



MONTGOMERY-BUCKS DENTAL SOCIETY
2ND DISTRICT - Pennsylvania Dental Association

BULLETIN

Volume 66, Number 6

May 2019

President's Message



David M. Kaffey, DDS

As my presidency comes to a close, I want to say thank you to all of you for the honor and privilege of serving as your president. In the past 12 months, your Executive Council has accomplished many remarkable and noteworthy achievements. Your leadership works tirelessly to provide you with the tools you need to be successful, both personally and professionally. With the wide range of programming offered this past year, there was certainly something for everyone.

To help you improve your clinical skills, we had 3 full days of **FREE CE** at the Greater Philadelphia Valley Forge Dental Conference and CE programs covering implants, periodontics, digital work flow, 3D printers, scanners, restorative materials, and sleep apnea. To help you run your businesses, we launched the **Montgomery Bucks Dental Society Business Success Symposium**, the first dental business lecture series of its kind in the metro Philadelphia area. And don't forget about our social and new dentist programs. Escape the Room and the Norristown Zoo were a ton of fun for everyone.

Membership has it's privileges.

While providing all this outstanding programming, your Dental Society remains fiscally sound. We budget, plan, and review to ensure our society will be around for the next 92 years. We have Budget, Investment, and Audit committees to keep a close eye on your money. You can rest assured that we do not take this responsibility lightly and all financial decisions are made with your best interests in mind.

If you are not already involved in Society activities, I encourage you to get involved. I often hear "I don't want to get involved because I don't like politics." I understand that, but there are no "politics" in MBDS. Yes, there is politicking at the ADA, but not at our local level. Now that I have dispelled that myth, the Executive Council is always looking for new ideas, new perspective, and new faces. If there is an issue in dentistry that concerns or interests you, you have a place to be heard. Many of your leaders serve on PDA and ADA councils meaning they are a direct conduit for change. I guarantee your voice will be heard. However, you need to speak up. Don't be that person who complains about our profession behind closed doors but never does anything to facilitate change. If you don't like something and you want it changed, you must speak up and get involved. If you don't, then you are just complaining and nobody likes a complainer.

So come to an evening CE meeting. Come to an all-day CE event. Come to the Business Success Symposium. Come to an Executive Council meeting. Join a committee. *Make change happen.* Remember, if you don't make change happen, someone will force their changes on you. We must always stay in control of our profession. The doors are always open and everyone is welcome.

In closing, thank you for this honor and I have labored to serve you and this Society to the best of my abilities.

With gratitude,

David

MONTGOMERY-BUCKS DENTAL SOCIETY

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www.mbds.org

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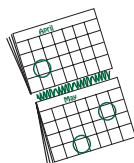
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MARK YOUR CALENDAR 2019

Executive Council Meetings: (held at Blue Bell Country Club Clubhouse)

Dinner Meetings: Cocktail hour beginning at 6:00 & dinner at 7:00

All dinner meetings are held at Normandy Farms in Blue Bell

Thursday, May 16, 2019 – President's Banquet at Normandy Farms

MBDS is looking for members to get involved in our committees, as well as, online surveys and focus groups. It's a great way to get involved without a significant commitment of your time.

If interested, contact: mbdsdr@comcast.net

We look forward to welcoming you!

Important Contact Information:

Second District Executive Secretary

Ms. Betty J. Dencler 800-860-3551

Pennsylvania Dental Association 717-234-5941

American Dental Association 312-440-2500

Philadelphia County Dental Society 215-925-6050

Pennsylvania State Board 717-783-7162

Deadline for September 2019 Issue: August 1, 2019

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Advertising rates are available from the Business Manager, Dr. Thomas A. Howley, P.O. Box 633, Green Lane, PA 18054, 215-234-4203, mbdsdr@comcast.net



Member of American Association of Dental Editors

Montgomery – Bucks Dental Society

Spring All-Member Celebration & President's Dinner

honoring

Dr. David M. Kaffey

**Thursday, May 16, 2019 • 7:00 PM
Cocktails 6:00 PM • Dinner 7:00 PM
Normandy Farms**

This event is open to all of our members!

We will briefly induct our new officers and
thank our out-going President, Dr. David Kaffey.

This event is for any member of MBDS
and their significant other.

Please visit our website at www.mbds.org for details.

Thank you • Gracias • *Merçi* • Danke • Grazie

Congratulations David!

It has been my great pleasure working with this year's MBDS President, Dr. David Kaffey. David is kind of a quiet "behind the scenes" sort of guy so an awful lot of what he does isn't always readily visible to the membership. However, I can tell you that he has done a fantastic job as your President! He has worked tirelessly on ideas and projects to enhance the value of membership. This is most notable in the new MBDS Business Success Seminar Series which has completed its second session with four remaining. The program is a terrific way to learn needed business skills for a successful practice and is something no one else is offering. Not only was this David's idea but it was his effort and perseverance that got it organized and up in running (of course, with his committee folks as well). I have enjoyed watching David grow over these last few years from a new leader into the accomplished leader that he is today!

David, you should be rightfully proud of the good work you have done and continue to do on behalf of MBDS and its members. Congratulations on a great year as MBDS President!

Tom Howley

MBDS Executive Director

Thank you so much for such excellent leadership this year I am honored to have served with you! You have truly advanced the mission of the Montgomery Bucks Dental Society which will have a lasting effect for our members for years to come! Congratulations on a job well done! Best Wishes
Andrew Steinkeler, DMD, MD



'Thank you to David Kaffey for serving as President of MBDS this year! Your energy and dedication to our profession is an inspiration to us all!

*Anne E. O'Day, DMD, MS
 Diplomate, ABO; FACD, FPPA*



*Dave thanks for being involved!
 Being a Delegate is a big deal.
 Jay*

Θαυκ σου • Obrigado • Bedankt • Dziękuję



Dave, your dedicated hard work as President-Elect and President of MBDS has truly been appreciated. The 90th Anniversary celebration was just one shining example of your efforts and initiatives to keep MBDS the envy of the PDA. Thank you for doing an exemplary job as President.

Cary J. Limberakis, DMD

Thanks Dave for an awesome year! You really tore it up!
Jay



Thank you David for your dedication to MBDS. The organization is better because of your hard work and innovative thinking. Thanks for your service.

Amanda Hemmer

David, Thank you for your leadership of the Montgomery-Bucks Dental Society in the past year. Not only did you do the normal expected functions but you used your creativity to spearhead a whole new continuing education path. These courses have been very successful even in their first year. I hope you will continue your activity in organized dentistry and volunteer at the other levels of leadership.

Bernie Dishler



Dr. Kaffey did an outstanding job as President of MBDS. His intuitive for the business symposium has created yet another member benefit. Great work David!

Hadi Ghazzouli, DMD, FICOI

Dr. David Kaffey is the kind of person who loves what he does. Very professional and dedicated to dentistry. It has been a pleasure having you as our President.

Ada Greenfield, DMD



Be a part of something
extraordinary

WORLD DENTAL CONGRESS SAN FRANCISCO 2019

ADA's 2019 annual meeting will be
jointly held with FDI World Dental
Federation.

September 4-8, 2019

Registration opened - February 13 at 9 a.m. CT

Early Bird deadline (for package pricing) - April 30 at 5 p.m. CT

Housing and Advanced Registration deadline (for package pricing) - August 16 at 5 p.m. CT



Save the Date 2019 MOM-n-PA



The **2019 MOM-n-PA** dental mission will be held at the Mohegan Sun Arena in Wilkes-Barre, PA. Clinic setup day will be Thursday, June 6. Patient care will be provided on Friday, June 7 and Saturday, June 8, 2019. We believe the need for dental care is great in the Wilkes-Barre area and our goal is to treat 2000 patients over these two days. Online registration will open on April 1, 2019 for all volunteers. Please consider volunteering for multiple days. Group hotel rates will be available on our website www.MOM-n-PA.com when registration opens. Please save the dates on your calendars so MOM-n-PA 2019 in Wilkes-Barre will be a success

BUSINESS SUCCESS SYMPOSIUM

Take Control of Your Financial Future

Montgomery Bucks Dental Society is proud to present the first annual **Business Success Symposium** titled, “*Take Control of Your Financial Future.*” This is an opportunity for both members and non-members to take advantage of the business pearls of leaders in the fields finance, accounting, practice management, HR, business planning, investing, and law. Over 18 hours of continuum designed for both recent graduates and experienced clinicians will be provided, with an unprecedented opportunity to network with experts throughout the business community, as well as, society members! Begin with the Business Success Symposium and build the practice you have always wanted with the following speakers:



John Stanojev, *RFC*
Insurance & Investment Planning
4/25/2019



John Dean, *VP, Centric Bank*
Practice Finance
5/9/2019
Sponsor: Centric Bank



Bridget Fay, *BAA, FAADOM*
Practice Management
5/30/2019
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Come hungry for phenomenal information and refreshments!

Where: Bernies, 58 South York Road, Hatboro, PA 19040

When: 6-9 PM – Light refreshments and cash bar followed by Presentation at 6:30 sharp. Q&A session after presentation.

Cost: MBDS Member Pricing: \$30 per session/\$150 for 6,
ADA Member Pricing: \$50 per session/\$250 for 6,
Non-Member Pricing: \$100 per session/\$500 for 6,
Residents: \$30 per session, buy 5 get 6th free (contact mbdsdr@comcast.net)

Contact mbdsdr@comcast.net to register or for more information.



Financial Planning Information

Is There Such a Thing as a Tax-Free Investment?

The simple answer to this question is “yes.” There are two main types: (1) municipal bonds and municipal bond mutual funds and (2) tax-free money market funds.

Municipal bonds are issued by state and local governments in order to finance capital expenditures; typically, municipal bond funds invest in municipal bonds. Municipal bonds are generally free of federal tax because the interest from bonds issued by a state, municipality, or other local entity is exempt from federal taxation.

As an added benefit, most states will allow a state tax exemption if the owner of the bond resides in the state of issue. However, if you purchase a bond outside your area of residency, it may be subject to both state and local taxes.

If you buy shares of a municipal bond fund that invests in bonds issued by other states, you will have to pay income tax. In addition, while some municipal bonds that are in the fund may not be subject to ordinary income tax, they may be subject to federal, state, or local alternative minimum tax. If you sell a tax-exempt bond fund at a profit, there are capital gains taxes to consider. Bond funds are subject to the same inflation, interest rate, and credit risks associated with their underlying bonds. As interest rates rise, bond prices typically fall, which can adversely affect a bond fund's performance.

Municipal bonds come in a variety of forms and should be selected by strict criteria based predominantly on the state's or municipality's ability to service the debt. It's important to remember that the principal value of bonds may fluctuate with market conditions. Bonds redeemed prior to maturity may be worth more or less than their original cost. Investments seeking to achieve higher yields also

involve a higher degree of risk.

Tax-free money market funds invest in short-term notes of state and local governments and can provide a high amount of liquidity. Money market funds can be invested in a wide range of securities, so it is important to analyze your options carefully before investing.

Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds attempt to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in such a fund.

If you decide to invest in either type of tax-exempt security, consider the different options carefully. You can purchase individual bonds, which come in denominations of \$1,000. Or you might consider investing in a municipal bond mutual fund, a portfolio of bonds in which you can invest for as little as \$500. Municipal bonds can also be purchased through a unit investment trust, a closed-end portfolio of bonds with minimums of \$1,000.

Often tax-exempt securities are the most favorable for those in higher tax brackets, so it's important to determine whether buying them would be an advantageous move for you. To decide whether municipal bonds or money market funds would be an asset to your portfolio, calculate the taxable equivalent yield, which enables you to compare the expected yield of the tax-exempt investment with its taxable equivalent.

For instance, if you are in the 24% federal income tax bracket and invest in a municipal bond yielding 5%, this is equivalent to

investing in a taxable investment yielding 6.58%. If you are in the 35% tax bracket and invest in the same bond, it would be the equivalent of investing in a taxable investment yielding 7.69%.

Also be aware that tax-exempt income is included in the formula for determining taxes on Social Security benefits. In some instances, it may be necessary to limit your tax-exempt income by shifting to other tax-advantaged investment areas.

If they're in line with your investment objectives, tax-exempt securities can be an excellent means of reducing taxable income. Check your options with your tax advisor.

Mutual funds are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

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ADA NEWS

Court approves \$80 million settlement in class action lawsuit

~By Jennifer Garvin

Brooklyn, N.Y. — A federal court has approved the \$80 million settlement agreement in a class action lawsuit against dental product companies accused of violating antitrust laws by fixing prices on dental equipment and supplies.

According to the preliminary approval of the settlement that was issued Jan. 8 by Judge Brian M. Cogan of the Eastern District Court of New York, any person or company that purchased dental products directly from Henry Schein, Patterson, Benco, Burkhart or any combination of those companies between Aug. 31, 2008, and March 31, 2016, may participate in the class. Some 142,000 dental offices and laboratories are expected to be eligible to take part.

Dental products and equipment covered in the suit include such items as gloves, hand instruments, face masks, toothbrushes, anesthetic solutions, imaging devices, dental chairs, CAD/CAM systems, and the like.

The Eastern District court also released the following schedule for the settlement administration:

Event	Deadline
Commencement of direct notice and publication notice to the class	Feb. 22
Submission of motion for attorneys' fees, expenses, and service awards for the class representatives	March 24
Deadline for class members to opt out of the class or object to the settlement	April 18
Plaintiffs' notice to court identifying persons or entities requesting exclusion from the class and completion of the notice program	May 3
Submission of motion and memorandum in support of final approval of the settlement and any responses by the parties to any objections filed by class members	May 3
Fairness hearing	10 a.m. EST on May 22
Claims hearing	Sept. 19

According to the lawsuit, which was originally filed in March 2016, the dental product supply companies are alleged to have conspired to suppress price competition so that "they each could charge artificially inflated prices for dental supplies and equipment."

In September 2018, the ADA News reported that the dental supply companies had reached an agreement and included comment from Henry Schein Inc., saying the company agreed to the settlement in part to "avoid long, distracting litigation" and denied any wrongdoing in a statement.

Once the class action settlement is final, customers whose names and addresses are included in the defendants' databases will be notified of the next steps. The class attorneys will contact organizations such as the ADA to obtain additional information, and the law firms will also set up a website to explain the terms of the settlement and the process for making a claim. The website will also serve as a way for dentists who believe that they are entitled to participate in the suit but have not been contacted to inform the law firm that they should be added to the class.

The ADA Legal Division has heard from ADA members that third parties unaffiliated with the lawsuit have offered to collect settlement money on their behalf for a 20 percent cut of the recovery. The ADA believes these types of services offer no real value as the distribution of settlement money is well-established and virtually automatic. While each member should make his or her own decision, we believe that utilizing such a service will not result in expedited or increased recovery.

The ADA News will continue to provide updates to this story as they become available and members should bear in mind that the current schedule provided by the court above may be modified if needed.

The National Museum of Dentistry

From ancient cultures to the modern dental office, brush up on the progression of people and their teeth while experiencing toothrific interactive exhibitions and programs that teach the importance of oral health in a healthy life.

See George Washington's denture, Queen Victoria's personal oral hygiene instruments, the world's only tooth jukebox, St. Apollonia screenprints by Andy Warhol, and an entire exhibit dedicated to the narwhal.

Enjoy a self-guided tour or arrange a guided tour for your group. As a Smithsonian Affiliate, and designated by Congress as the country's "official museum of the dental profession," NMD is renowned for its collection of whimsical, legendary, scary, and delightful collection of dental related treasures.

Located on the University of Maryland Baltimore campus, the museum is conveniently located near the Inner Harbor, Camden Yards, and world famous Lexington Market.

Call 410-706-0600 to schedule your group's tour today!

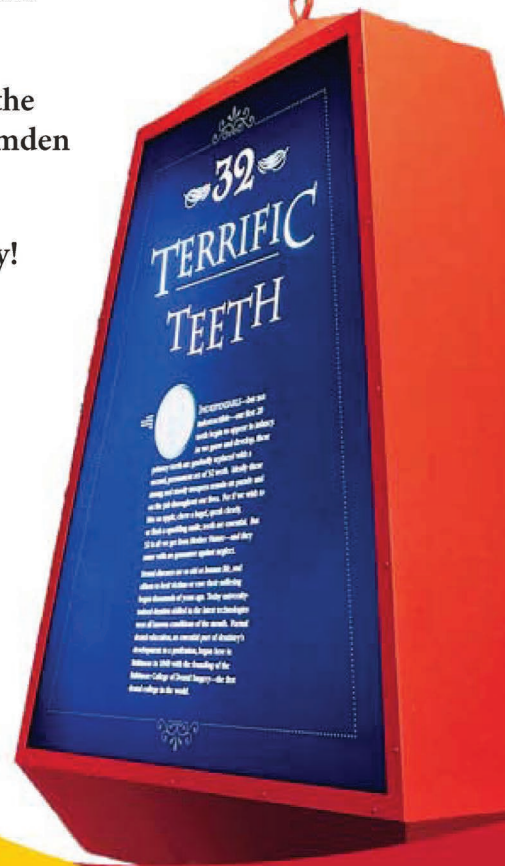
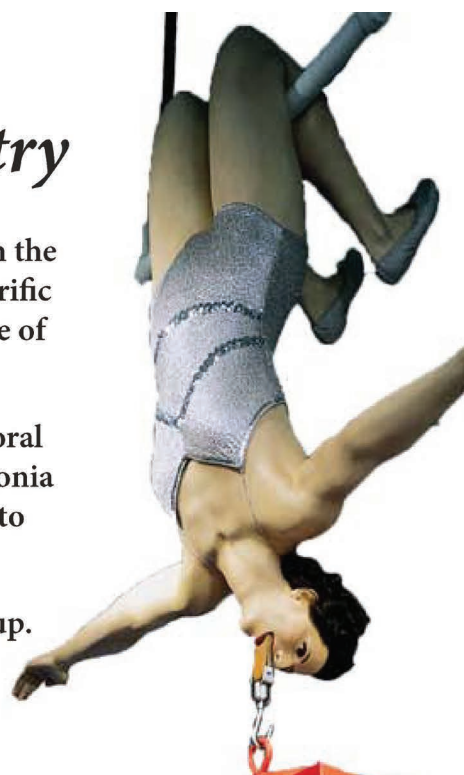
Individual Admission Rates

Members, Active Military, and children 2 and under:	FREE
Adults:	\$7
Seniors and Students with ID:	\$6
Children 3-12:	\$5

Group Admission Rates

Tour groups of 10 or more:	\$6 per individual
Tour groups of K-12 students*:	\$5 per student
(*Teachers & Chaperones receive FREE admission)	

NMD is closed on the following holidays: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, and Labor Day.



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www.dentalmuseum.org

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Great
Upcoming
Event!

Lunch at the Zoo

The Montgomery Bucks Dental Society is proud to invite you and your family to enjoy visiting the zoo and lunch with us!

WHEN: Check the website for the Fall Date

WHERE: Elmwood Zoo
1661 Harding Blvd. • Norristown, PA 19401

This event is specially created for dentists and their children

ATTENTION!

The PDA needs your email address

If you are not receiving email updates and notifications from the PDA, please take two minutes to submit your current email address to the Pennsylvania Dental Association through the website: www.padental.org. The PDA sends important information to the membership through email. If you do not have your email address registered with the PDA you will not receive these communications and other updates important to your practice and you as a member. The entire PDA membership is invited to vote for officer and delegate candidates for both the PDA and the ADA through email. Please register your email so you can take part and support these members who give countless hours of their time to monitor and effect change in your profession. Your vote is important to those who are willing to guide your organization and represent you at all levels of the tripartite.

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Prosthodontist, Robert W. Slauch, DDS Will Join Pi Dental Center in July



Glenn J. Wolfinger, DMD, FACP, Robert W. Slauch, DDS

On July 22, 2019
Dr. Robert Slauch
will join the Pi team!
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the tradition of excellence
in prosthodontics in the
Montgomery-Bucks area.

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Are you willing to help?

HEALTHLINK is a free dental clinic serving uninsured, low-wage earning adults in Bucks & Montgomery Counties. The Clinic provide services to working individuals who make below minimum wage and veterans. Free on-site oral health services include: oral exams, x-rays, fillings, dental hygiene, extractions, root canals, crowns, and patient education.

If you are interested in helping, please contact the clinic director, Bela Amado at bamado@healthlinkdental.org



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Business Manager
P. O. Box 633
Green Lane, PA 18054-0633
Office: 215-234-4203
Fax: 215-234-9936
Email: mbdsdr@comcast.net

Handouts & Wi-Fi for CE Courses

Any relevant handouts for the MBDS continuing education series lectures will be posted on the MBDS Continuing Education webpage shortly before each session.

If attending a course, please check the webpage:
<http://www.mbds.org/Education.html>
and print out the handout pages.

There is also Wi-Fi available on-site so you could also bring a device and view them during the presentation if you desire.

Montgomery Bucks Dental Society
Meeting Minutes are posted and
available on our website:
www.mbds.org
from the home page
using the "For Dentists" tab
on the left and then
the "Meeting Minutes" tab
and clicking on the button there.

REGISTRATION FORM

MONTGOMERY-BUCKS DENTAL SOCIETY

May 16, 2019

President's Dinner & All Spring All-Member Celebration

If you want to mail a check, please return this form with your check to:
MBDS PO Box 633 Green Lane, PA 18054-0633

Doctor Attending: *Note this menu will be the Theme Buffet*

Name: _____

Email: _____ Telephone: _____

Other Attendees: *Note this menu will be the Theme Buffet*

Name: _____

Name: _____

"Comp" meals are available for the May dinner, as long as you appear on the PDA dues "paid" list when making reservation! Email: mbdsdr@comcast.net to confirm usage.

\$49.00 per person Total Attending () x \$49.00 - \$ _____

\$70.00 if **received** after 5/9/2019. **Please pre-register!**



MONTGOMERY-BUCKS DENTAL SOCIETY

P.O. Box 633
Green Lane, PA 18054

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May 16, 2019
*President's Dinner &
All Member Celebration*

Our mission is to encourage the improvement of the health of the public, foster excellence and ethics in dentistry, to provide a network of informed, proactive dentists, to enhance the image of the profession to the public, to provide education and services to the members, to support the growth and professional success of the members, and to represent the interest of the dental profession and the public which it serves.

Membership Benefits in the Montgomery-Bucks Dental Society include:

General Membership Meetings

- Meet with your colleagues at these monthly dinner meetings offering lectures by a variety of speakers.
- Members receive two complimentary dinners annually.

Continuing Education Programs

- Fulfill All CE Credit Requirements
- Grow professionally by attending our superb CE programs featuring nationally known speakers. New dentists receive substantial discounts for all courses; nonmembers are invited to attend one evening program or one all-day seminar free of charge.
- Accumulate the required CE credits in one year through various programs and meetings offered by MBDS while enjoying the camaraderie of your colleagues who represent a diversified membership.

Valley Forge Dental Conference

- Experience a top-rated dental meeting featuring a three-day scientific session as well as a full range of technical exhibits. Enjoy nationally known speakers, auxiliary programs and exciting social activities.