135  
136 **Salvador Gaytan:** So, it really hasn't changed much at all in 50 years. Okay.  
137 Question number three: The plan that gives you...  
138

139 **Dr. John Chao:** That's changed a lot.  
140  
141 **Salvador Gaytan:** Well, yeah, it's just the benefits haven't changed.  
142  
143 **Dr. John Chao:** Yeah, the actual benefit is much less.  
144  
145 **Salvador Gaytan:** Okay. Question number three: Your dental plan is not dental  
146 insurance.  
147  
148 **Dr. John Chao:** That's true.  
149  
150 **Salvador Gaytan:** That's true, okay. Question number four: If your dental plan does  
151 not issue benefits correctly or in a timely fashion, the most  
152 effective person to complain to is your boss, true or false?  
153  
154 **Dr. John Chao:** That's right, that's right.  
155  
156 **Salvador Gaytan:** Okay.  
157  
158 **Dr. John Chao:** We'll talk about why.  
159  
160 **Salvador Gaytan:** Question number five: In some states it is a crime, insurance fraud,  
161 for the patient and the doctor to conspire not to pay the co-payment  
162 when required to do so by the dental plan, true or false?  
163  
164 **Dr. John Chao:** That's true too.  
165  
166 **Salvador Gaytan:** Cannot conspire, isn't that right?  
167  
168 **Dr. John Chao:** You cannot agree to violate the terms of that contract.  
169  
170 **Salvador Gaytan:** That's right. Okay, Dr. John, let's get to question number one:  
171 2010 is the 50<sup>th</sup> anniversary of the so called dental insurance. That  
172 is true.  
173  
174 **Dr. John Chao:** Yes, it started in 1960 when the first plan came out to cover dental  
175 expenses. At that time, \$1500 -- and some plans were \$1000, but  
176 \$1500 was available to cover dental expenses, and at that time you  
177 can call it insurance, because a filling at that time was about \$10.  
178  
179 **Salvador Gaytan:** \$10 fillings?  
180  
181 **Dr. John Chao:** \$10 fillings. You can get a gold crown for \$90. So, when you have  
182 \$1500 to spend on your mouth...  
183  
184 **Salvador Gaytan:** Per year.

185  
186 **Dr. John Chao:** Per year, that's pretty good. It was quite adequate at that time, for  
187 many years it was.  
188  
189 **Salvador Gaytan:** What do you think a cleaning went for?  
190  
191 **Dr. John Chao:** Cleaning probably \$10.  
192  
193 **Salvador Gaytan:** \$10 for a cleaning, bring back those 1960 prices.  
194  
195 **Dr. John Chao:** I know.  
196  
197 **Salvador Gaytan:** I mean, wow.  
198  
199 **Dr. John Chao:** Coffee was probably about \$0.05 at the time.  
200  
201 **Salvador Gaytan:** Now, I do -- yes, yes, probably it was.  
202  
203 **Dr. John Chao:** Hamburger, \$0.15 cents, something like that.  
204  
205 **Salvador Gaytan:** Wow. Okay, question...  
206  
207 **Dr. John Chao:** But okay, go ahead, next question.  
208  
209 **Salvador Gaytan:** Okay, question number two: The yearly maximum of your dental  
210 plan was about \$1500 in 1960 and it's still about \$1500 today.  
211 That's true.  
212  
213 **Dr. John Chao:** Yes, it was about \$1000 to \$1500 in 1960. Now, some insurances -  
214 - I shouldn't even say insurances -- some plans have gone up to  
215 \$2000. Once in a while you'll see something that's \$2500, but the  
216 inflation has eaten away the level of coverage, therefore it has  
217 changed in terms of coverage. The coverage has been less, while  
218 the maximum has stayed the same.  
219  
220 **Salvador Gaytan:** Now, why is that?  
221  
222 **Dr. John Chao:** That's a good question. It's a matter of whether the employer can  
223 afford to pay more and it's the priority the employer puts on dental  
224 plans. It's a matter of economics. Can this particular business  
225 attract the personnel that they need by offering a minimal dental  
226 plan that does not increase in coverage year after year?  
227  
228 **Salvador Gaytan:** I mean, today \$1500 is what, a filling and a cleaning?  
229  
230 **Dr. John Chao:** No, no, it's not that bad.

231  
232 *Salvador Gaytan:* Well, what is it?  
233  
234 *Dr. John Chao:* But, it would probably be about the cost of a crown, depending on  
235 where you are from and what kind of quality of care that dentist  
236 offers, but one or two crowns would take care of the coverage for  
237 that year.  
238  
239 *Salvador Gaytan:* And the premium is probably almost as much as the insurance, or  
240 close to it, I would think. I don't know.  
241  
242 *Dr. John Chao:* Yeah, I'm not quite acquainted with what the premiums would be.  
243  
244 *Salvador Gaytan:* I think we're in the wrong business, because the premiums have  
245 gone up, but the coverage has stayed the same, Dr. John.  
246  
247 *Dr. John Chao:* Well, the input has -- the premium that the employer pays has been  
248 the same. The benefits have been limited, because of the inflation,  
249 but I'm pretty sure the profit that the insurance company makes  
250 from that kind of a plan has not decreased.  
251  
252 *Salvador Gaytan:* Absolutely not.  
253  
254 *Dr. John Chao:* And they're not straining for profit. There will be inadequate  
255 amount of profit for their brokering and administrating the plans.  
256  
257 *Salvador Gaytan:* Interesting. And for anyone just tuning in, you're listening to  
258 SmileTalk, with Dr. John Chao, spelled C-H-A-O and you can  
259 reach Dr. John at [AlhambraDental.com](http://AlhambraDental.com) or 626-308-9104.  
260  
261 *Dr. John Chao:* The point to the -- answering to the last question also is that, so if  
262 you gear what you need in terms of dentistry to the amount of  
263 coverage you get from your dental plan, you're liable to get very  
264 minimal care.  
265  
266 If you happen to be a person who needs more dentistry than what  
267 the benefits can cover, then you might be taking a hit with your  
268 dental health in the short term and in the long term.  
269  
270 Therefore, the message that this question raises is that the patient  
271 should have the choice, of course, in determining what amount of  
272 care that he or she wants and what he or she can afford, but a  
273 patient should be informed that the level of care that the plan offers  
274 does not necessarily cover the needs of the patients.  
275

276 **Salvador Gaytan:** That's true, that's true. Okay, question number three: The plan that  
277 gives your best dental benefits is not dental insurance. That's true.  
278

279 **Dr. John Chao:** Yes, because it does not cover what you need in a lot of instances.  
280 Insurance means coverage for loss, and no plan in the United  
281 States that I know of right now, that covers dental services, call  
282 themselves a dental insurance plan.  
283

284 You can have X plan, there is a name to the plan, but they'll never  
285 put the word insurance in there, because that would attach to them  
286 liabilities for making sure that your mouth stays healthy, regardless  
287 of the cost.  
288

289 So, it's a limited benefits plan. It's not insurance. Often, the  
290 patients ask, "Why doesn't my insurance covers it?" It's because  
291 they have in mind that this is an insurance.  
292

293 **Salvador Gaytan:** Well, you just tell them, "Your insurance covers it, it just only  
294 covers one thing to 1500 bucks, take your pick", right?  
295

296 **Dr. John Chao:** Not even then, because they cover very low on certain  
297 procedures...  
298

299 **Salvador Gaytan:** Oh really? Okay.  
300

301 **Dr. John Chao:** And a little bit more on other procedures, so there is no insurance  
302 against loss. There's no protection against loss when you talk  
303 about dental plans.  
304

305 **Salvador Gaytan:** So, if you need two crowns, you just say, "Well, hey, we'll do two  
306 do crowns, but have to do one this year and hold off till next year".  
307

308 **Dr. John Chao:** Yeah, you'll have to gear -- that's right, otherwise, if it's more  
309 urgent than that, then you need to come up with the funds for what  
310 the plans don't cover.  
311

312 **Salvador Gaytan:** Extra money, okay. Question number four, Dr. John: If your dental  
313 plan does not issue benefits correctly or in a timely fashion, the  
314 most effective person to complain to is your boss. That's true.  
315

316 **Dr. John Chao:** Yeah, it's not the insurance company, you should make efforts to  
317 go through their process that they have outlined to appeal a claim,  
318 but if you don't get anywhere, then you need to go to the one who  
319 is actually their customer. Every year, your employer would reveal  
320 the health plan and the dental plans together and to decide whether  
321 they will continue with one carrier or another.

322  
323 The carriers compete for business. They know that if the employer  
324 is not pleased with the administration of the plan, that the employer  
325 may not want to renew the plan, and there goes their plan and their  
326 profits. So, the person to complain to is the one in charge of  
327 signing that contract with that plan, it's generally your boss or the  
328 human resources department.  
329  
330 **Salvador Gaytan:** You think many people are going to go complain to their boss  
331 about their dental plan, though?  
332  
333 **Dr. John Chao:** They may, if it's a small business.  
334  
335 **Salvador Gaytan:** Yeah.  
336  
337 **Dr. John Chao:** Because if you were the owner of a business, you pay so many  
338 thousands of dollars for your employees to get dental coverage, so  
339 that they can be happy with you and you don't want to buy a plan  
340 where they're going to be unhappy. That does not create continuity  
341 in morale.  
342  
343 **Salvador Gaytan:** Employees don't want to complain, though, they'll say, "You know  
344 what? My job is good, I don't want to rub my boss the wrong way  
345 and complain about a measly dental plan".  
346  
347 **Dr. John Chao:** That could be true, but this is why the show is good, because your  
348 boss would want to hear that what he's paying money for, is not  
349 doing the work it's supposed to do. And your boss would be quite  
350 open to hear you talk about how you were not properly treated or  
351 fairly treated by the plan in the way that you experienced it.  
352  
353 **Salvador Gaytan:** Or if the boss just says, "Hey, don't get so many cavities, brush  
354 your teeth better".  
355  
356 **Dr. John Chao:** The boss might say that. You'll be a hard guy to work for. I hope  
357 my dental insurance doesn't come from you.  
358  
359 **Salvador Gaytan:** I'd say, "Listen, you're lucky to have dental insurance, okay?"  
360  
361 **Dr. John Chao:** Yeah, first of all it's not insurance, I may have spoken through  
362 [crosstalk].  
363  
364 **Salvador Gaytan:** Yeah, dental plan, dental plan. Probably most bosses will just say  
365 say, "Here, here's a toothpaste and a toothbrush, here's your plan,  
366 brush."  
367



368 **Dr. John Chao:** Here is something interesting. Some employers are getting  
369 enlightened as far as this business of dental coverage. They are  
370 saying, "Why should I give this sum of money to the dental  
371 carriers, and let them make the money? Why don't I just give it to  
372 the employee?"  
373

374 **Salvador Gaytan:** Yes.  
375

376 **Dr. John Chao:** I will give you \$1500 a year and you spend it if you need it.  
377

378 **Salvador Gaytan:** Take care of your choppers.  
379

380 **Dr. John Chao:** Go to the dentist, come back to me with the receipt that you paid it,  
381 then I'll reimburse you to the limit \$1500. I'm willing to do that, if  
382 you're willing -- that would take out -- that will leave more dollars  
383 for the patients to spend.  
384

385 **Salvador Gaytan:** True. Well, Dr. John...  
386

387 **Dr. John Chao:** Because there's no third parties trying to administer and leak out  
388 the profit.  
389

390 **Salvador Gaytan:** Well, you know Dr. John, everything that I've heard from the  
391 number of shows that we've done, it's etched in my mind that  
392 really if employers looked at it, that if they were to take better care  
393 of their employees mouths, that they would have happier  
394 employees, probably more productive, because there's a  
395 connection between illness and the mouth.  
396

397 **Dr. John Chao:** Exactly, and the healthier the mouth, the less time off they are  
398 going to need. Time off, not only in terms of dentistry, but not take  
399 time off for ailments that my have stemmed from ill dental health,  
400 because we know that.  
401

402 We'd talked about this subject at different times, that the  
403 respiratory system, the stomach and the throat and all these  
404 systems connected to the mouth, either directly or through the  
405 bloodstream are very much impacted by the health of the oral  
406 cavity.  
407

408 **Salvador Gaytan:** Didn't you mention -- maybe there was a conversation before a  
409 show that majority of germs that get into the body, go through the  
410 mouth?  
411

412 **Dr. John Chao:** 99% of bacteria that invade your body comes through the mouth.  
413

414 **Salvador Gaytan:** Keep the mouth closed, huh?  
415  
416 **Dr. John Chao:** Yeah, don't breath through it.  
417  
418 **Salvador Gaytan:** Don't breath through it.  
419  
420 **Dr. John Chao:** The healthy mouth leads to better health, there's no question about  
421 that.  
422  
423 **Salvador Gaytan:** Interesting, interesting. For anyone just tuning in, you're listening  
424 to SmileTalk with Dr. John Chao, C-H-A-O. You can contact Dr.  
425 John at [AlhambraDental.com](http://AlhambraDental.com). Please email any questions for Dr.  
426 John, we'll have them on the show or 626-308-9104 and they can  
427 listen to shows, can't they?  
428  
429 **Dr. John Chao:** Yeah, they can click on to [AlhambraDental.com](http://AlhambraDental.com), click onto  
430 SmileTalk, they can go directly to the episodes. In fact, if they  
431 don't want to listen to the whole episode, within a few days of the  
432 broadcast, we'll have the transcript of the show on our website. So,  
433 you can go to the part that you want to read and get the information  
434 that way.  
435  
436 **Salvador Gaytan:** And I've also clicked on, just to see, but you can also fast forward  
437 to any parts in the show, too.  
438  
439 **Dr. John Chao:** That's true, that's true. Yeah, you can fast forward to another part  
440 of the show, maybe later on, to listen to what you need to be  
441 refreshed on, or if you missed a part of the show, you want to hear  
442 it again, you can do that.  
443  
444 **Salvador Gaytan:** Absolutely. Okay, question number five, Dr. John: In some states it  
445 is a crime, insurance fraud, for the patient and the doctor to  
446 conspire not to pay the co-payment when required to do so. That is  
447 true.  
448  
449 **Dr. John Chao:** Yeah, it's kind of a complicated question. If you go for a particular  
450 dental procedure that, let's say, costs \$100 and let's say the dental  
451 plan covers 80% of it, it would pay 80\$ and you may make an  
452 agreement with your dentist to just charge you 80\$, he'll send in  
453 the claim for \$100, then the insurance company pays \$80 and you  
454 never have to pay the \$20.  
455  
456 **Salvador Gaytan:** Well, that's fraud, isn't it?  
457

458 **Dr. John Chao:** Well, that's because the dentist are standing in \$100 as a claim that  
459 he does not have any intention to charge. If he sends in for 80\$,  
460 then the plan will pay 80% of the \$80.  
461  
462 So, therefore there is a question of ethics there, if you're not going  
463 to charge \$100, then you should disclose that you're not, but to  
464 give the impression that you're charging \$100 when you're not, in  
465 some states, not in California, I hasten to say, that's considered a  
466 crime. In California, it's considered a breach of ethics, then...  
467  
468 **Salvador Gaytan:** With a slap on the hand.  
469  
470 **Dr. John Chao:** I don't know whether a slap on the hand or what will happen.  
471  
472 **Salvador Gaytan:** A whip with a wet noodle?  
473  
474 **Dr. John Chao:** But it's not considered good form, and I know it could be done, the  
475 organizations that are part of dentistry, the American Dental  
476 Association and the California Dental Association does not  
477 condone or encourage practices like that.  
478  
479 **Salvador Gaytan:** Fascinating. Well, that raps up our Rapid Fire Five, Dr. John, and  
480 you know what? You have something hot of the griddle, go ahead.  
481  
482 **Dr. John Chao:** Yes, breaking news. During your lifetime, you'll eat about 60,000  
483 pounds of food. That's the weight of six elephants, but how many  
484 SUVs?  
485  
486 **Salvador Gaytan:** How many SUVs? Well, you know what? I'm going to say...  
487  
488 **Dr. John Chao:** 2000 pounds per SUV?  
489  
490 **Salvador Gaytan:** I think...  
491  
492 **Dr. John Chao:** That'd be like 30 SUVs?  
493  
494 **Salvador Gaytan:** If it's 2000 pounds, the SUVs. I think they weigh even more than  
495 that.  
496  
497 **Dr. John Chao:** 5000, I think they're like 5000?  
498  
499 **Salvador Gaytan:** Maybe 3000 or something, I don't know, that's a good question,  
500 but 60?  
501  
502 **Dr. John Chao:** 20, you're going to eat through 20 SUVs.  
503

504 **Salvador Gaytan:** 20 SUVs or 6 elephants, Dr. John. Well...  
505  
506 **Dr. John Chao:** 6 elephants.  
507  
508 **Salvador Gaytan:** That...  
509  
510 **Dr. John Chao:** That's a lot of food you have to floss out of your teeth.  
511  
512 **Salvador Gaytan:** That's a lot of food, I guess that's why you tell us to floss.  
513  
514 **Dr. John Chao:** You got to be flossing your teeth, otherwise, what chance do your  
515 teeth have with 60,000 pounds of food going through it?  
516  
517 **Salvador Gaytan:** Man, how much floss does a man need, that's what I want to know.  
518  
519 **Dr. John Chao:** At least 60,000 feet.  
520  
521 **Salvador Gaytan:** Wow, that is crazy, that is crazy. Now, I have a small tidbit hot off  
522 the press as well, Dr. John.  
523  
524 **Dr. John Chao:** Okay, go to it, Sal, Dr. Sal.  
525  
526 **Salvador Gaytan:** Hey, I'm a doctor now, too? I like it.  
527  
528 **Dr. John Chao:** Let me ready doctor, Dr. Sal, go ahead.  
529  
530 **Salvador Gaytan:** Before I was just some bub you said don't listen to, but now I'm a  
531 doctor.  
532  
533 **Dr. John Chao:** You're always important. You represent our listeners, the  
534 consumers.  
535  
536 **Salvador Gaytan:** That is true. I'm just a lay person here. Okay, this is just an  
537 interesting...  
538  
539 **Dr. John Chao:** You're not just a lay person, you are the lay person.  
540  
541 **Salvador Gaytan:** The lay person, okay. This is just an interesting quirky fact. The  
542 most common time for a bank robbery is Friday, between 9 and 11  
543 a.m., the least likely time is Wednesday between 3 and 6 p.m.  
544 What do you make of that?  
545  
546 **Dr. John Chao:** Wednesday, I can understand, that's when the doctors go play golf,  
547 so there's no reason why the robbers who had worked so hard all  
548 their different days, wouldn't go out there and swing the golf club

549 and enjoy the scenery as all the doctors that they maybe just  
550 robbed.  
551  
552 **Salvador Gaytan:** A little round of golf on Wednesday?  
553  
554 **Dr. John Chao:** Wednesday afternoon, that's famous. Everybody knows that.  
555  
556 **Salvador Gaytan:** Yeah, that is true, that is true, now...  
557  
558 **Dr. John Chao:** Maybe now [xx] times anymore, but in the old days, doctors were  
559 not there on Wednesday afternoons.  
560  
561 **Salvador Gaytan:** That's true, now that's the least likely time. The most likely time  
562 for a bank robbery is 9 to 11 a.m. on a Friday.  
563  
564 **Dr. John Chao:** Well, that's when they want to get some funds to supply their  
565 needs doing the fun weekend.  
566  
567 **Salvador Gaytan:** For a hot date.  
568  
569 **Dr. John Chao:** For a hot date or whatever it is that they have planned. They're not  
570 going to work over the weekend probably.  
571  
572 **Salvador Gaytan:** I'm assuming they're males, but I think most bank robbers are  
573 males really, and so they're planning for their hot weekends.  
574  
575 **Dr. John Chao:** Hot weekends and drinking whatever -- whatever these bank  
576 robbers do, but do you know what is the favorite day for people to  
577 get sick?  
578  
579 **Salvador Gaytan:** Well, I'm going to say it's a Friday.  
580  
581 **Dr. John Chao:** Yeah, it's really a joke by now.  
582  
583 **Salvador Gaytan:** For a long weekend.  
584  
585 **Dr. John Chao:** Yes, any employer, they say, "Well, I think the most common day  
586 for people to get sick is Friday or Monday morning," or you know  
587 what the other day is? The day before a holiday.  
588  
589 **Salvador Gaytan:** The day before holiday.  
590  
591 **Dr. John Chao:** Or a day after a holiday, like Mondays after a holiday.  
592  
593 **Salvador Gaytan:** Dr. John, you don't have that, you don't have any of your  
594 employees doing that, do you?

595  
596 **Dr. John Chao:** I'll tell you a story. I put in, several years ago, six high power  
597 medical grade air filters. After I put it in, you know what? Flu,  
598 colds went down like you wouldn't believe. Patients would come  
599 into the office, let's say they have asthma or they have allergies,  
600 they would come to my office early just to sit there and they would  
601 feel better. You've been there.  
602  
603 **Salvador Gaytan:** Yes.  
604  
605 **Dr. John Chao:** The air is like mountain air.  
606  
607 **Salvador Gaytan:** Absolutely  
608  
609 **Dr. John Chao:** Is totally, totally fresh. So, everybody was healthier, but Friday  
610 afternoons, Monday mornings, people still get sick. No, I'm just  
611 kidding.  
612  
613 **Salvador Gaytan:** You had me going, you had me going.  
614  
615 **Dr. John Chao:** No, my staff is wonderful and dedicated and that has not happened.  
616  
617 **Salvador Gaytan:** You just put in the contracts, no sickness allowed on Fridays, you  
618 just build that in the contract, every employer.  
619  
620 **Dr. John Chao:** Well, we do have a policy. We never had to do much with it the  
621 last few years. Years ago, we put in a policy, "If you get sick, the  
622 day before or immediately after a holiday, then for whatever  
623 reason, you don't get paid for that paid holiday."  
624  
625 **Salvador Gaytan:** Yeah, incentive.  
626  
627 **Dr. John Chao:** That's fair to the other employees too, because they have to work  
628 hard if the employee for whatever reason, natural or unnatural,  
629 doesn't show up.  
630  
631 **Salvador Gaytan:** Your aunt, granny passes away or whatever the deal is.  
632  
633 **Dr. John Chao:** But we haven't had a problem with that for years and years and  
634 years, so that was way back when we started this policy. We didn't  
635 have to discuss it anymore.  
636  
637 **Salvador Gaytan:** Well, Dr. John we are coming to the last minute or so of our show,  
638 but we...  
639  
640 **Dr. John Chao:** I had one more thing, one more thing.

641  
642 *Salvador Gaytan:* Okay, go ahead.  
643  
644 *Dr. John Chao:* What kind of climate do you think the robbers would love to work  
645 in or robbers would not love to work in?  
646  
647 *Salvador Gaytan:* I think it would be a hot sunny day.  
648  
649 *Dr. John Chao:* That they don't want to work in?  
650  
651 *Salvador Gaytan:* Exactly.  
652  
653 *Dr. John Chao:* Well, my sources tell me, and this is from policemen that I know,  
654 that on a rainy day, there's less petty crime than there are on non  
655 rainy days.  
656  
657 *Salvador Gaytan:* Why is that?  
658  
659 *Dr. John Chao:* Robbers don't want to get wet.  
660  
661 *Salvador Gaytan:* They don't want to get wet. Don't they have raincoats?  
662  
663 *Dr. John Chao:* That's too much trouble. They want to play pool and watch TV  
664 when it's raining, who wants to work on a rainy day? If you want  
665 to work hard on a rainy, you wouldn't be a robber.  
666  
667 *Salvador Gaytan:* Lazy bums, undignified.  
668  
669 *Dr. John Chao:* So, that seemed to be the profile of the robbers, and they don't  
670 want to work on a rainy day, so you're safer with your car sitting  
671 on the street if it was a rainy day, don't worry about it.  
672  
673 *Salvador Gaytan:* Wow. I will remember that tidbit.  
674  
675 *Dr. John Chao:* Still, lock the car though. Don't take a chance on it.  
676  
677 *Salvador Gaytan:* Now, Dr. John, we're going to wrap this up, but we have coming  
678 up, we have a fascinating interview with the President of the  
679 American Dental Association next week, isn't that right?  
680  
681 *Dr. John Chao:* Dr. Ronald Tankersley.  
682  
683 *Salvador Gaytan:* Absolutely.  
684  
685 *Dr. John Chao:* He'll talk to us about very interesting subjects regarding dentistry.  
686

687 **Salvador Gaytan:** Fantastic. And you've been listening to SmileTalk with Dr. John  
688 Chao, spelled C-H-A-O. You can reach Dr. John at  
689 [AlhambraDental.com](http://AlhambraDental.com) or 626-308-9104 and he does handle very  
690 difficult cases, if you do have a difficult case, he has excellent  
691 solutions.  
692  
693 **Dr. John Chao:** Well, if you have difficult cases, it just makes it interesting for me  
694 and I would probably want your permission to be able to talk about  
695 it.  
696  
697 **Salvador Gaytan:** Absolutely, talk to you next week.  
698  
699 **Dr. John Chao:** Goodbye, everybody.  
700  
701 [END OF AUDIO]