

STUDENT LOAN MANAGEMENT

continued from page 6

the most financial sense to consolidate now when those student loan rates are the lowest they've been in history.

- **Consolidation won't harm your credit rating.** By lowering your payments, consolidation reduces the chances you'll run into problems making payments on time. And, when you consolidate, your original loans are actually paid off and a single new loan is created. Paying off the prior loans creates a positive credit file history of "loans paid in full." All in all, consolidation is looked upon as a responsible financial tool for managing student loan repayment.
- **Not all loans are eligible for consolidation.** Only federal education loans can be consolidated, meaning any private education loans, mortgage loans, or other types of loans will have to stay separate.
- **Consolidation isn't just for recent graduates.** Anyone with more than \$15,000 in eligible education loans outstanding should consider consolidation — including doctors in practice for years and parents who took out PLUS Loans to finance a student's education.
- **Consolidation is free.** There are no application charges, and no credit

checks or cosigners are necessary. Consolidation is available regardless of a borrower's income or assets.

All doctors of chiropractic facing high education loan repayments and want to learn more about consolidating their loans or to be guided through the application process may call the AMS Professions Group at **(800) 891-4819**, Monday-Friday from 8:00 am to 10:00 pm and Saturdays from 8:30 am to 5:30 pm (Eastern Standard Time).

*Repayment calculations are estimates based on 4.06% (Stafford) interest rate and maximum interest rate reductions.

*Actual interest rates and monthly payments may vary.

Academic Management Services (AMS) headquartered in Swansea, Massachusetts, is one of the largest providers of integrated payment solutions for higher education and private school tuition in the United States. Since 1970, AMS has helped more than 5 million families pay for education. AMS offers the chiropractic profession the services of an outstanding team of skilled advisors and counselors who are always available via the phone or the internet and always on top of the best ways and means by which chiropractic borrowers can address their debt management needs. Besides the numbers given above you can also access information about AMS at www.amsloans.tuitionpay.com.



In closing this issue of *THE CHOICE* let me thank you from the entire staff of the ICA for your overwhelming acceptance of this paper.

Any writer knows that the greatest compliment given to his/her work is readership. By the response of our readers we gain confidence that we are on the right track providing the profession with intrepid comments on issues that beleaguer the profession. Please continue to let us know what you like and don't like about *CHOICE*. We solicit your comments and your support. We also invite you to join us in the professional society called ICA, an organization not only concerned for the chiropractor and his/her practice but concerned about chiropractic and its future.

We hold chiropractic as a singular health care profession, separate from medicine in philosophy, purpose, and methodology. Today there are those who would usurp that which we have BUT they would only use our methodology therapeutically. They do not have our healthcare philosophy. D.D. Palmer knew that manipulation had been used for centuries as it still is today. BUT — not our singular specific spinal adjustment and the philosophy that supports its intent and need! The adjustment is ours and ours alone by prior rights. As D.D. said:

"The basic principle, and the principles of Chiropractic which have been developed from it, are not new. They are as old as the vertebrata. I have, both in print and by word of mouth repeatedly stated, and now most emphatically repeat the statement, that I am not the first person to replace subluxated vertebrae, for this art has been practiced for thousands of years. I do claim, however, to be the first to replace displaced vertebrae by using the spinous and transverse processes as levers wherewith to rack subluxated vertebrae into normal position, and from this basic fact, to create a science which is destined to revolutionize the theory and practice of the healing art."

Let us continue to "revolutionize the theory and practice of the healing art." Today the buzz words are holism, vitalism and wellness. For the health profile now sought by the public medicine has little to offer in these areas — not so chiropractic.

"Enuf" said.

Paul H. Bowers, D.D., D.C.
Chair, Editorial Committee

Use the Power of Your Mind!



Combining the talents of a Chiropractor and a Hypnotherapist these CDs...

"Incorporate the best of modern technology & synchronistic brain research... they are clearly superior to other programs."

Dr. Brian Miller, Director SWIHA

What people are saying about the 2 Imagine CDs...

"The perfect way to condition your mind."

Bob Hoffman, DC, ICA Past President

"Very impressive work."

Dennis Perlman, DC
Co-Founder, Master's Circle

"Wonderful tool for relaxation, healing and self-actualization."

Marty Bowers, RN, NCTMB

"Patients love it. They come in more relaxed, adjust easier and are more committed to their health care program."

Walter Sanchez, DC

Other titles available:

- Messages for the Chiropractor
- Chiropractor's Affirmations
- Messages for the Patient
- Messages for the Staff
- Chiropractic HomeCare
- Healthy Weight Loss
- Affirmation of Weight Loss
- I am a Non-Smoker
- Affirmations for Non-Smoking

GREAT HOLIDAY GIFTS
866-2-IMAGINE

(866-246-2446)

www.2imaginethis.com

Give to patients, staff, friends and colleagues. Or order for resale. Easy to add your business info to the CDs offering you added visibility.