



MONTGOMERY-BUCKS DENTAL SOCIETY

2ND DISTRICT - Pennsylvania Dental Association

Bulletin

Volume 69

Number 1

Sept. 2021

Distinguished Speaker Series

Monday, Sept. 20, 2021

Normandy Farms, Blue Bell, PA



Dr. Maria Fornatora

*Presents
Oral Lesions in
COVID-19 Patients*

Abnormalities and pathologies of the oral soft tissue can be a clinical decision making challenge; the COVID-19 pandemic has added to that challenge. Much of what has been published since the pandemic began in 2020 as oral manifestations of COVID-19 has been case series, some without confirmations of diagnoses. Dr. Fornatora presents a discussion of the current literature on oral manifestations of COVID-19 and comparisons to other common oral pathologies.

Dr. Maria Fornatora is a board certified Oral and Maxillofacial Pathologist. She is a graduate of University of Connecticut, School of Dental Medicine and she received her graduate training in The New York Hospital, Medical Center of Queens in New York. Dr. Fornatora is a full time Associate Professor and the Associate Dean for Academic Affairs at Temple University, Kornberg School of Dentistry. She has been recognized for outstanding teaching with the University's Great Teacher Award, Temple's highest recognition of continued excellence in teaching.



President's Message

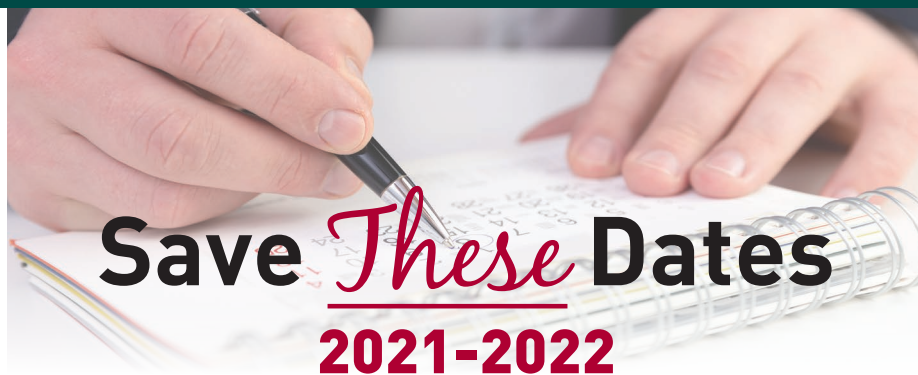
to continue to offer exceptional benefits to our members. We have met regularly via Zoom and now again in person. I want to thank all of our past presidents including our most recent past president, Dr. Jessie Scordamaglia, who led us exceptionally well during the pandemic. I also want to thank Dr. Tom Howley, our executive director, for his knowledge and dedication to our organization. His work is invaluable to the MBDS!

I am truly humbled and honored to be selected as President of the Montgomery Bucks Dental Society for the 2021-2022 year. I am excited to begin this chapter with the MBDS. As we all know, this past year and a half brought many twists and turns to our practices. Our resilience as a group during the pandemic has been outstanding. Dentistry has been adaptable as we have seen firsthand during COVID-19. We should all be proud of our hard work, dedication, and our ability to follow the science- especially related to vaccination and up-to-date COVID-19 mitigation strategies. I am proud to say that the Montgomery Bucks Dental Society has thrived over the past year. Many members volunteered at vaccination clinics administering shots. *Who better to give an injection than a dentist!* Our executive committee members, many of whom are state and local dental leaders, have worked hard throughout the past year and a half to strengthen our organization and

Many of us participated in continuing education programs primarily through computer screens last year. **I am excited and hopeful for a strong "return to normal" as we begin our 2021-2022 education programs.** My goal is to have engaging speakers and events that interest dentists of all disciplines and specialties. In addition, I hope to continue a **Business Success Symposium** series that was started by Dr. David Kaffey, with multiple practice management topics and speakers. Furthermore, social and family-oriented events throughout the year will be a great way for us all to reconnect. I hope that you remain committed to the Montgomery Bucks Dental Society- we are

Continued on Page 2

**Cocktails - 6 PM Dinner - 7 PM
Meeting - 8 PM
See page 16 for Registration form.**



Executive Council Meetings:

(held at Blue Bell Country Club Clubhouse – Thursdays)

September 9, 2021

January 1, 2022

November 11, 2021

March 3, 2022

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

Monday, September 20, 2021 – Dr. Maria Fornatora

Oral Lesions in COVID-19 Patients

Monday, November 8, 2021 – Vertical Dimension-Restorative Dilemma

Monday, March 7, 2022 – Noise Levels & Hearing Loss

Monday, April 4, 2022 – TBA - Restorative

Friday Full Day CE. Meetings: Friday courses run 9:00 to 3:30

All CE Events are held at Blue Bell Country Club

RESCHEDULED TO September 24, 2021 – Todd Snyder, DDS, FAACD

AM: The Nuts & Bolts of Veneers

PM: Singularity

November 12, 2021 – TBA

January 14, 2022 – TBA

April 8, 2022 – TBA

GPVFDC Course

October 27-29, 2021

March 11, 2022

Continued from Page 1

counting on you and your continued support. Our Executive Committee is always looking for ways to better serve our members and we are open to your suggestions and ideas.

Thank you for continuing to support the Montgomery Bucks Dental Society and thank you for the opportunity to serve you all!

Sincerely,

Andrew Steinkeler

Andrew Steinkeler DMD, MD

Deadline for October 2021 Issue: September, 5 2021

The Bulletin (ISSN 0027-0156) will be published six times for the 2020-2021 Year in September, October, November, January, February, and April. The Montgomery-Bucks Dental Society and the editorial staff assume no responsibility for articles or opinions expressed in this publication by its contributors, or for omissions from such articles. All articles must reach the editor by the first of the month previous to next issue's publication.

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



Member of American Association of Dental Editors

MONTGOMERY-BUCKS DENTAL SOCIETY

P.O. Box 633
Green Lane, PA 18054
Phone: 215-234-4203
Fax: 215-234-9936
www.mbdss.org

2021-2022 Officers

EDITOR

DR. RACHEL LEWIN

PRESIDENT

DR. ANDREW STEINKELER

EXECUTIVE DIRECTOR

DR. TOM HOWLEY, JR.

P.O. Box 633, Green Lane, PA 18054-0633

Phone: 215-234-4203 • Fax: 215-234-9936

E-mail: mbdssdr@comcast.net

OFFICERS

DR. ANDREW STEINKELER

President

DR. MATT GARBIN

President-Elect

DR. ARIANA MASON

Recording Secretary

DR. DANIELLE TEITELMAN

Corresponding Secretary

DR. MATTHEW GARBIN

Treasurer

DR. JESSIE SCORDAMAGLIA

Immediate Past President

DIRECTORS TO SECOND DISTRICT

Dr. Hadi Ghazzouli (2022)

Dr. Angel Stout (2022)

Dr. Nuri Eraydin (2023)

Dr. Matt Garbin (2023)

Dr. Rachel Lewin (2023)

COMMITTEE CHAIRPERSONS

Audit Dr. Hadi Ghazzouli

Budget & Finance Dr. Nancy Rosenthal

Comm. & Dental Awareness Dr. Amanda Hemmer

Constitution & Bylaws Dr. Hadi Ghazzouli

Continuing Education Dr. Nuri Eraydin

Ethics & Law Enforcement Dr. Rachel Lewin

Executive Director Dr. Jessie Scordamaglia

Fellowship & Advisory Dr. Jessie Scordamaglia

Government Relations Dr. Bernard Dishler

Insurance Review Dr. Leslie Green

Interprofessional Relations Dr. Jonathan C. Limberakis

Member Programs Dr. Lisbeth Pulaski

Membership Dr. I. Jay Freedman

New Dentist Dr. Amy Farrell

Nominating Dr. David Kaffey

Patient Relations Dr. Bruce Terry

Publications & Media Dr. Rachel Lewin

Business Manager Dr. Mark Kienle

Informatics Dr. Danielle Teitelman

Social Functions Dr. Anne O'Day

Sponsorship Dr. Andrew Steinkeler

Parliamentarian Dr. Thomas A. Howley, Jr.

Spring Family Celebration

Honoring MBDS President, Dr. Jessie Scordamaglia

Thursday, May 6





Financial Planning Information

Selecting an Executor

What is an executor?

An executor is a personal representative who acts for you after your death. You nominate or designate an executor in your will to settle your estate. The person chosen will act in your place to make decisions you would have made if you were still alive. The probate court has final approval, but the court will generally confirm your nomination unless there are compelling reasons not to. An executor's responsibilities typically last from nine months to three years (although, an estate may remain open for several years because of will contests or tax problems). The functions of an executor are varied, but generally your executor:

- Locates and probates your will
- Inventories, collects, and sells (if necessary) your assets
- Pays legitimate creditor claims
- Pays any taxes owed by your estate
- Distributes any remaining assets to your beneficiaries

Your executor is entitled to a fee from your estate for services rendered. The fee can be waived (usually, a close family member will waive the fee).

What are the duties of an executor?

Your executor acts in a fiduciary capacity. This means that he or she must exercise a high degree of care at all times. Additionally, your executor is under court supervision, subject to its control and approval.

Some states require executors to post a bond, which is later paid back to the executor from the estate (though you may be able to waive this requirement through a will provision). In addition, your executor is personally responsible for ensuring that all the proper tax returns are filed and that any estate taxes due are paid. Finally, your executor is accountable to the court and to your beneficiaries on completion of his or her duties.

How do you select an executor?

Your choice of executor is a very important one. Ideally, you want someone you can trust, who has a close relationship to your family, who has some understanding of tax laws, and who has a keen sense of business (especially if you are a business owner).

Typically, spouses are named. Other choices include older children, siblings, or parents. Friends, attorneys, and bank or trust officers are also common. You can name multiple executors to oversee different aspects of your affairs. However, coexecutors may result in an increase in paperwork and a slowdown in the probate process. Some of the attributes you should look for in a good executor are:

- Ability to serve
- Willingness to serve
- Competency
- Trustworthiness
- Appreciation of your family's needs
- Knowledge and experience

Individual versus professional

When choosing an executor, you can name an individual or a professional (e.g., an attorney or a bank trust department) to handle your affairs.

A family member or close friend has knowledge of your affairs and would take a personal interest in the settlement of your estate and the well-being of your beneficiaries. However, he or she may not be the best choice. Serving as an executor is a time consuming and stressful task. Some of the executor's duties are very demanding: preparing and filing tax returns, obtaining appraisals, making an accurate accounting, and these are things best left to professionals. By naming a professional to manage your affairs, you gain some permanence. A professional executor is unlikely to refuse to serve or to resign. In addition, it may be easier to hold a professional executor financially accountable for mismanagement than a nonprofessional. A professional who makes money from managing estates will have the investment expertise as well as the legal, tax, accounting, and computer abilities to do the job well and efficiently. You also gain some impartiality by having a professional manage your affairs. A professional executor should be more impartial to your beneficiaries or heirs. You also reduce the risk that your executor will make hardship loans to friends. However, by nominating a professional, you lose that personal touch from a friend or a relative who is not managing any other estates.

In general, state laws require that the person who manages your affairs be an adult U.S. citizen. Additionally, your executor cannot be a convicted felon. State laws may also give special powers to your executor, or spell out what your executor can or cannot do. You can also use your will to grant your executor any special powers needed to carry out the instructions in your will.

What if you don't leave a will?

If you leave no will, if you do not name an executor in your will, or

if your executor refuses or fails to serve, the probate court will appoint an administrator (or curator). If this happens, you have no say about who will manage your final affairs. An administrator performs many of the same functions as an executor but has much less power and authority. All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.

The information in this article is not intended as tax or legal advice, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to

seek tax or legal advice from an independent professional advisor. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Emerald. Copyright 2016 Emerald Connect, LLC.

Securities offered through Cadaret, Grant & Co., Inc. Member FINRA/SIPC. Capital Insurance & Investment Planning, LLC and Cadaret, Grant & Co., Inc., are separate entities.

For more information:
John E. Stanojev, RFC
Capital Insurance & Investment Planning, LLC
350 E. Butler Ave., Suite 102
New Britain, PA 18901
Office: 215-345-6961
Cell: 215-416-6716
Jstanojev@capitalinsureinvest.com



2021

SAMANTHA HAW Manor College 2021 Hygiene Student of the Year Montgomery-Bucks Dental Society	FRANCESCA FRANZZO Manor College 2021 EFDA Student of the Year Montgomery-Bucks Dental Society	CASSANDRA BRIDWELL Harcum College 2021 Hygiene Student of the Year Montgomery-Bucks Dental Society	VERONICA MELAMUD Harcum College 2021 EFDA Student of the Year Montgomery-Bucks Dental Society	EMILY HARTINGH Middle Bucks Institute of Technology 2021 Dental Occupations Student of the Year Montgomery-Bucks Dental Society
--	--	---	--	--

2020

BUSSAYA JAMFAR Manor College 2020 Hygiene Student of the Year Montgomery-Bucks Dental Society	ALANA VANIN Manor College 2020 EFDA Student of the Year Montgomery-Bucks Dental Society	MIKEALA BICJA Harcum College 2020 Hygiene Student of the Year Montgomery-Bucks Dental Society	REBECCA ROTCHFORD Harcum College 2020 EFDA Student of the Year Montgomery-Bucks Dental Society	CHRISTA WALTENBAUGH Montgomery County Community College 2020 Hygiene Student of the Year Montgomery-Bucks Dental Society	MADISON VAN HORN Middle Bucks Institute of Technology 2020 Dental Assisting Student of the Year Montgomery-Bucks Dental Society
--	--	--	---	---	--

HYPNOSIS for Dental Anxiety

by *Rebecca Cherry, MD, MPH*



Dental anxiety and dental phobia are remarkably common, with some studies reporting a prevalence of up to 20%. Although fortunately, only a fraction of those people completely forego necessary dental procedures, dental anxiety can cause delays in care as well as distress after arriving in the office. Anxiolytics prior to arrival, as well as medical management of pain, are important interventions to help patients stay calm and comfortable. Additionally, hypnosis is an extremely useful tool to help patients walk through the door and sit down easily for treatment – with no need for a prescription.

Two years after finishing my fellowship training in pediatric gastroenterology, and frustrated by the effectiveness and durability of treatments for chronic abdominal pain, I undertook training in clinical hypnosis through the American Society of Clinical Hypnosis. When attending my first workshop, I was struck by the extensive history of hypnosis in the field of dentistry. It soon made perfect sense to me. Hypnosis helps patients to overcome both generalized anxieties and specific phobias, increases pain thresholds, and can even alter physiologic processes like salivation. It can be remarkably helpful in getting patients into the office and comfortably navigating their dental procedures.

How does it work?

Hypnosis is much less mysterious than it appears. Often accessed via parasympathetic activation, it uses a natural state of trance which in other contexts people call “flow” or “being in the zone,” to allow people to tap into their inner resources. While there is a wide range of uses for hypnosis, such as performance enhancement, symptom management, and habit change, the most relevant use in regard to dental anxiety is self-calming. Even without specific incorporation of pain management techniques, the very decrease in anticipatory anxiety can alter the pain threshold and change a person’s experience of a dental treatment.

There are many standard scripts and protocols which are helpful in inducing a trance and providing hypnotic suggestions for calm and for decreased pain. In my practice, I prefer to take a more individualized approach, developing imagery based on a patient’s experiences and individual tastes and experiences. For instance, although beach imagery is soothing to many people, it may not be appropriate for a person with a history of near-drowning or a fear of sharks. I find it most helpful to follow the patient’s lead in generating the images which are most helpful in suggesting comfort, self-control, and the easy passage of time. For a patient with dental anxiety, one or two sessions is usually enough. I will also typically provide a recording of our session for a patient to “practice” in anticipation of their dental visit, and which they may want to listen to once they are seated in the chair.

Is it covered by insurance?

Yes. I am contracted with most major insurance plans.

Can it be done via telemedicine?

Hypnosis is remarkably effective by telemedicine, although for young children or those who are not as comfortable communicating virtually, an in-person session may be better. There is not typically any physical contact during a hypnosis session. Also, although it may seem that way from “stage hypnosis” performances, there is nothing magical about hypnosis. It’s a skill which most people can acquire, and the role of the hypnotist is to coach them, mostly with verbal cues, to shift and focus their attention as they enter a hypnotic state.

Rebecca Cherry, MD, MPH, practices clinical hypnosis at Deep Well Health Care, in King of Prussia. She can be reached by phone at 215-422-3130, by email at rcherry@deepwellhc.com, or at www.deepwellhc.com. She treats both children and adults, in person and via telemedicine. She accepts most major commercial insurance plans as well as Medicaid.

Member Spotlight



Gino Inverso, DMD

Positions Held:

New Member

Dental Specialty:

Oral & Maxillofacial Surgery

What is your favorite dental learning resource?

My favorite dental learning resource is anything with pictures. One text that comes to mind is "Atlas of Oral and Maxillofacial Surgery" by Drs. Kademani and Tiwana. It is packed with illustrations that really capture concepts that are otherwise difficult to articulate. I think now, more than ever, people are starting to appreciate how visual learning is a large aspect of dental education.

Do you have any non-dental hobbies?

I have plenty of non-dental hobbies, but I particularly enjoy surfing with my brother and mom. I have surfed in southern California, Hawaii, Florida, and North Carolina, but most frequently surfed in New Jersey. Over the years, my family has amassed over 20 surfboards (which is becoming quite the storage issue). I am also a runner, and enjoy running the trails of Wissahickon Park with my wife. Running gives us time to talk about our day and decompress..

What is your favorite part of being involved in organized dentistry?

My favorite part of organized dentistry is being part of a community of dentists. The best part of dental school and residency was sharing cases and experiences with one another. Being a part of organized dentistry allows me to maintain those relationships with local providers. Additionally, as a new oral surgeon, I have a lot to learn from dentists and other specialists who have been practicing in the community. Organized dentistry gives me access to a large support system.

What is your favorite instrument?

My favorite instrument is a surgical drill. My first draw toward dentistry and love for using power instruments started when I was young and my grandfather taught me how to use a dremel tool. Picking up a surgical drill gives me that same nostalgic feeling.

What other career would you choose if you didn't choose dentistry?

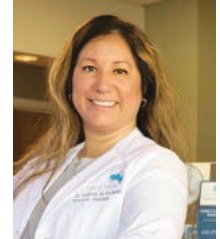
In another life, I would build homes. I not only enjoy working with tools, but gravitate towards projects that have both a functional and aesthetic design. I think dentistry has a similar draw.

Lisbeth M. Pulaski, DMD

Position Held: Executive

Committee Member, Chair of
Member Programs

Dental Specialty: General



What is your favorite dental learning resource?

Dentistry offers a variety of continuing education. I personally like to implement the knowledge or skills I am learning, which vary from implants & veneers to comprehensive oral rehabilitations. I love Dr. Stephen Phelan's seminars. The online format does it for me. I can learn at my own pace and revisit the information anytime I need to. I find it very practical (love this!) and the step-by-step approach is easy to implement.

Do you have any non-dental hobbies?

I love to work on home improvement projects. I wish I had more time to do more things myself. I find a lot of similarities between a room or house rehab and a tooth or mouth restoration: the base of your restoration needs to be placed on sound and healthy structures like the bone and gingiva. Same in construction- the base of your room needs to be sound and strong (healthy)!

What is your favorite part of being involved in organized dentistry?

Knowledge! I have found it fascinating to learn about how our dental society works and the services that it provides for both members and non-members, and also for the community. I am in charge of the Monday evening continuing education Distinguished Speaker's Series. I like to be part of the decision making process, as we try to provide up-to-date Continuing Education to our members locally and at low cost!

What do you want to say to the new dentists (any fields, dental work, dental community service, personal life)??

I would like to tell them that they should feel privileged to have chosen dentistry as a career. I feel we are very privileged to work as dentists because this profession provides economic security, flexibility, and customization- you can do as much or as little as you want. I have colleagues who specialized, others who chose academia, colleagues who own a single dental practice like me, and dentists who own multiple practices and are dedicated to do more managerial than dental work. I also have friends and colleagues who would rather work as an associate. I feel there are so many options. We are very lucky to be dentists!

What is something you wish you could go back in time and tell yourself as a new dentist?

Invest in continuing education early on! And only invest in what you are planning on implementing. It pays off!

Volunteer to be Featured in Member Spotlight

Share your ideas/experiences in one of our upcoming Newsletters, please contact Rachel Lewin at DrRachelLewin@gmail.com

Continuing Education 2021-2022

See Page 14 for registration.

**Will be held if COVID
Restrictions allow.**

Seminar #3, Friday, **RESCHEDULED TO September 24, 2021**

Level: For Entire Team

Todd C. Snyder, DDS, FAACD – AM: *The Nuts and Bolts of Veneers*
PM: *Singularity*



ABOUT THE AM COURSE:

The numerous dental products and materials can yield incredible results but can be overwhelming and or confusing. This presentation will discuss all of the Nuts and Bolts necessary to fabricate amazing, life-like veneers and when to utilize them. This course will discuss the veneering procedure

from diagnosis and treatment planning to preparation, provisionals, try-in and cementation.

Course Objectives:

- Diagnosis.
- Proper preparation design & no preparation techniques.
- Ceramic materials.
- Provisional techniques.
- Try-in and cementation.
- Legal documentation via photos, models and consent forms.

ABOUT THE PM COURSE:

YOU! Are you happy with the number and type of new patients you receive each month. If you are not satisfied with those patient numbers, do you think YOU need to change something? Are your current marketing efforts working as well as you would like? Understand and start to build the necessary marketing and advertising campaigns. If you are ready to transform your mind and business through the utilization of new technology and proven concepts capable of bringing in more patients specific to what you want, then you are in the right place.

Course Objectives:

- Branding
- Improve Internet Presence & Websites
- Social Media, Blogs, Videos and Podcasts
- Creating Valuable Content
- Elective & Cosmetic Dentistry
- Increased new patient flow

TODD SNYDER received his doctorate in dental surgery at the University of California at Los Angeles School of Dentistry and is an Accredited Fellow of the American Academy of Cosmetic Dentistry. He has trained at the F.A.C.E. institute for complex gnathological (functional) and temporomandibular joint disorders (TMD). Dr. Snyder lectures on numerous aspects of dental materials, techniques, equipment, use of the internet, software and business marketing tools. Dr. Snyder is currently on the faculty at Esthetic Professionals. Dr. Snyder is also a member of Catapult Education, is a consultant for numerous dental manufacturing companies, has authored numerous articles in dental publications worldwide in addition to authoring chapters in two books. With his passion for aesthetic dentistry, Dr. Snyder helped create and co-direct the first (in the nation) two year graduate program in Aesthetic and Cosmetic Restorative Dentistry at the UCLA School of Dentistry.



HUDSON
TRANSITION
PARTNERS INC

**For More Information or a
FREE CONSULTATION**

Deanna Eiss

Mobile (610) 312-7120
Deanna@Hudsontransitions.com
www.hudsontransitions.com



**Looking for your first practice or a
second location for your established practice?**

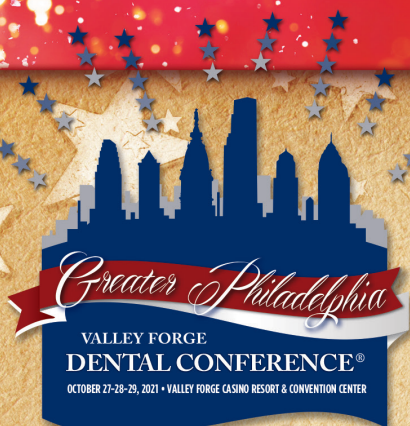
**Perhaps thinking about retiring and
would like to sell your dental practice?**

**Hudson Transition Partners has been serving dental professionals since 1978,
with consulting services throughout Pennsylvania and New York!**

Our services include:

- Dental Practice Valuations
- Buyer Representation
- Sales
- Mergers

Hudson Transition Partners, Inc
150 N. Radnor Chester Road
Suite F200 #832, Radnor, PA 19087



2021

GREATER PHILADELPHIA VALLEY FORGE DENTAL CONFERENCE®

Valley Forge Convention Center & Casino Resort
King of Prussia, PA

35th Anniversary

Meet the Anniversary Speakers:

Registration Opens
June, 2021

Registration Deals

*Freedom Pass

For ADA dentists practicing outside of Second District area — Purchase two full days of courses & receive a free night at the Valley Forge Casino Resort plus two luncheon tickets: \$635/person (Hands-on courses not included)

*Complimentary Lectures

All Second District members receive GPVFC lectures complimentary prior to the October 11, 2021, early registration deadline. (Hands-on courses not included)

Wednesday, October 27, 2021

- Dr. Greg Folse PM: "Treatment & Management of Aging and Special Needs Patients"
Ms. Janice Hurley ... AM: "Building Your Image, Your Brand, Your Success"
PM: "Team Confidence Now - With Clarity & Pride"
Dr. Pat Little AM: "Financial Planning Roadmap"
PM: "Plan Wisely or Work Forever"
Dr. Sam Low AM: "Lasers Lecture"/PM: "Hands-On Lasers"
Dr. Tom Paumier AM: "Antibiotic Do's & Don'ts 2021"

Thursday, October 28, 2021

- Dr. Greg Folse AM: "The Difficult Denture Patient"/PM: "Hands-On Dentures"
Ms. Mary Govoni AM: "Ergonomics for the Dental Team"
PM: "Taming the Front vs. the Back in Your Office"
Dr. Jack Griffin AM: "Dentistry Gone Digital"
PM: "Direct Restorative Presentation"
Dr. Elliott Hersh PM: "Opioid Lecture for Licensure"

Friday, October 29, 2021

- Symposium: Dr. Joseph Greenberg, Facilitator -
"One for the Ages' A New Look at Age Specific Treatment, Young and Old."
Dr. John Molinari "Infection Control"
Dr. Craig Ratner "HIPAA/Cyber Security"

www.gpvfdc.org

*Sponsored by the Second District Dental Association of PA —
Representing Bucks, Chester, Delaware, Lehigh, Montgomery & Northampton Counties.





Real Estate: Good Offense, Better Defense

By Brian Madden
CARR Healthcare

Whether your favorite sport is football, foosball or fútbol, you can't win the game unless you have both a good offense and good defense. Bear Bryant echoed this by saying "Offense sells tickets, but defense wins championships."

The same can be said about winning in business and personal finance. In the classic personal-finance book, "The Millionaire Next Door," Thomas Stanley and William Danko liken offense to income and defense to how you spend (or do not spend) that income. Their premise is that to win at personal finance and become wealthy, you must be excellent at producing income (offense) and even better at retaining it (defense).

Clearly, it takes money to make money and some expenses are unavoidable. However, it is important to focus your attention on saving money the right way and looking at big ticket items. That focus can have a huge impact on your personal finance and financial well-being of your healthcare practice.

We recently had two clients who were excellent practitioners; able to produce high revenue for their practice and create significant take-home income. They were great at offense, bringing in income; however, upon reviewing their

leases, we found their defense to be lacking.

Client #1

Our client was leasing space in a multi-tenant building. Her lease was set to expire in just over twelve months, so she was considering relocating her practice or purchasing her existing leased space. After reviewing her lease, we noticed she was paying rent on the entire building (nearly 6,000 square feet), rather than her 4,000 square foot space she was practicing in. She was paying for 2,000 square feet that her practice was not occupying, while the landlord was collecting double rent on the adjoining 2,000 square foot leased space.

Consider the ramifications of this. For the sake of round numbers, let's use a fifteen-dollar per square foot lease rate over a ten-year term.

$$\begin{aligned} \$15 \times 6,000 \text{ sf} &= \$90,000 \text{ (annual rent)} \\ &\times 10 \text{ years} = \\ &\$900,000 \text{ total rent} \end{aligned}$$

vs.

$$\begin{aligned} \$15 \times 4,000 \text{ sf} &= \$60,000 \text{ (annual rent)} \\ &\times 10 \text{ years} = \\ &\$600,000 \text{ total rent} \end{aligned}$$

The difference in this scenario is \$300,000 over a ten-year lease term. It turns out, there was no malicious

conduct or deceptive intent on the part of the landlord (just an honest mistake), but this lease was reviewed by a practice broker, an attorney, two or more doctors and others before it was signed. The space was a part of a practice purchase, so the lease unfortunately was an afterthought.

How long would it take to make up for a mistake like this by cutting back on supplies?

The reality is, no matter how many pennies you pinch on cotton rolls or materials, it's unlikely you could make up for this type of an oversight. Simply assuming that the math on a lease will work out fairly or believing that it is not worth the time or money to have a professional review the terms of a deal may end up being the costliest mistake of your professional career. This is an example of poor defense: not having someone there to protect your bottom line.

Client #2

The other client was nearing the expiration of his lease, so we reviewed the negotiable terms; namely tenant improvement allowance, free rent, lease rate, operating costs and escalations. The one that stood out the most was the tenant improvement allowance. On

the past lease, the landlord's terms were at least ten dollars lower than what the client should have achieved. Doing the math here (\$10 per SF x 3,500 SF = \$35,000).

Another example of poor defense. One negotiable term that seems minor or even "fair" could cost you tens of thousands of dollars.

The hard part about these transactions is that you want to believe you are being treated fairly. The reality is, your definition of fair is most likely very different than that of an opposing party. You must realize you have competing interests with the landlord, broker or investor that is a professional negotiator with full knowledge of their trade. You could say, a landlord's offense is better than an unrepresented tenant's defense.

Real estate is the second highest expense for most practices.

With this much at stake, it's not something you want to take a risk on.

The good news is that buyers and tenants have every opportunity to create a good defense by seeking professional help. Often times healthcare professionals will have an attorney review the legal ramifications and consequences of a lease, but the legal side of a lease and the fair-market-value side of a lease are completely different. Very few attorneys know the going rate for tenant improvement allowance, free rent, escalations or lease rates in a healthcare-real-estate transaction.

Another common mistake is hiring the wrong real estate professional. Be sure to hire a broker or agent with healthcare real estate experience. Failing to understand the electrical, mechanical and plumbing needs of a healthcare practice on the front end can be extremely costly.

Additionally, there are many other business deal points that are vastly different in healthcare real estate vs. general commercial real estate.

In summary, a successful practice focuses on production to increase revenue while investing in resources that drive business without neglecting to protect what has been earned or could be lost. Professional representation protects your interests and the valuable revenue you work so hard to attain. You don't have to choose between having a good offense or better defense; you can have both.

CARR is the nation's leading provider of commercial real estate services for healthcare tenants and buyers. Every year, thousands of healthcare practices trust CARR to achieve the most favorable terms on their lease and purchase negotiations. CARR's team of experts assist with start-ups, lease renewals, expansions, relocations, additional offices, purchases, and practice transitions. Healthcare practices choose CARR to save them a substantial amount of time and money; while ensuring their interests are always first.

Visit CARR.US to learn more and find an expert agent representing healthcare practices in your area.

Quality Handpiece Repairs by The Dentists Choice



See why 300 Dental Professionals in the Delaware Valley use The Dentists Choice for Handpiece Repairs

24 years in business, 300 customers including Albert Einstein Hospital, VA Hospital of Philadelphia, Jefferson Abington Hospital and Lehigh/Muhlenberg Hospitals

Fast turnaround, most handpieces repaired in 24-48 hours of receipt. Free Pre-Paid shipping boxes provided to make your experience "seamless"

Estimates for all handpieces done at NO COST

We repair any and all handpieces including KaVo, Star, Midwest, W&H, Anthogyr, Lares, J. Morita just to name a few

Special offer for new customers: Send us one high speed handpiece and receive a 50% discount on your first repair, once you try us, you will see why 300 of your peers have used our service for so many years!!



QUALITY | SERVICE | CONSISTENCY | VALUE

THERE IS A DIFFERENCE AND IT SHOWS



**MARRANO
DENTAL ARTS**

Experience the Difference!

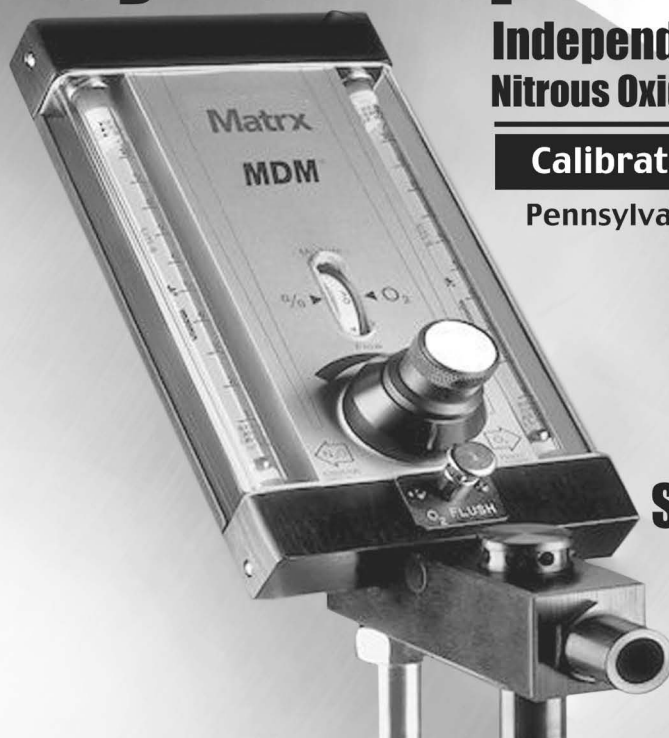
MarranoDentalArts.com

610-563-4253

Classified Ads –

Attractive 2-chair practice with room for third. Collected \$163,000 in 2019 on 2 days a week. Recovering nicely from pandemic. Great practice for younger dentist to grow and expand to 4-5 days. 900 sq. ft., rent very reasonable with off street parking. Most endo, implants, pedo, and oral surgery referred out, so new owner could be significantly more productive. Priced to sell fast at \$115,000. Retiring, but will help with introductions and transition. contact by e-mail at mstoverfacepain@comcast.net or call 215-694-4496. Practice is located in Oreland between Fort Washington and Glenside.

Systems Specialties, Inc.



**Independent Dealer for ...
Nitrous Oxide & Oxygen Analgesia Equipment**

Calibration • Testing • Repairs • Sales

Pennsylvania regulations require calibration

Please contact Ken Rishar

215-443-9293

FAX 215-443-9640

**Systems Specialties, Inc.
1800-T Mearns Road
Warminster, PA. 18974**

30 Years Experience

DENTAL PRACTICE SALES

Ask
About Our
FREE GUIDES
For Sellers
& Buyers!

Want to Know More? We Can Guide You.

American Practice Consultants, a full service Dental Practice Broker & Appraiser, was founded in 1985 by Philip A. Cooper, D.M.D., M.B.A. to provide a range of transition services to dentists who are selling or buying a practice.

Let Us Expertly Guide You Through:

- VALUATION
- MARKETING
- NEGOTIATION
- CONTRACT REVIEW
- FINANCING
- MINIMIZING TAXES
- TRANSITION PLANNING WITH PATIENTS & STAFF
- AND SO MUCH MORE!



**AMERICAN
PRACTICE
CONSULTANTS**

Philip A. Cooper, D.M.D., M.B.A.



www.ameriprac.com

704 East Main Street, Suite D • Moorestown, New Jersey 08057
856-234-3536 • 800-400-8550 • cooper@ameriprac.com

Sponsorship Opportunities

CE Full Day, Monday Evening Programs and custom packages:

Contact

Dr. Andrew Steinkeler or Dr. Dilshan Gunawardena
Sponsorship Chairs

158 York Road • Warminster, PA 18974
Office: 215-672-6560 • Fax: 215-672-7343
sponsorshipmbds@gmail.com

For Bulletin and Web Ads

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

Continuing Education Registration Form

REGISTRATION FORM

All courses are held at **Blue Bell Country Club Clubhouse** in Blue Bell, PA. Includes all breaks, lunch and instructor handouts. Registration is 8:00 AM to 9:00 AM. Courses begin at 9:00 AM and conclude by 3:30 PM.

****Enter off Route 202 opposite the Montgomery Community College entrance. Tell them you are attending the dental meeting at the clubhouse. Clubhouse is straight back and on the left.**

Six hours of CE credit will be given for each course.

All courses are acceptable for AGD credit.

☐ **#3, RESCHEDULED TO SEPTEMBER 24, 2021 -**

AM: The Nuts & Bolts of Veneers

PM: Singularity

Number of Attending Doctors	Number of Attending Team	Total Attending	Total Dollar Amount

Total Cost

FEES

ADA Members (*Register for 4 courses before September 10, 2019 for package discount)

Reservations for **4 course package** - \$695

Individual courses - \$195

For those already registered for the 11/13 rescheduled Sleep Course, the remaining 3 course package would be \$525. Or you can register for individual courses.

MBDS Members:

Individual courses - \$195

Members' Staff - \$98

New Dentists (during first five years of leaving dental school or residency) - \$500 for all four courses

Non-ADA Members Dentists:

Individual courses - \$450

Non-Member Staff - \$195

Note: No refunds will be made for any reason. Late fee of \$50 will be assessed for registration within 7 days of any course.

Doctors are not permitted to transfer admission to the seminars to any other doctor or team.

Doctor's Name: _____

Team Names & Position: _____

Address: _____

Phone #: _____ E-mail : _____

Doctor's ADA # _____

Return this form with check to:
Montgomery-Bucks Dental Society

P.O. Box 633

Green Lane, PA 18054

215-234-4203

mbdsdr@comcast.net

**Will be held if
COVID Restrictions
allow.**



Approved PACE Program Provider FAGD/MAGD Credit Approval
does not imply acceptance by a state or provincial board of
dentistry or AGD endorsement 11/1/2017 to 10/31/2020.
PACE renewal application submitted.

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!

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.

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

Phila. County Dental Society 215-925-6050

Pennsylvania State Board 717-783-7162

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 evening dinner meetings offering lectures by a variety of speakers.
- Members receive one complimentary dinner annually.
(Prospective members are able to arrange to attend one evening program free of charge.)

Continuing Education Programs

- Fulfill All CE Credit Requirements
- Grow professionally by attending our superb CE programs featuring nationally known speakers. Members attend at discounted rates. New dentists receive substantial discounts for all courses..
- 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.

Greater Philadelphia Valley Forge Dental Conference

- Experience a top-rated dental meeting featuring three days of scientific sessions, as well as, a full range of exhibitors. Enjoy nationally known speakers, auxiliary programs and exciting social activities.
- GPVFDC is FREE to MBDS members!



MONTGOMERY-BUCKS DENTAL SOCIETY

P.O. Box 633

Green Lane, PA 18054

PRSRT STD
U.S. POSTAGE
PAID
UPPER DARBY, PA
PERMIT NO. 34

Dinner Meeting - September 20, 2021
Dr. Maria Fornatora
"Oral Lesions in COVID-19 Patients"

REGISTRATION FORM

Distinguished Speaker Series

Monday, September 20, 2021 • Dr. Maria Fornatora

Oral Lesions in COVID-19 Patients

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 Menu Selection: ☐ Fish ☐ Chicken ☐ Vegetarian

Name: _____

Email: _____ Telephone: _____

Other Attendees: ☐ Fish ☐ Chicken ☐ Vegetarian

Name: _____

Name: _____

"Comp" meals may be used for this event but only for pre-registered meals.

Email: mbdsdr@comcast.net to verify that you are eligible.

\$50.00 per person Total Attending () x \$50.00 - \$ _____

\$75.00 if **received** after 9/13/2021 or on-site.