



Budincich Chiropractic Clinic, Inc

Spine-A-Line

Fall 2007 • For patients and friends of Budincich Chiropractic Clinic

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SPECIAL HOLIDAY OFFICE HOURS

Our offices will be closed on Nov. 22, 23 & 24 Dec. 25 Jan. 1

On Dec. 24 and 31, we will be open from 8:30 a.m. to 2:30 p.m.

In Case of an Auto Crash

By Michael N. Budincich, D.C.

Over the past 27 years I have had the opportunity to examine and treat thousands of auto crash victims. Most of those victims at the time of the injury were relatively unprepared for the aftermath of the pain, life disruption, time without a car, and medico-legal confusion. This article will serve to help our readers and patients prepare better for these unforeseen injuries, and bring up questions and problems that arise afterwards.



Statistically, every U.S. resident

will be involved in an auto crash at least once every 10 years. That is a staggering statistic. Just last month, an inattentive driver suddenly opened the driver's side door of her illegally parked car into my approaching Escalade. The impact took her door off the hinges and damaged my right front quarter panel. Luckily, there weren't any injuries in either vehicle. My 15-year-old daughter, with a fresh DMV driver's learner's permit,

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BCC Announces Annual 'Operation Santa' Toy Drive as Part of Patient Appreciation Week

Our clinic will again be sponsoring a toy drive for Pasadena's most famous Jaycee service event, "**Operation Santa Claus,**" which dispatches dozens of Santas on Christmas eve to spread cheer and gifts to the Pasadena suburbs.

Our current patients can bring in an unwrapped toy (of \$20–25 in value) during the week of Dec. 3–8, and we will give you a complimentary adjustment, or a certificate for a (potential patient) friend to redeem

for a complimentary exam and needed X-rays, along with a comprehensive oral report and treatment plan, if needed. If you send in a friend, coworker, or loved one into our office that week with a nice toy, they will be examined thoroughly the same day as "thank you" for the gift to Operation Santa's toy bag.

Thank you for supporting this important event in Pasadena, which brings so much joy to so many children. ■

In Case of an Auto Crash *continued from front page*

witnessed her first auto crash as an qualified driver. Much discussion ensued later.

Can we avoid all auto crashes? Certainly not! We can, however, be better prepared for them, and minimize damage to our bodies, our finances, and our future lives. My staff and family will tell you that my favorite idiom is: "Success is when preparation meets opportunity." Preparation of your affairs before an auto crash can certainly minimize the long-term fallout of pain and frustration. But where do we start the preparation?

Liability Insurance is Key

First, you must be adequately insured. Liability insurance should cover not only the people and properties you might hit, as well as yourself, those in your car, property inside the car, and the car itself. The proper amount of insurance to buy and the nuances of the policy may be one headache-saving factor for which you can get relief, even before I give you your first chiropractic adjustment after the collision. Most people think they automatically have appropriate "full coverage" when they buy a policy, but this is not necessarily true. Full coverage for a jobless college freshman with a 1990 Honda will be different than full coverage for a neurosurgeon with a new BMW.

The law in California only requires that you carry liability insurance and property damage coverage for those you may injure – other than yourself or other than

your own personal car. I saw two offices in Pasadena this week alone advertising car insurance for as low as \$19.00/month. I would be petrified to drive a car with that policy sight unseen, just based on its low price alone.

California Law requires all motor vehicle owners to have insurance which provides Bodily Injury Coverage and Property Damage Coverage. In the State of California the required minimum coverage for bodily injury is \$15,000 per person injured in any one accident and \$30,000 for all persons injured



in any one accident. The required **minimum** coverage for property damage is \$5,000 for injury to or the destruction of property of others in any one accident. (*California Insurance Code §11580.1b*)

Optional insurance may include: Medical Payments as Part of Your Auto Insurance Policy

This coverage ("Med-Pay" for short) is provided by your auto insurance company and is separate from any type of private health insurance (HMO, etc.) you might have. Most people tend to purchase \$2,000 or \$5,000, per person, as part of their auto policy, although some carry as much as \$10,000 or even

\$25,000. The amount purchased is what is available for payment of medical bills resulting from an automobile collision. It costs about \$150 per year for \$5,000 of this type of coverage.

Following are some important things to be aware of regarding the benefits of this type of coverage. (This is meant as only a brief summary, and we would strongly suggest that you seek specific legal advice on any particular situation you might encounter):

- 1) The Med-Pay on your policy is available even if you were at fault in the accident;
- 2) While many private health insurance companies (HMOs, etc.) will not cover chiropractic, acupuncture, therapeutic massage, and other care, Med-Pay usually will do so;
- 3) Med-Pay on your policy not only covers YOU, but also covers passengers in your car at the time of an accident. The coverage applies to injuries "arising out of use of a motor vehicle" and this may also include an injury sustained while removing cargo from the vehicle owned by the insured person, or injuring a knee while applying the brakes forcefully.
- 4) Remember, this is coverage on YOUR policy; if another driver causes an accident, and that driver had Med-Pay, that person's Med-Pay policy will not cover payment of your medical bills (although the liability portion of their policy may do so);
- 5) **IMPORTANT!! NOT ALL "MED-PAY" POLICIES ARE THE SAME:** Some policies will require you to reimburse

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In Case of an Auto Crash *continued from page 2*

(pay back) any money the insurance company pays from your Med-Pay coverage if you receive a financial settlement from another party responsible for the accident. This is often referred to as "Reimbursable Med-Pay." Other insurance companies offer Med-Pay policies that only cover medical bills once you prove to them that your private health insurance (HMO, etc.) will not cover the expense, or has covered all that is allowed by its contract with you. These are often called "Excess Med-Pay Policies." Insurance companies sometimes package Med-Pay coverage in other ways to, in effect, "dilute their losses." **If you purchase Med-Pay, make sure that you are buying "NON-REIMBURSABLE AND NON-EXCESS MED-PAY" based on the above definitions.** You can simply ask your insurance agent for it in those terms to confirm what you are being sold. Please note also that insurance companies sometimes change the nature of your Med-Pay coverage without it always being very clear that they are doing so, even though they send you a notice. It is wise to confirm that you have the coverage you think you have – each time your policy is renewed. Do not make assumptions: your future health could depend on good coverage limits of this type of Med-Pay.

- 6) Med-Pay typically covers medical expenses that are "reasonable and necessary." We suggest that you consult a personal injury attorney in case of a specific accident involving significantly painful injuries for proper handling of this and other aspects of your

claim. Simple, non-complicated, fast-healing injuries may not require legal representation.



Uninsured and Underinsured Motorist Benefits:

Uninsured Motorist Coverage. (UMC) If the policy holder makes this choice, the actual coverage purchased must be at least the amount of the required Bodily Injury Coverage. If the policy holder purchases more than the required amount of Bodily Injury Coverage, Underinsured Motorist Coverage may then be purchased in a lesser amount. The State of California does not require insurance companies to provide Uninsured Motorist Coverage in any amount greater than \$30,000 per personal injury in any one accident, and \$60,000 for all persons involved in any one accident. Our office highly recommends carrying the maximum you can afford in Uninsured Motorist Coverage of \$100,000 or more, and even an "umbrella policy" that may be \$1 million or more in protection. This is because the chance of getting hit by an uninsured driver in certain areas of Los Angeles County is greater than 25%. If you are a highly-paid professional, your losses

from not working could be staggering, so it pays to be well-insured in this area if you can afford it.

These types of additional coverage protect you against a negligent driver who illegally does not have liability insurance coverage, or has minimum coverage that is inadequate to fully

compensate you for your injuries. If you are involved in an auto crash with an uninsured but negligent individual, you would make a claim under your own uninsured motorist coverage. Your own insurance carrier would then have to pay any medical bills, or for any wage losses or other judgments which may be rendered, up to the limits of the policy which you purchased.

Underinsured Motorist Benefits

If the person who caused the accident has liability insurance, but the policy limit of his or her liability insurance is less than the uninsured motorist coverage of your policy, you can make an additional claim under your own policy for what is called Underinsured Motorist Benefits, in the event that your damages exceed the limits of the other party's liability coverage. A complicated body of case law has evolved dealing with this type of benefit, and the experience of an attorney familiar with these issues is important in order to obtain the maximum amount of recovery for you.

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Collision Coverage:

Collision coverage is a type of voluntary coverage you can purchase which provides for the repair or replacement of your own vehicle after an accident, regardless of whether or not you are at fault. This is different than property liability insurance coverage discussed above. An innocent victim of an accident may present a claim for the property damage under his or her own collision coverage or under the negligent defendant's property damage liability insurance coverage. Your own collision coverage normally includes a deductible, whereas property damage liability insurance coverage does not. In an automobile accident case, after a claim has been paid under collision coverage, the insurance carrier who paid the claim may proceed against the property damage liability insurance carrier for the negligent driver to recover the amount paid out. This process is called subrogation, and does not affect your recovery. Make sure you recover your deductible if you had your own insurance company "front" the repair costs in a crash that was not your fault.

At the Scene of the Accident – and Afterwards

Always get a police report from officers at the scene of the crash and immediately report to the officers any pains or injuries. Many times, this is the difference between winning or losing a case. Police only are REQUIRED to do a written report if someone is injured, so even if you have just slight pain at the scene DEMAND they do a report on the spot. Call the police to the scene by dialing 911 if you are injured. Slight to moderate pain usually turns into moderate to severe

pain within hours or a day or two, in our observation. If you are injured but not bleeding, that still does not rule out serious soft tissue and internal injuries. Ask for paramedic transfer to a hospital if injuries prevent you from driving, make you short of breath, or lightheaded. You could have rib fractures or even a concussion.

See your doctor or chiropractic or family physician as soon as possible after an auto crash. Never wait longer than 24-48 hours to seek medical attention after an auto crash. We can assess your injuries better and stop the progression of pain before it gets too severe in many cases. If you wait too long to go to a doctor, then the injuries will "look less serious" to the insurance company for the faulty party, even though they may be serious and painful. Many injury cases have been lost by innocent injured victims because they did not seek medical attention immediately after an injury. Never take the attitude "maybe my pain will go away." Always get yourself and all your passengers checked thoroughly after being the victim of an auto crash. New symptoms have been seen to appear for up to two weeks after an injury crash, but most symptoms usually appear within two to three days.

PREPARING FOR AN INJURY CRASH

Prepare each of your vehicles with the following items:

1. **a disposable camera with a flash** in the glove box (for photos of accident scene, injury sites, skid marks, damaged area of all vehicles);
2. **a small tablet and pens or pencils** for copying down facts, (drawing a intersection diagram

and how the cars impacted, names and addresses of witnesses, officers names, initial symptoms of all your car's occupants, insurance company proof cards, and driver's license information of all other drivers);

3. **a small first aid kit** (with bandages, iodine, alcohol, elastic ACE bandages to stop bleeding, and scissors for cutting away clothing from wounds);
4. **Emergency phone numbers** or business cards for your doctors, family, police, insurance agent, and parents of any minors in the vehicle not your own;
5. **a check list of "TO DO" items** after a crash;
6. **a photocopy of your driver's license** (in case for some reason your license is not on your person, to avoid arrest or towing of your vehicle);
7. **a copy of your proof of insurance;**
8. **a durable flashlight** (preferably one that you "shake" to power and not needing batteries that may die with time).

DO NOT talk on a cell phone when driving, unless using a hands-free device or Bluetooth. Many crashes are attributable each year to this cause and thousands have lost their lives. Keep your tires well inflated, and replace when tread is less than 1/8 inch thick. Be careful on the first day of a rain, and allow plenty of time to stop with slow, even braking in wet weather. Clean your windshield, rear and side windows if they are dirty or have water condensation from the morning fog. Keep an old towel in the trunk to wipe off dirt and moisture. Carry jumper cables and a good spare tire for safety and to help another stranded driver.

Chiropractic Cuts Blood Pressure

• Study Finds Special 'Atlas Adjustment' Lowers Blood Pressure

Adapted from an article in WebMD Medical News

A special chiropractic adjustment can significantly lower high blood pressure, a placebo-controlled study suggests. "This procedure has the effect of not one, but two blood-pressure medications given in combination," says study leader George Bakris, MD, director of the University of Chicago hypertension center.

The Role of the Atlas Vertebra

The procedure is an adjustment of the C-1 vertebra, the doughnut-like bone at the very top of the spine. It's called the Atlas vertebra because it holds up the head, just as the titan Atlas holds up the world in Greek mythology.

Marshall Dickholtz Sr., DC, of the Chiropractic Health Center, in Chicago, is the 84-year-old chiropractor who performed all the procedures in the study. He calls the Atlas vertebra "the fuse box to the body."

"At the base of the brain are two centers that control all the muscles of the body. If you pinch the base of the brain – if the Atlas gets locked in a position as little as a half a millimeter out of line – it doesn't cause any pain but it upsets these centers," said Dickholtz.

Significant Study Results

Eight weeks after undergoing the procedure, 25 patients with early-stage high blood pressure had significantly lower blood pressure than 25 similar patients who underwent a sham chiropractic adjustment. Because patients can't feel the technique, they were unable to tell which group they were in.

X-rays showed that the procedure realigned the Atlas vertebra with the spine in the treated patients, but not in the sham-treated patients. Compared to the sham-

treated patients, those who got the real procedure saw an average 14mm Hg greater drop in systolic blood pressure (the top number in a blood pressure count), and an average 8mm Hg greater drop in diastolic blood pressure (the bottom blood pressure number).



None of the patients took blood pressure medicine during the eight-week study.

"When the statistician brought me the data, I actually didn't believe it. It was way too good to be true," Bakris says. "The statistician said, 'I don't even believe it.' But we checked for everything, and there it was." Bakris and

colleagues report their findings in the advance online issue of the *Journal of Human Hypertension*.

What does this have to do with high blood pressure?

Bakris notes that some researchers have suggested that injury to the Atlas vertebra can affect blood flow in the arteries at the base of the skull. Dickholtz thinks the misaligned Atlas triggers release of signals that make the arteries contract. Whether the procedure actually fixes such injuries is unknown, Bakris says.

Bakris began the study after a fellow doctor told him that something strange was happening in his family practice. The doctor had been sending some of his patients to a chiropractor. Some of these patients had high blood pressure.

Yet after seeing the chiropractor, the patients' blood pressure had normalized – and a few of them were able to stop taking their blood pressure medications. ■

Governor Vetoes SB 801; Signs AB 1073 Into Law

SB 801, by Senator Mark Ridley-Thomas, would have forced the Board of Chiropractic Examiners (BCE) under the Department of Consumer Affairs and could have negatively impacted patient access to chiropractic care. In a successful lobbying and grass roots battle, the governor joined the California Chiropractic Association in opposing the legislation.

AB 1073, by Assembly Member Pedro Nava, lifts the 24-visit cap on physical therapy and chiropractic

treatment for injured workers who are recovering from surgery. It also directs the Division of Workers' Compensation to write treatment guidelines to control the number of therapy sessions and manipulations after surgery. The governor agreed that the 24-visit cap should be lifted for injured workers who have undergone surgery and signed AB 1073 into law.

Send Your Letter of Thanks to Governor Arnold Schwarzenegger Today! ■

Achieving the Ergonomic Ideal

1. HEAD/NECK/BACK/UPPER BODY

- Back Straight and buttocks pushed to rear of chair. Ears/shoulders/hips in a straight line.
- Lumbar spine supported in natural, forward curve.
- Upper arms vertical to floor in any positions.

2. FOREARMS/WRISTS/HANDS

- Elbow tips level with center of keyboard.
- Forearms/wrists/hands in a straight line. Avoid bending hands up/down or twisting to either side during keyboarding.
- Forearms-to-upper arms at 90° or slightly greater angle.
- Elbows in toward body. Pivot forearms at elbow joints for side-to-side hand monitors.
- Mouse pad placed at same distance as keyboard.

3. LEGS/FEET

- Thighs-to-torso at 90° or slightly greater angle. Knees lower than hips. Chair seat should not press into backs of knees.
- Lower legs-to-thighs at 90° or slightly greater angle. Feet flat on support surface.
- Ample leg space: thighs/lower legs/feet should not press against objects or work surfaces.

4. EYES

- Top of monitor screen at eye level. Center of viewing surface 15 - 20° below horizon and one arm's length away (18 - 24 inches).
- Monitor screen and work surfaces free of glare and reflections.



- Reading/reference material close to monitor screen and at same distance from eyes.
- Monitor screen clean, free of dust/film and static.

5. ENVIRONMENT/PERSONAL

- Sufficient light for reading materials.
- Control drafts, excessive heat and air pollutants.
- Change sitting positions during the day.
- Take brief breaks at least every hour.
- Reduce mental stress and physical discomfort.

In Case of an Auto Crash *continued from page 4*

Getting a stranded car off the road quickly can avoid a crash, especially at night.

Ladies, ask your men to teach you how to change a flat tire and jump start a dead battery. This could save your life or prevent a sexual assault someday. The longer a lady is out on a road alone, the higher the chances for trouble. What guy is going to bug you with a tire iron in your hand!!

How Chiropractic Can Help

The long-term adverse effects of an auto crash can

linger many years after the initial injuries. Injuries can occur in slow-speed accidents as slow as 5-8 miles per hour. In 1999 in Florida, over 500 people DIED in car crashes at less than 10 miles per hour. SO don't let people tell you that "you couldn't have been hurt" when you know you are. Start chiropractic care as soon as practical – and stay with it until you are stabilized. Long-term effects of unstabilized injuries can include degenerative arthritis of the neck and lower back, numbness in the arms, hands, legs, ankles and feet, herniated discs, and other problems. ■

What is that Popping Sound? *continued from back page*

comprises the end of the bone and touches itself within the joints. When this material is destroyed or worn down, it ultimately causes arthritic changes and subsequent surgical joint replacement.

The synovial membrane around the joints, which is the sleeve discussed above, secretes fluids and lubricates the joints. These fluids contain dissolved gases, primarily nitrogen. The joints of our body are mainly synovial joints and are closed systems, meaning they have a fixed volume and a fixed pressure within them. When joints are diseased, such as in arthritic patients, many people feel changes in the weather (rapid barometric pressure changes) in their joints, knowing a storm is coming. This is not an “old wives’ tale.” People can actually “feel a storm coming” because of the way their joints react to changes in barometric pressure. Because the joint is a closed system and it is separate in its pressure inside versus outside at any moment, this sets up a situation where the joint can make a “popping” sound if the joint is gapped suddenly.

We already discussed the fact that gases dissolve within the joint fluid or synovial fluid, and that the amount of gas in solution is fixed at any given time. The volume of the joint is also fixed at any point in time. When a sudden change in volume takes place, such as when a joint is adjusted, gas can be removed from solution and a tiny bubble can

be formed within the joint, which instantaneously “pops,” like a bubble you blow with toy bubbles. This “popping” sound resonates within the joint and creates the sound that we hear during chiropractic adjustments or when people



habitually “pop their knuckles.” The sound is not harmful, although many people suspect that it is. It is not harmful, nothing actually “cracks” or breaks inside of the joints.

Many well-meaning mothers will tell their children, “You’re going to get arthritis by popping your knuckles,” which scientifically is not true. It is true that popping the knuckles fifty or sixty times a day can potentially cause problems, but the average person does it only a few times a day, and mostly because the joints feel stiff or sore and it is relieving to the joints to move them. The actual physiological process, defined in physics terms, by which the joint actually “pops” is known as “cavitation.” (Encarta definition: “The rapid formation and collapse of bubbles in a liquid, caused by the movement of something in the liquid such as a propeller, or by waves of high-frequency sound.”)

Cavitation is very familiar to us in a practical sense. If you remember shooting toy dart guns as children,

the darts have a soft rubber suction cup at the end and, when shot at a wall, especially when wetted on the end, would stick to the wall readily. When these tiny darts were pulled off the wall, a good amount of pressure had to be used to pull back on the dart to release its vacuum from the wall. This then produced a distinct popping sound that is also known as cavitation. This exact principle applies when we perform a chiropractic adjustment to the synovial joints in your body and you hear a pop. It does not matter where we adjust; if there is a synovial joint being moved, and a popping sound results, that joint is being cavitated.

The Five-Letter Word

It is very important that you patients also know that chiropractors absolutely abhor the word “crack” or its corresponding phrase, “crack my back.” Although this phrase seems innocent to all of you, it is very disturbing to us, your chiropractors, because of the negative connotation that this word and phrase have to the general population. Thank you in advance for referring to a chiropractic treatment as “an adjustment.”

Remember that the popping sound is normal when we are adjusting a healthy joint. Sometimes in an unhealthy joint, no sound will be made at all, or if muscles are very tense during a spinal adjustment there may be no sound upon thrusting. Do not expect a pop or sound for every adjustment, because chiropractors do not adjust based on sound. We adjust based on feeling or palpation, x-ray examination, and physical examination. Again, thank you in advance for not referencing the five-letter word “crack” and instead using the ten-letter word “adjustment.” ■

“What is that Popping Sound?”

by Michael N. Budincich, D.C.

Most of our patients and curious friends ask us, at least at the beginning of their care, “What is the ‘popping’ sound during a chiropractic adjustment?” Although we have described this countless times, the question keeps coming up, so I feel if we place it here in the newsletter and also place it on our website in the newsletter section, more people learn the answer in advance and in detail. The detail you have here is more extensive than I have time to give you when in the office for an office visit or adjustment.

The joints of the spine are “synovial joints,” meaning the joints have a capsule or a gristly cover encompassing all joint surfaces and sealing the joint away from the

rest of the body. This is similar to a skin over an orange or a rubber seal over a universal joint in a car. Within the synovial sac, which is

The synovial membrane around the joints secretes fluids and lubricates the joints. These fluids contain dissolved gases, primarily nitrogen.

the outer layer of tissue holding the joint fluids within the joint, there is a slippery secretion similar to saliva or nasal mucus that lubricates the joint, called “synovial fluid” or “synovia.” This allows our joints move freely and smoothly without friction, wear and tear, or excessive

heat production. The oil in your auto crankcase or transmission serves the same purposes for your vehicle – not only lubricating but also actively cooling the metal car parts.

A joint is comprised of two or more joint surfaces coming in contact with each other,

separated by a bluish-white, shiny cartilage called “hyaline cartilage.” Those of you who have cooked soup bones have seen this shiny blue surface in bone joints even on small animals, such as a chicken. This tough, bluish-white, gristly “hyaline cartilage”

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