

**Web site troubles?**

Learn the 10 rules to determine if your Web site is doing what it should.

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**ENDO TRIBUNE**

The World's Endodontic Newspaper · U.S. Edition

**Back to the egg**

Dr. Serota offers Part II of 'An evidence-based endodontic implant algorithm.'

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**HYGIENE TRIBUNE**

The World's Dental Hygiene Newspaper · U.S. Edition

**Sterilization as a 'romance'**

Sterilization is one of the most important safety measures a dental office undertakes.

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# Dentist offers advice on dental care for chemotherapy patients

Virtually everyone knows someone who has battled cancer, and the effects of chemotherapy and radiation on a patient's hair, eyebrows and digestive system are widely known among the general public. But what many people don't know about is the havoc that such treatment wreaks on teeth and gums.

Dr. Steven McConnell of Marin County, Calif., said he is seeing an increase in the number of patients seeking dental care after completing cancer treatment. He said he has found a few simple home-care

routines can help patients alleviate the dental side effects of cancer treatment.

"The primary goal of supportive care is to help stabilize the mouth by restoring moisture, minimizing anything that causes dryness, balancing the pH of the mouth and strengthening the tooth surface," McConnell said.

As soon as radiation or chemotherapy treatments start, oral health is immediately affected. The mouth becomes drier and gum recession and mouth sores start occurring. A common complaint

is difficulty eating, drinking and swallowing. Often patients must rely on IV nutrition, as eating and drinking is too painful. As the mouth becomes drier, the teeth also become weaker and more susceptible to decay.

This is a critical time to have regular hygiene visits to promote optimum oral health. However, McConnell said, most oncologists often discourage hygiene appointments. Frequently, the side effects of a dental cleaning can increase the bacteria levels in the bloodstream and risk the health of a



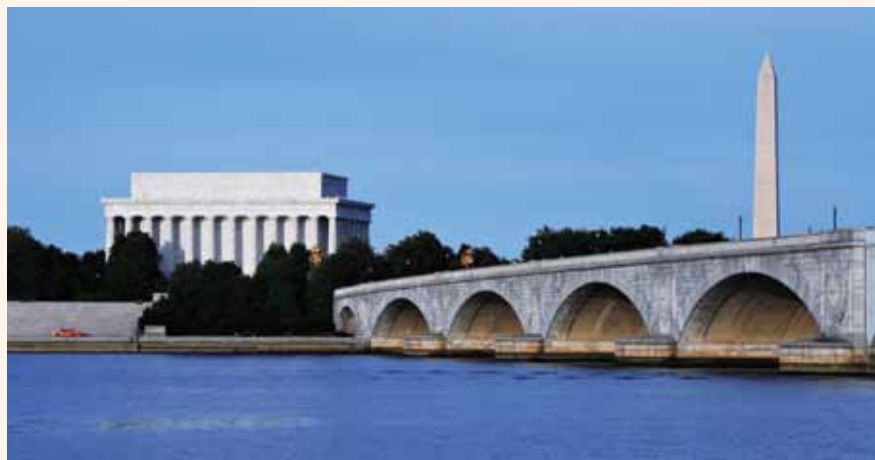
Dr. Steven McConnell

patient while her or she is in treatment.

During this time of treatment, supportive dental care is imperative to dental health. McConnell

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## Nation's Capital Dental Meeting



(Photo/ © Dreamstime.com)

The District of Columbia Dental Society will host its 78th annual Nation's Capital Dental Meeting April 8-10 at the Washington Convention Center.

→ See [pages 16A, 17A](#)

## ADA pilot program enters second year

The Community Dental Health Coordinator (CDHC) pilot program, funded by the American Dental Association (ADA), is entering its second year. The three-year program trains student classes of six each at its three U.S. program sites to become community health workers with a special focus on dental skills, and work in underserved communities, helping

residents improve their oral care.

A second group of students is now being welcomed into the program, while the initial student group moves on to six-month clinical internships, the second phase of their training.

In most cases, it is expected that CDHCs will return to work in their

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# Award to help dental students offer dental care to troops

The ADA Foundation awarded its 2009 Bud Tarrson Dental School Student Community Leadership Award to the University of Nevada at Las Vegas (UNLV) School of Dental Medicine in recognition of an oral health treatment program for National Guard troops.

The UNLV School of Dental Medicine will receive \$5,000 with the award to enhance student education and outreach to underserved populations.

"This selfless effort by these dental students exemplifies what the ADA Foundation and the Tarrson Access to Oral Health Care Award are all about," said Dr. Arthur A. Dugoni, president of the ADA Foundation.

"We are improving the lives and dental health of others by connecting people and investing in the human potential of so many individuals."

In 2008, UNLV dental students founded the Sergeant Clint Ferrin Memorial Clinic to help meet the oral health needs of National Guard troops deemed non-deployable because of dental problems.

Some of these troops cannot access dental care because they are not on active duty, making them ineligible for military benefits. The program has since expanded to include all local military veterans with limited access to dental care.

The first clinic, held in July 2008 at the UNLV School of Dental Medicine, treated 19 patients. Since then, there have been six additional clinics, with approximately 30 patients receiving free treatment at each session, including more

than 100 veterans. UNLV dental students, supervised by Nevada licensed dentists, provided treatment that included restorations, root canals, extractions, crowns and dentures.

The clinic honors the memory of a UNLV dental student's brother killed in action in 2004, while serving in Operation Iraqi Freedom.

Created in 2003 in memory of philanthropist Bud Tarrson, former CEO and owner of the John O. Butler Co., the Tarrson Award recognizes one exemplary volunteer community service project developed by dental students enrolled in a predoctoral dental education program.

A Chicago native, Tarrson was a director of the former ADA Health Foundation (now ADA Foundation) from 1994 to 1999.

Between 2004 and 2008, the Tarrson Award honored outstanding community service on the part of a practicing dentist or lay person. In 2009, the ADA Foundation rededicated the Tarrson Award program to highlight significant dental student outreach to vulnerable communities.

"The new approach to this annual award program supports the efforts and acknowledges the initiative and outreach of dental students across the country," said Linda Tarrson, who initiated the award in honor of her late husband.

"Selecting this year's recipient was difficult because there are so many outstanding student programs that are supporting the ideals of professional service and out-

reach to the community."

She added, "I'm extremely proud of the UNLV program and its students for their desire to go beyond what is expected and to be of service to those in the community who are truly in need of oral health care."

The ADA Foundation is a catalyst for uniting people and organizations to make a difference through better oral health. Since 1991, the ADA Foundation has disbursed nearly \$31 million to support such charitable activities.

In addition to funding grants for dental research, education, scholarships and access to care, the foundation supports charitable assistance programs, such as relief grants to dentists and their dependents who are unable to support themselves due to injury, a medical condition or advanced age; and grants and loans to those who are victims of disasters. **DT**

(Source: ADA Foundation)

## About the ADA Foundation

The ADA Foundation's primary goal is to connect people and organizations in order to effect a positive difference via improved oral health.

For more information about grants awards through the ADA foundation, please visit [www.adafoundation.org](http://www.adafoundation.org).

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home communities, eliminating the social and cultural barriers that otherwise could impede their effectiveness. The primary functions of the CDHCs are oral health education and disease prevention. CDHCs are trained to perform limited preventive procedures and to help patients needing dental care navigate the system, linking them with dentists to provide that care.

Participants at a kickoff event at Rio Salado College in Tempe, Ariz., held in late March, included six new students from each of the three pilot-program sites, and current students who are moving into the internship phase of their training, CDHC educators and ADA leaders.

Program pilot sites are Temple University in Philadelphia, which focuses on urban areas; the University of Oklahoma, where CDHCs will concentrate on remote rural communities; and the University of California at Los Angeles, in conjunction with Salish

→ Continued, 'ADA pilot ...'



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# Considering the anatomy of a professional-looking Web site

By Mary Kay Miller

Your Web site is where your business resides online and the hub of your Internet marketing campaign. It is the virtual representation of who you are and what you are all about. Always incorporate good design principles to ensure your Web site reaches out to the maximum number of new patients and engages as many people as possible.

When you are promoting your treatment and services online, people cannot see you physically like they would if they met you in your office. People do judge you by your cover. This is where a good Web site design comes in.

In any professional practice, dentists and doctors spend hundreds of thousands of dollars on office design, decorating, marketing materials and customer service. Convenient locations should be chosen and appropriate signs displayed so patients have little if any difficulty finding your office.

Your office should be clean and tidy and your staff members should emit a professional air with everyone dressed accordingly. The entire presentation is a marketing strategy to show patients you care about quality and are someone they can trust to provide expert treatment and care.

## First impressions matter

The same is true with your Web site. If your Web site is old and outdated and is difficult to navigate, looks as if you hired your next door neighbor to set it up or, worse yet, you don't have one at all, you are literally shouting to online visitors looking for you that you are not professional and you don't provide quality care.

If you have a professional-looking Web site layout, branded with your message, you are giving visitors a positive perception. They will see that you have paid meticulous attention to every detail of your business and you care about professionalism. They will also perceive that you are organized and focused on patients.

As you grow your practice in today's tech-savvy society, your Web site, along with your business cards, letterheads and promotional materials, become the face of your business. Every marketing tool, both online and offline, has its place and matters.

Attention should be paid to every aspect of your Web site. Make sure it performs optimally to serve its purpose by attracting and engaging patients to contact your office for a new patient exam.

In today's ADHD society, do not give visitors a reason to click on the "back" button. Time is precious to visitors, so get to the point quickly and without fluff. Statistics show:

- You have less than 8 seconds to engage a visitor once he or she clicks on your site.
- On average, a visitor reads only 2.5 pages on your site.
- If a page has more than 500 words and is not neatly organized, most of the content will go unread.
- If your site is difficult to navigate, visitors will click away from it immediately.

Here are ten important rules of thumb to make sure your Web site performs well.

## No. 1: Do not use 'splash' or 'flash only' intro pages

Splash pages are the first pages you see when you arrive at a Web site.

They normally have beautiful imagery with words like "Welcome!" or "Click here to enter." They are pictures with no real purpose other than to entertain. Visitors are not on your site to be entertained; they are there for content rich information. If they want entertainment, they will go to YouTube.

## No. 2: Have simple and clear navigation

Provide a simple and straightforward navigational menu that even a young child will know how to use. Stay away from complicated flash-based menus or multi-tiered dropdown menus.

If your visitors cannot figure out how to navigate your site, they will leave it. Design your site for an Internet-challenged newbie. Keep it easy and simple.

## No. 3: Allow users to always know where they are on your site

When visitors are deeply engrossed in browsing your site, make sure they know which part of the site they are in at that moment.

This way, they will be able to browse relevant information or navigate to any section of the site easily. Don't confuse your visitors because confusion means "abandon ship!"

## No. 4: Write the content on a fifth grade reading level

Make the content easy to read for all ages and educational levels. If visitors don't understand what is being said, they will click away. A Web site is provided to inform and impress visitors on a basic level. It's all about them, not you. Don't speak to them on your level; speak to them on their level.

## No. 5: Avoid using music on your site

If visitors are going to stay a long time on your site reading content, make sure they're not annoyed by music looping on and on. If you insist on adding audio, make sure visitors have some control over it; volume or muting controls work fine.

Music also slows the page loading. If your pages load slowly, users will leave. The No. 1 page people leave is the home page. The No. 1 reason why is loading time.

Remember, in the mind of those looking at your site: visiting your competition's Web site is only one click away. However, if they do, this could cost you thousands of dollars.

## No. 6: Reduce the number of images on your Web site

Images make your site load slowly and, in many cases, a profusion of

images is unnecessary. If you think every image is essential on your site, make sure each one is optimized correctly for quick loading.

## No. 7: Keep your text paragraphs at a reasonable length

Online reading of text is different than reading the printed word. The brain processes the information differently when read off a computer. If a paragraph is too long, split it into smaller separate paragraphs or bullet point the content for easy reading.

A block of text that is too large will deter visitors from reading your content. They will either move on or click away.

## No. 8: Make sure your Web site complies with Web standards

Go to [www.w3.org](http://www.w3.org) and make sure your Web site is cross-browser compatible. If your Web site looks great in Internet Explorer but doesn't work properly in Firefox and Opera, you will lose prospective new patients. With all the problems with Microsoft, Firefox and Opera browsers are becoming more popular every day.

## No. 9: Extra large/small text size

There is more to Web design than graphics. User accessibility and comfort is a big part of it also. Design the text to be legible and correctly sized. This enables your visitors to read it without straining their eyes.

No matter how good the content of your Web site or your sales copy is, if it's difficult to read, you won't be receiving new patient calls. A size 11 or 12 font in Arial, Verdana or Trebuchet MS works best.

## No. 10: Text and background page color

On a computer, some colors are more difficult to read than others. Studies report black text on a white background is the easiest to read.

White text on a black background, although it looks nice, causes eye-strain and is difficult to read. A light background with dark colored text is always your best option.

As a business owner, it is your job to make sure your Web site does what it's meant to do effectively.

Even though you are not a Web designer, it is your marketing responsibility to ensure your Web site does what it is supposed to: engage and direct new patients to contact your office for a new patient exam. Don't let minor mistakes in design stop your site from perform-

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# One or two employees don't make a 'team'

*If you are losing good employees on a regular basis, do you know why?*

By Sally McKenzie, CEO

I recently had a conversation with a dentist on that ever-popular topic: employees.

This clinician went on and on about how fortunate he was to have had the "best" office manager any practice could hope for, but now he was frantically looking for someone to replace her because she'd turned in her two-week notice. He was crushed.

I asked him what set this person apart from the others.

"She just takes care of everything," he told me.

I was intrigued. "Everything?" I asked.

The dentist went on to explain that he could delegate virtually anything to this person and it would be done.

She could take care of insurance, collections, billing, payroll, recall, staff communications, case presentation, treatment planning. Why, she even oversaw the office parties. If it was someone's birthday, she baked the cake. What a woman!

In fact, he was about to start a practice newsletter and this employee was going to be responsible for writing, designing and distributing it. This "super manager" might as well have leapt tall buildings and worn a cape. Yet, I was seeing red flags.

"Are all of those duties in her job description?" I asked.

"Oh no," he puffed. "I don't like job descriptions; they just limit everyone's responsibilities."

Now the alarm bells in my head were blaring loud and clear.

"You mentioned 'staff communication,' what does that involve?"

I asked.

"I have problems with my other staff. My assistants don't do things the way I want. The hygienist is too chatty. You know, the usual stuff. I just tell the office manager to handle it and she does."

This was, indeed, a full-scale alert: no job descriptions, no accountability, no leadership. Clearly, there are significant problems at this practice.

The dentist had used the office manager as a gatekeeper to insulate himself from the other employees and from serious matters that required his direction and involvement.

Whatever issue he didn't want to deal with, he just handed off to her, from clinical particulars to patient relations to business operations.

Not only was she the office manager, she was she was the de facto leader, responsible for virtually every major system in the practice except the actual dentistry.

## Good employees: hard to find and harder to keep

Dentists are often baffled when team members quit. They feel they have been blindsided.

They are left wondering what exactly drives the quality staff to go. In actuality, there are a number of reasons why staff members leave, even during challenging economic times.

Is it the money? Not as often as you might think, although employees will use this as grounds to make their exit because they don't want to tell you or they are afraid to tell you the real reason.

Certainly, the members of your team want and appreciate salary

increases, but money is definitely not the only motivator and it's clearly not the best motivator to keep good employees.

As long as the staff are paid competitively there is far more to keeping your team intact than tossing a few more bucks their way.

Some leave because of how they perceive they are treated in the workplace. Human resources surveys routinely show that more than 40 percent of employees quit because they don't feel appreciated by their boss.

Why is that important? Because 50 percent of job satisfaction is determined by the quality of the relationship that staff have with you — the dentist — their boss.

In some cases, the dentist treats the employees disrespectfully. He/she is a screamer, a micromanager or just mean and nasty. These practices churn through good employees at a record pace.

The only ones who stay are the mediocre performers. They stick it out with a bad boss because they don't have the confidence that they can find another job.

Certainly, many dentists are very nice people. They are not screamers or mean and nasty, but their idea of managing people is to tell them what they are doing wrong, what they should be doing better, where they are falling short and so on.

Alternatively, they say nothing, which is just as bad if not worse. Can you think of specific instances in the past few weeks in which you have clearly and directly told the top performers on your team that you appreciate their work and their contributions?

If not, I can virtually guarantee that they think you neither recognize nor appreciate what they are doing for you and your practice.

## Silent soldiers

Oftentimes, when good employees leave, dentists claim they had no idea the employee wasn't happy. Consider the "super manager" in the example above.

Why didn't she speak up? It's not uncommon for the good employees to remain silent. They don't want to bother the dentist.

They just keep taking the pressure, being the good stewards that they are until they crack. In reality, there is probably little the "super manager" could have done to change her situation.

In situations such as this, the dentist simply will not or cannot see where he/she is wrong. This particular dentist believes that his office manager is responsible for "managing" every aspect of the office as the dentist sees it.

In addition, as far as the dentist was concerned: it worked, so why change it? For the employee, she saw only one way to remedy the situation: quit.

The fact is that it is easy to ignore the good employees. After all, they don't have to be coddled. They can be counted on to get the job done, and they are low- or even no-maintenance.

The dentist tells him/herself that these employees know what they are doing.

They are good. They are independent. They can handle the additional responsibility. They don't need or want feedback or coaching.

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ing at its highest level.

On the other hand, I also suggest you listen to the recommendations of your Web designer. I often find many Web site designs are not user friendly because business owners want it to look good and insist upon their own specific design ideas.

Web designers are in business just like you are, so this can sometimes mean they have to sacrifice the effectiveness of the site due to demands from their clients. Their customers are always right, even if they don't know what they are doing.

Consider these recommendations

and evaluate your Web site from a visitor's point of view. If your Web

site needs updating or changes, contact your Webmaster and talk it

over. Your practice growth depends on it. DT

## About the author



Mary Kay Miller is founder and CEO of Orthopreneur™ Marketing Solutions. After 30-plus years as a business and marketing coordinator for professional practices, Mary Kay has narrowed her marketing expertise to Internet Web 2.0 marketing, SEO (search engine optimization) and the creation of marketing systems to save teams valuable time and effort.

Her book, "Marketing Your Practice Through Different Eyes," was released in May 2008 and is a free 100-page eBook available on her Web site [www.orthopreneur.com](http://www.orthopreneur.com). It is the first multi-media eBook of its kind in dentistry and the first book ever written on marketing for both dentists and team members. It enables dentists and staff members to understand and experience for themselves how the Internet and Web 2.0 marketing engages and grabs the attention of today's consumer.

(Upper Left Photo on Front Page/ © Saniphot, Dreamstime.com)



**As Vince Lombardi once said,  
‘There is nothing more unequal than  
the equal treatment of unequals.’**

However, thinking this is a big mistake.

Your top performers resent that they show up on time (or early), work hard every day, consistently meet or exceed their performance goals, and you say virtually nothing. But you’re going “gaga” over the totally unreliable assistant’s ability to actually take an X-ray that you can read!

Which leads me to another key reason why good employees are hard to keep: You refuse to deal with the problem performers.

There are few things more demoralizing to top-flight staff than a boss who looks the other way when others on the team consistently disregard office policies, bring poor attitudes to work, generate conflict, make excuse after excuse for why they were late, why they were sick, why they simply cannot get their jobs done.

Believe me, your silent soldiers know exactly who’s doing just enough to get by. Yet, they get the same pay raises, same vacation time and the same perks as top performers.

Understandably, capable staff will only tolerate this for so long. As Vince Lombardi once said, “There is nothing more unequal than the equal treatment of unequals.”

Ultimately, the good employees arrive at the conclusion that the dentist is either a coward or simply prefers the poor performers, so they choose to leave and go to a

practice where their contributions are appreciated and the culture encourages excellence rather than discourages excellence.

**Wake-up call**  
It usually takes a seriously troubling event — such as a major financial shortfall, the departure of a critical employee, etc. — for the clinician to wake up to the fact there might be a problem.

From there it takes an outsider, such as a practice management consultant, to sit down with the

dentist and discuss his/her frustrations, why he/she cannot trust other staff members, determine where the system shortfalls are occurring, assess training weaknesses and get to the bottom of why the dentist cannot, or will not, lead his/her team.

The case of the super manager above is particularly unfortunate because clearly the dentist had a very dedicated and highly competent employee, which is common. Practices will have one or two rock-solid staff and a host of mediocre chair warmers.

Instead of creating systems of accountability, instituting training programs, developing job descriptions, etc., clinicians will simply pile the critical duties on those that they know they can count on. Ulti-

mately, everyone loses.

The good employees eventually break or burn out. The weak employees are never given the opportunity to grow and flourish.

Moreover, the dentist is losing a fortune because, whether he/she acknowledges it or not, things are falling through the cracks simply because there are not enough capable hands on deck to ensure they don’t.

If you’re losing good employees, don’t just sit back, shake your head and tell yourself “good help is hard to keep.” Find out what is driving the exodus and seek outside assistance if necessary.

Once you get to the root of the problem, I guarantee you’ll see the improvement in your bottom line. **DT**

AD

#### About the author



Sally McKenzie is CEO of McKenzie Management, which provides success-proven management solutions to dental practitioners nationwide. She is also editor of The Dentist’s Network Newsletter at [www.thedentistsnetwork.net](http://www.thedentistsnetwork.net); the e-Management Newsletter from [www.mckenziemgmt.com](http://www.mckenziemgmt.com); and The New Dentist™ magazine, [www.thenewdentist.net](http://www.thenewdentist.net). She can be reached at (877) 777-6151 or [sallymck@mckenziemgmt.com](mailto:sallymck@mckenziemgmt.com).

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# Receivables at risk

*Does your practice extend open credits to your patients?*

By Keith D. Drayer

Does your practice extend open credits to your patients? This is an important question as veteran dental practice owners know that their practice’s fiscal health, profitability and success require balancing a prudent patient financing policy.

Balance allows the flexibility to accommodate your patients, and it needs to be firm enough to avoid cash flow/collection problems that may have material consequences for both the clinicians and staff. Even a temporary cash flow problem is stressful for a practice owner, creating the potential for uncertainty in making the payroll.

What is a dental practice’s uncollectible percentage? While this number will vary substantially (due to many factors ranging from service mix, use of practice management software, aggressive or lax payment policy compliance), when averaged, it shows the nationwide number of approximately 2.5 percent. Many practice owners think they can live with 2.5 percent. However, further inspection reveals a more in-depth appreciation of collection effectiveness on a practice.

Let’s suppose a practice grosses \$1 million annually. If the practice has bad debt or “uncollectible receivables” of \$25,000, that is 2.5 percent, then that write-off number would be correct (See Table 1).

Accounts receivable trends for any business, from a FORTUNE 500® company to a dental practice, are almost identical. Receivables are like gravity. You can’t resist gravity and you can’t resist receivables’ falling value over time. Table 2 shows the effects of time on receivables. Each \$1 of accounts receivable at 90 days is statistically only worth \$0.72.

Thus, the case can be made for dental practices to devote more focus to their “payment is due upon service” policy so the practice is not acting as a bank to patients. Offering patients (monthly, more affordable) financing options makes optimal treatment acceptance more

Practice Annual Revenue	\$1,000,000	Practice Annual Revenue	\$1,000,000
Eligible Receivables	\$850,000	Less: Cash Payments*	\$150,000
Bad Debt	\$25,000	Eligible Receivables	\$850,000
Bad Debt as a % of Eligible Receivables	2.5%	Bad Debt	\$25,000
		Bad Debt as a % of Eligible Receivables	2.5%
		(* Cash = Cash + Checks)	

Practice Annual Revenue	\$1,000,000	Practice Annual Revenue	\$1,000,000
Less: Cash Payments	\$150,000	Less: Cash Payments	\$150,000
Less: Credit Cards	\$250,000	Less: Credit Cards	\$250,000
Eligible Receivables	\$600,000	Less: Insurance	\$400,000
Bad Debt	\$25,000	Eligible Receivables	\$200,000
Bad Debt as a % of Eligible Receivables	4.2%	Bad Debt	\$25,000
		Bad Debt as a % of Eligible Receivables	12.5%

Table 1

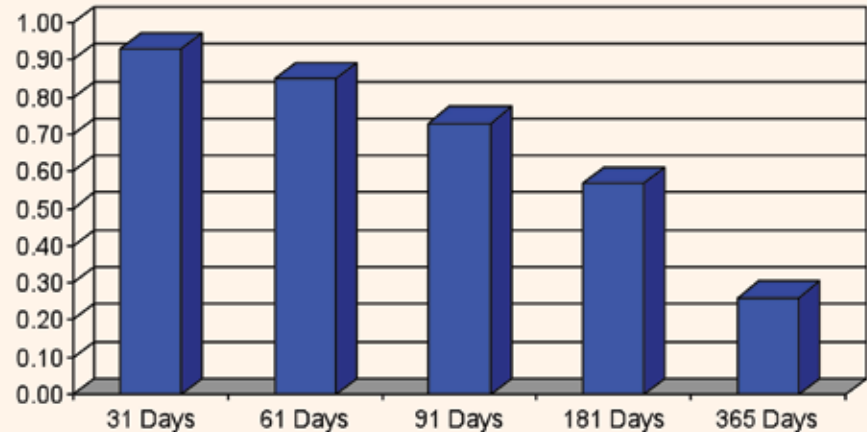


Table 2: Value of aged accounts receivable  
\$1 is worth the following amounts over time

likely, as well as removes a practice that offers selective financing from appearing as credit officers and lenders to patients.

Today, a good patient financing plan will accept from 50 to 60 percent of the patients who apply. There are patient financing companies that indicate an approval rate of 90 percent based on the total patient base being considered. That

may be a misleading number as not every patient wants to be approved. Your patient-financing candidates can automatically be any who might remark:

- “I forgot my checkbook.”
- “Just bill me.”
- “I can pay you \$100 a month until we’re done.”
- “I want to have the treatment, but can’t afford it now.”
- “Let me know the balance after the insurance pay-in.”

It is prudent to offer patient financing when you examine what consumers are advised to pay on a graded scale. Data reveals the recommended consumer order of payments is as follows:

1) *Child support.* By law, credit bureaus must report any information received about overdue child support, as long as it’s verified by the proper agency and is not more than seven years old. Consumers are told this should be the No. 1 payment priority. Penalties, considered quite serious, include garnished wages,

liens on property and a suspended driver’s license. Dentists should be aware that finance companies might consider an open child support lien on a credit bureau report as very negative.

2) *Mortgage.* After more than 90 days, late mortgage payments can end up on a credit record. Mortgages also tend to have hefty late payment fees, and if a mortgage holder misses two or more, a lender may start foreclosure proceedings.

3) *Car loans.* Repossession laws vary — in some states repossession happens after only one missed payment. Mass transit isn’t applicable everywhere and the risk of not having a vehicle probably impedes a person’s ability to work.

4) *Taxes.* The Internal Revenue Service (IRS) is tough when taxpayers don’t pay on time. Penalties accrue with time and the clock keeps going from the time of the infraction.

5) *Bank credit cards.* Credit cards are important. Paying them on time is more important than ever as late payments give all credit card issuers the right to reprice a cardholder because of economic risk status. Recent legislation was passed about sudden rate increases from credit card companies, though the effective date isn’t until later this year.

6) *Department store cards.* Many will negotiate and/or accept lower payments for various periods of time.

7) *Utilities (electric, gas, water).* Utility companies may work out payment schedules for consumers (though security deposits for future services will be a factor). Nationwide, rules vary as regional regulators have rules protecting homeowners from losing vital services

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