



Queens County Dental Society
86-90 188 Street
Jamaica, NY 11423



QCDS Bulletin

PUBLISHED BY AND FOR THE DENTISTS OF QUEENS COUNTY

Volume 53 Number 2

March/April 2011

QCDS Installs Its New Slate of Officers As Dr. Mota-Martinez Becomes President

Braving unseasonably cold temperatures and ice, a crowd of nearly 300 guests were warmly welcomed by outgoing Queens County Dental Society President Dr. Ashok Dogra at the QCDS Installation Ceremony and Dinner Dance, held January 22 at the Terrace on the Park.

The evening started with an elaborate cocktail hour followed by a full course dinner served in the elegant setting overlooking Queens Flushing Meadows Park and the Unisphere, the symbol of the last World's Fair.

Following an inspired invocation by Dr. Steven Gounardes, an ADA trustee, a long list of dignitaries were welcomed by Dr. Rekha Gehani. They included Dr. William R. Calnon, ADA president elect; Dr. Anthony DiMango, past ADA vice president; Dr. Robert Doherty, NYSDA president; Dr. Chad Gehani, NYSDA president elect; Dr. P. Deborah Weisfuse, NYSDA vice president; and Dr. Mark Feldman, NYSDA executive director and ADA past president.

For the second consecutive year, QCDS members had the distinct honor of having the ADA president elect address them. Dr. Calnon congratulated the incoming offi-

cers on their induction.

Many of the diverse dental communities were represented at the event, including the Latin American Dental Federation and its president, Dr. Adolfo Rodriguez; Hispanic Dental Association; Dominican Dental Association with its president, Dr. Ruben Moronta; Indian Dental Association with its president, Dr. Viren Jhaveri; Puerto Rican Dental Association; and the Spanish American Medical Dental Society of New York.

In addition, neighboring components were represented by Dr. Eugene Porcelli, president of the Nassau County Dental Society; Dr. Maria Maranga, president of the Suffolk County Dental Society; and Dr. Janice Pliszczak, president of the 5th District Syracuse Dental Society.

Also in attendance were the chairpersons of local hospital dental residency programs, including Dr. Burton Wasserman from New York Medical Center of Queens and Dr. Sherman Klein and Dr. Stephen Quarcoo from Flushing Hospital Medical Center.

QCDS officers were installed by Dr. Chad Gehani, in—
—Continued on page 14



New QCDS officers installed at the Terrace on the Park were, left to right, Historian Ronald Garrett, Treasurer Sudhakar Shetty, Secretary Bijan Anvar, Vice President Doran Kalman, President-Elect Beatriz Vallejo and President Mercedes Mota-Martinez. The officers were installed by NYSDA President-Elect Chad Gehani.

PHOTO: Mark R. Green, D.D.S.



Bridging the Gap

Between

Old Fashioned Service

&

MODERN TECHNOLOGY

Fixed or Removable, Large or Small
ALL AT REASONABLE FAIR PRICES

Implant Services Include:

Participation in Case Planning • Written Price Estimates • Time Estimates • CAT Scan Appliances • Surgical Guides
Guides for Computer Assisted Surgery • Step-by-Step Assistance • Full Stock of Implant Parts • Helpful Hints to Make
Cases Go Smoothly • Peace of Mind That Your Patients Are Getting The Finest Results

All of our work is done by our own talented staff of expert technicians in our modern well-equipped laboratory. We do not outsource.

NU-LIFE LONG ISLAND
Your IMPLANT PROSTHETICS Specialist

221 Hempstead Turnpike West Hempstead, New York 11552
516-489-5200 Fax: 516-481-9791 Web Site: www.nulifeli.com

Nu-Life Long Island is privately owned and not affiliated with any other laboratories with similar names

Get the **personal attention** that your small business deserves.



Unparalleled personal service with a direct phone line
and access to your Branch Manager

Supported by a whole team of professionals, including experts
in commercial mortgage and construction financing

Customized product and service recommendations that make sense for you

You can start a BusinessOne relationship by calling

Justin Kilian, Branch Manager

179-25 Hillside Avenue
Jamaica, NY 11432
718-291-3100

BusinessOne®

ASTORIA
FEDERAL SAVINGS
Putting people first.

Member FDIC 



Countrywide Practice Brokerage: the G.P.S. for your practice **Guidance • Planning • Service**

- How can I get the most value for my practice?
- How will I find the best dentist to take over my practice?
- What should I do to get ready to make my move?

With nearly three decades of experience representing both buyers and sellers of dental practices, Countrywide has hundreds of satisfied dentists throughout New York, New Jersey and Connecticut. We can help you make wise decisions about your practice and your future.

Contact us for a
Free Consultation with No Obligation

- By phone: **800.222.7848**
- By e-mail: **qcds@ddsbrokers.com**
- On the web: **www.ddsbrokers.com/qcds**

319 E. 24th Street
Suite 23-G
New York, NY 10010

 **countrywide
practice
brokerage**

Countrywide Practice Brokerage is endorsed by the Queens County Dental Society.

Medicaid Audit Sweep Is Hitting the Crisis Point

The New York State Office of the Medicaid Inspector General is an independent entity within the New York State Department of Health charged with improving and preserving the integrity of the Medicaid program by conducting and coordinating fraud, waste and abuse control activities for all State agencies responsible for services funded by Medicaid.

The OMIG conducts and supervises all prevention, detection, audit and investigation efforts. It has come to the New York State Dental Association's attention that investigative efforts have reached a crisis point because OMIG is resorting to any technical claims error made by a participating dentist to demand refunds from the dentist.

OMIG is conducting preliminary audits reviewing claims records for the past five years focusing primarily on the following:

- Fillings replaced within three years of original treatment.
- Claims for D9310, "consultation – diagnostic service provided by a dentist or physician other than the requesting dentist or physician" that do not include the name and NPI or license # of the referring doctor.
- Claims for rebase, reline or repair service within six months of delivery of new dentures.
- Inappropriate billing after completion of upper or lower dentures.
- Claims submitted for patients residing in skilled nursing facilities.

One of the most prevalent manifestations of these recent audits is the alleged failure by dentists to properly complete the New York Medicaid claim form requiring the name and National Provider Identifier (NPI), or license

number, of the referring dentist when there are consultation billings. Claim forms must be completed properly or OMIG will deem it to be a billing abuse and seek recovery on the claim. NYSDA urges all Medicaid providers to immediately establish that all Medicaid filings are complete and accurate.

NYSDA is working to address various policy issues with the New York State Department of Health pertaining to these audits and to resolve disparities between the DOH's policies for reimbursement and the criteria used by

“If you are contacted by OMIG, consult a knowledgeable attorney immediately....”

the OMIG to determine if payments were improperly made. OMIG asserts that it need not follow the DOH's policies it deems to be incorrect, allowing OMIG to recover money even when claims meet guidance issued by the DOH. Sometimes, only expensive litigation by providers with OMIG can drive OMIG away from their more extreme policy interpretations.

If you are contacted by OMIG, consult a knowledgeable attorney immediately to handle the matter from the outset. OMIG is a prosecuting agency and their investigations can lead to serious civil and/or criminal charges that could affect your ability to earn your livelihood from the practice of dentistry.

Dentists are urged to never rely on verbal responses to inquiries about Medicaid policies and claim requirements. If a policy in the MMIS Manual is unclear, write to DOH's Office of Health Insurance Programs and get a written clarification in return: New York State Department of Health, Office of Health Insurance Programs, Riverview Center, 150 Broadway #6E, Albany, NY 12204-2736

QCDS Bulletin

Managing Editor
Boris Arbitman

Executive Director
William Bayer

Co-Editors
Mitchell S. Greenberg
Ira M. Schwartz

Administrative Assistant
Guadalupe Rodriguez

Business Manager
Jay A. Ledner

C.E. Coordinator
Mercedes Rodriguez

2011 Officers
Mercedes Mota-Martinez, *President*
Beatriz Vallejo, *President-Elect*
Doron Kalman, *Vice President*
Bijan Anvar, *Secretary*
Sudhakar Shetty, *Treasurer*
Ronald Garrett, *Historian*

Board of Trustees

P. Addeo	E. Huang	A. Santana
H. Ajmera	P. Locovetti	I. Schwartz
C. Berkman	S. Kesner	V. Shah
D. Bhagat	P. Koppikar	R. Sherman
M. Bhuyan	L. Lehman	R. Shpuntoff
A. Feigenbaum	A. Lighter	D. Sidhu
M. Gandhi	R. Olan	C. Tischler
R. Gehani	S. Quarcoo	B. Wasserman
H. Gomez	A. Queen	R. Yang
A. Greenberg	R. Samuels	

NYSDA President-Elect
Chad Gehani

NYSDA Trustee
Joseph Caruso

NYSDA Delegates

B. Anvar	V. Jhaveri	R. Shpuntoff
R. Gehani	P. Krishnan	B. Wasserman
M. Greenberg	J. Ledner	

Past Presidents
Ashok Dogra
Prabha Kirshnan
Viren Jhaveri

Michael Burstein
Mitchell Greenberg

ADA Delegates
Viren Jhaveri
Jay A. Ledner

Prabha Krishnan

Institute for Continuing Dental Education
Rekha Gehani, *President*
Joseph Caruso, *Vice President*
Stuart Kesner, *Secretary/Treasurer*

The *Bulletin* is published six times a year, bimonthly. It is the official publication of the Queens County Dental Society. Neither the Society nor the *Bulletin* assumes responsibility for the points of view or opinions of its contributors.

Deadlines for manuscripts is six weeks prior to the date of publication. For example, the deadline for March/April issue is January 10th. All Submissions must be typed as a word document and emailed to QCDSBulletin@gmail.com.

For more information about advertising, contact the Business Manager at 86-90 188th Street Jamaica NY 11423 or call (718) 454-8344. Inclusion of an advertisement does not imply endorsement of any firm, goods, or services unless such endorsement is specifically stated.

Subscription is included in the annual membership dues of the Queens County Dental Society. The Subscription rate for non-members is \$30 per year, or \$5 per issue.

The QCDS Board of Trustees meets on the third Tuesday of each month (Except July and August) at QCDS Headquarters. For information about the Society, Call QCDS at (718) 454-8344.

aa de Publication Member of the American Association of Dental Editors

Queens County Dental Society

86-90 188 Street | Jamaica, NY 11423
718-454-8344 | fax: 718-454-8818
www.qcbs.org | e-mail: qcbs1@aol.com

From the President



Reclaiming What Is Ours

By Mercedes Mota-Martinez, D.D.S.

EDITOR'S NOTE: Dr. Mercedes Mota-Martinez was installed as the new president of the Queens County Dental Society on January 22. This column contains excerpts from her installation address.

First and foremost, I want to thank God, my strength and compass throughout my life, for giving me this opportunity to serve.

Thank you, Dr. Dogra and Dr. Shetty for your hard work in 2010. Thanks, Dr Gehani, for your constant struggle so that all ethnic groups have representation. You are one of a kind.

Congratulation, Dr. Quarcoo. It is an honor to share this night with you. Thank you for allowing me to be part of the Board during your presidency, that being the reason why I am here today. Congratulations to all the officers who have been installed.

Thanks to the QCDS membership for their confidence and for giving me the opportunity to preside in this prestigious society.

To my family, for their unconditional love at every moment of my life and career, and to my extended family, friends and patients for their support and trust, thank you.

To my staff, for their patience and for putting up with me for so many years, thank you so much.

Tonight, in the presence of so many leaders, I feel humbled and honored.

A little girl, from Villa Juana, a poor neighborhood in the Dominican Republic, "presidenta," the first Hispanic

and Dominican in the history of QCDS, this is really unbelievable. It will be a privilege to carry out my duties. You can be more than certain that I will do my best at all times. I know it will not be an easy task, especially with the current economics downfall we are living in today, but who said life was easy. Anyway, nothing comes easy for us dentists.

I firmly believe that education is what makes a difference in the lives of many.

One of this Society's aims is to encourage the improvement of the health of the public and another is to promote the art and science of dentistry.

For these reasons, I propose to all members of QCDS and other organizations to work to improve the dental health of children, linked to the awareness and educational programs directed to parents. They will realize the importance of dental health in their children and will support and lead our work to success when we conduct these school programs. We are to add a component of motivation, encouraging young people to pursue a career and young professionals to become the leaders of tomorrow. As dentists we can do this, we can make a difference.

Organized dentistry gives us a voice; we really need to be part of it. We must not allow others to take charge of the profession that we all love so much. In these challenging times, we all need to put away individualism and join side-by-side with different organizations and societies reclaiming what is ours.

The Officers of QCDS wish to thank the following sponsors of our 2010 Installation/Dinner Dance whose support made the evening possible and whose generosity is greatly appreciated.

DIAMOND

National Supermarket Association (NSA, Inc)

GOLD

Henry Schein, Inc.
Astoria Federal Savings Bank
104-01 Roosevelt Realty Corp

SILVER

Dr. Doron Kalman
Medical Liability Mutual Insurance - MLMIC
Dr. Juan Carlos De Fex
Dr. Mota-Martinez's Office Staff

BRONZE

Dr. Jay Ledner
Drs. Ashok & Mirdula Dogra
Conference Associates & Mason Agency
Ms. Keila Castillo
Ms. Rosa Hernandez
Hiossen Inc.

FRIENDS AND SUPPORTERS

Danziger & Markhoff, LLP
Dr. Deepak Bhagat & Mrs. Ami Bhagat
E&E Cushions, Inc

Stuart Sinclair, CPA
Martin R. Gropper Assoc CPA, PC
Buccaneer Diner Restaurant
Mr. Victor Falci

Mr. O'Brien Edwards
Mr. Jairo Castillo
Dr. Maria Acebo

DONATIONS

Have Dummy Will Travel
Dr. Mohammad Bhuyan
Mr. Zane Hoffman

Mr. William Bayer
Dr. Charlene Berkman
Ms. Miguelina Brea

Mr. Eduardo Ellenberg
Ms. Maria Brito

Have Dummy Will Travel, Inc.

"We Bring the Training to You"

Robin Zalewski, NYS Certified EMT-D, PPC, IT, CPR/AED/EMS Instructor
Offering CPR/AED Courses that meet all requirements • Qualifies for 4 MCE credits

Queens County Dental Society is working hard for its members! We have negotiated a **"MEMBERS ONLY"** price for AEDs that can't be beat.

Get a jump on your practice's 2010 New York State Taxes with a \$500.00 tax credit* when you purchase an AED by the end of this year.

This is the time to buy! Please contact Robin Zalewski at Have Dummy will Travel, Inc. for your QCDS **"Members Only"** package.

BASIC MEMBERS ONLY PACKAGE (# BAS)

- "OnSite" AED • Slim Carrying Case • Four-Year Battery
- Adult AED Pads • Fast Response Emergency Kit
- AED Window Decal • Five-Year Manufacturer's Warranty
- Life Time Indemnification Policy
- Free Shipping • \$500.00 NYS Tax Credit*

Free Support Program Includes:

- ✓ Important Notifications regarding your "OnSite" AED
- ✓ Personalized Customer Service with the professionals at Have Dummy Will Travel, Inc.
- ✓ Periodic Accessory Reminders by phone, mail or e-mail
- ✓ Set-up and Post-use Counseling Available

Queens County Dental Society
Discounted **"Members Only"** Price: **\$1220.00**

List Price: ~~\$1502.00~~

PHILIPS HEARTSTART "ONSITE" AED ACCESSORIES LIST

	LIST	QCDS MEMBERS
WALL MOUNT BRACKET AND SIGN SET:	\$125.00	\$ 99.00
WALL- SIGN (ALONE)	\$ 33.00	\$ 25.00
WALL- MOUNT (ALONE)	\$ 92.00	\$ 75.00
FAST RESPONSE EMERGENCY CPR KIT (ALONE)	\$ 42.00	\$ 35.00
ONSITE BATTERY (SPARE)	\$153.00	\$143.00
ADULT AED PADS (SPARE)	\$ 61.00	\$ 55.00
PEDIATRIC AED PADS (SPARE)	\$ 98.00	\$ 89.00

Note: • A nominal shipping charge will be applied to all additional separate accessory orders.
• Shipping is FREE ONLY on Basic and Deluxe AED packages.

* Applied at end of tax year. Have Dummy Will Travel, Inc. will provide tax forms when requested

Have Dummy Will Travel, Inc.
PO BOX 218 • SELDEN, NY 11784-0218
Tel.: 631-698-4039 • Fax: 631-846-3265 • e-Mail: Robin@havedummy.com



PHILIPS

AED ("OnSite")
The number one preferred
Choice in
Defibrillators



Deluxe Package shown
Basic Package **does not** include Pediatric (Infant/Child)
AED Pads pictured far left in photo

DELUXE MEMBERS ONLY PACKAGE (# DLX)

- "OnSite" AED • Deluxe Carrying Case • Four-Year Battery
- Adult AED Pads • Pediatric (Infant /Child) AED Pads
- Fast Response Emergency Kit • AED Window Decal
- Five-Year Manufacturer's Warranty
- Life Time Indemnification Policy
- Free Shipping • \$500.00 NYS Tax Credit*

Free Support Program Includes:

- ✓ Important Notifications regarding your "OnSite" AED
- ✓ Personalized Customer Service with the professionals at Have Dummy Will Travel, Inc.
- ✓ Periodic Accessory Reminders by phone, mail or e-mail
- ✓ Set-up and Post-use Counseling Available

Queens County Dental Society
Discounted **"Members Only"** Price: **\$1384.00**

List Price: ~~\$1746.00~~

A special thank you to QCDS
for their tireless efforts in negotiating the pricing
for Society members.



From The Executive Director

execdirqcds@aol.com.

Support We Can Count On

By William Bayer

Our Installation and Dinner Dance is reported on elsewhere so I won't belabor the details, other than to note that it was quite a success in that over 260 guests attended, including virtually the entire NYSDA leadership as well as ADA President Elect, Dr. William Calnon. Dr. Calnon's attendance, representing the ADA, continues a long line of ADA dignitaries who have attended our recent Installation events, including ADA Past Presidents Mark Feldman, Kathleen Roth and, most recently, Raymond Gist, which is quite an honor for a local component. In addition, Senators Jose Peralta and Adriano Espaillat presented proclamations to our new president and expressed their support for many of the initiatives supported by NYSDA, including the retention of adult Medicaid services, which they view as essential to protecting the health of New Yorkers in need of assistance. It is reassuring to know that we can count on both of these influential legislators to support programs that protect the well being of their constituents and who understand that one's overall health is clearly related to one's oral health.

Finding Prospective Patients

Members often neglect to use benefits available to them, and a perfect case in point is use of the ADA Website for the "Find-a-Dentist" function. You have the ability to place your profile information on this site as a tool to lead prospective patients to your practice. This service is a member benefit available at no cost to you. You have the ability to place photos, practice information, languages spoken, location map, insurances accepted, payment options and other information to assist a prospective patient in selecting your practice for dental services. The ADA reports 20,000 unique visitors each month to this site. Dr. Virginia Hughson-Otte, chair of the ADA Council on Membership, noted that the number of visitors each month to this site is proof that patients are turning to the web and ADA.org when looking for a dentist. She stated that "Find-a-Dentist comes at a critical time, when more patients are turning to the web for information and when the economy has hit some of our members pretty hard. Find-a-Dentist can help market members' practices at no cost to them." This offers you a no cost marketing tool and I encourage all to make use of this benefit.

Time To Renew Membership

For those of you who have procrastinated, it is time to renew your membership. Please take it off the "to do" pile in your office and return your membership renewal to NYSDA. It is our strength in numbers that allows the voice of organized dentistry to be heard and given credibility and we rely on your continued membership to keep our voice loud and clear.

Did You know

In the "Did You Know Department," the New York State Education Department has released data on the number of newly licensed professionals. The following information may be of interest to you:

Dental licenses were issued yearly as follows: 2005-760, 2006- 765, 2007-392, 2008-497, 2009-502 and 2010-601.

Dental hygiene licenses issued: 2005-387, 2006-364, 2007-411, 2008-447, 2009-455 and 2010-421.

Have a CE Suggestion?

While we are in the process of finalizing our CE calendar, we ask for any suggestions you might have for either topics or speakers you would like us to schedule. You can e-mail the information to me at <execdirqcds@aol.com> or simply send a note to our headquarters. While I sometimes hear complaints regarding some of our programs, I rarely hear suggestions for programs that would be of interest. Please take this opportunity to offer suggestions and we will do our best to implement your suggestions.

Meetings

A reminder for you "early birds:" the ADA annual session in Las Vegas begins registration on April 6 for the annual meeting scheduled for October 10 -13. A number of official ADA session hotels include Mandalay Bay, the MGM Grand, the Luxor, Four Seasons and others can be reserved online at <www.ada.org/session> beginning April 6. This is one occasion that "what happens in Vegas stays in Vegas" does not apply, as you can expect detailed information on actions taken and policies implemented at the annual session.

Our next membership meeting, scheduled for March 1, features the NYSDA president elect component visitation by our own Dr. Chad Gehani, who will become the NYSDA president this June. I encourage all our members to attend this meeting, as our next visitation by a NYSDA president elect from QCDS will not occur for 13 more years. This is an opportunity to show our support for one of our own and I look forward to seeing many of you at this meeting.

CORRECTION

The January/February issue of the QCDS Bulletin did not properly identify Dr. Mary Sunderraj as a NYSDA Capitol Club member for 2010. We apologize for this error.

The Greater New York Dental Meeting Celebrates Dr. Burton S. Wasserman for 25 Years of Service

Dr. Burton S. Wasserman developed the concept of a General Practice Residency (GPR) Fair in 1985. The creation of the GPR Fair was the result of a partnership between the American Association of Hospital Dentists and the Greater New York Dental Meeting.

The General Practice Residency Fair provides dental students an opportunity to gather information regarding general practice residency and advanced education in general dentistry programs in an informal atmosphere. Approximately 65 hospital dental residencies were present at the 2010 Greater New York Dental Meeting GPR Fair to discuss the content and nature of their programs, patient populations and treatment needs.

Dr. Wasserman was honored for his idea to create the General Practice Residency Fair and for his 25 years of service to maintaining its excellence at the Celebrity Luncheon in November.

The Greater New York Dental Meeting is the largest dental convention in the United States, with a registration in 2010 of exactly 58,135 attendees including 19,431 dentists and attendance from all 50 states and 132 countries.



Dr. Burton S. Wasserman receives his award at the Greater New York Dental Meeting GPR Fair from Dr. Richard Rausch, general chairman-elect, Greater New York Dental Meeting.

Indian Dental Association President Dr. Viren Jhaveri Becomes a Fellow of the American College of Dentists



Dr. Viren Jhaveri

The nation's oldest national honorary organization for dentists, the American College of Dentists, has granted membership to Dr. Viren Jhaveri who is now a Fellow.

FACD members exemplify excellence through outstanding leadership and exceptional contributions to dentistry and society. Founded in 1920, the College seeks to elevate standards of dentistry, encourage graduate study and grant Fellowship to those who have done meritorious work.

Dr. Jhaveri is also a Fellow of the Inter-

national College of Dentists as well as a Fellow of the Pierre Fauchard Academy. He is a previous editor of the QCDS Bulletin, former QCDS president, serves as a Delegate to both the ADA annual session and the NYSDA House of Delegates annual meeting, is currently president of the Indian Dental Association and a faculty member in Implant Dentistry at the NYU College of Dentistry.

He is in private practice with his wife, Sharmila, and has two sons.

NYU College of Dentistry Dean Speaks at General Membership Meeting



QCDS February membership meeting speaker Dr. Charles Bertolami, Dean of NYU College of Dentistry, second from left, was greeted by left to right, Drs. Chad Gehani, Mercedes Mota-Martinez and Robert Horowitz.

Despite the snow on the ground and the miserable weather condition with ice and sleet falling throughout the day, 35 hearty souls made their way to the general membership meeting held on the evening of February 1. Dr. Mercedes Mota-Martinez, the newly installed QCDS president, welcomed all and on a somber note, asked for a moment of silence for Dr. Barry Weinberg, the director of dentistry at Jamaica Hospital, who had recently passed away.

Those in attendance welcomed Dr. Charles Bertolami, the Dean of New York University College of Dentistry, who spoke on the topic of mid-level providers and dental therapists addressing the implications of these providers in changing the dental care delivery systems. His program provided interesting statistical and narrative information relative to the introduction of mid-level providers and their effect on access to care issues. We thank Dr. Bertolami for once again taking the time from his schedule to enlighten QCDS members on this significant development in the delivery of dental services.

Dr. Robert Horowitz followed with a clinical presentation titled "Simplified Extraction Socket Therapy—Biphasic Calcium Sulfate in a Syringe." His presentation was sponsored by MIS and QCDS thanks both Dr. Horowitz and MIS for making the presentation possible.

The next general membership meeting is Tuesday, March 1, and will feature the component visitation by NYSDA President Elect, Dr. Chad Gehani, in addition to the usual meeting format.

What kind of financing do you need?

You'll find it here – and much more.

- ◆ New office start-ups – get started with up to 100% project financing,* including design, construction, equipment and working capital.
- ◆ Practice sales and purchases – our team of experts can provide the experience and industry knowledge you need for buying and selling.
- ◆ Business debt consolidation** – to improve your cash flow.
- ◆ Office improvement and expansion – remodel, refurbish, or expand.
- ◆ Commercial real estate – choose from a suite of comprehensive real estate loan options to buy, refinance,* or relocate.
- ◆ Equipment financing* – choose from a variety of options and flexible terms tailored to meet your needs.

Want to know more?

Call Bill Murray at **1.800.920.1451**, or e-mail william.s.murray@bankofamerica.com. Mention Priority Code ADD0110C. www.bankofamerica.com/practicesolutions

Banc of America Practice Solutions™

A subsidiary of
Bank of America



*All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. **Banc of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account. Bank of America and Banc of America Practice Solutions are trademarks of Bank of America Corporation. Banc of America Practice Solutions is a subsidiary of Bank of America Corporation. © 2010 Bank of America Corporation

TAX TIPS FOR DENTISTS

The IRS has suspended the mandatory withdrawal rules from pension plans and IRAs for 2009. You will not have to add the skipped payment to your 2010 withdrawal. Your 2010 withdrawal will be based on your age and December 31, 2009 balance. Inherited IRAs and pensions get the same break. If you turn 70.5 years of age in 2009, you needn't take any pension withdrawal.

Stuart A. Sinclair CPA

1120 Old Country Road • Plainview, NY 11803
Phone (516) 935-2086 Fax (516) 935-1787

Join Us in Celebrating 45 Years

GLIDM 2011

Tuesday, April 12th and Wednesday, April 13th
Hilton Hotel, Melville, New York

ONE GREAT PRICE – ONE GREAT LOCAL SHOW!

Join Us on Tuesday from 5:00 pm to 8:00 pm
“50’s Hawaiian Tropical Party”

The first 500 doctors dressed in “50’s” or “Tropical” attire
will be entered in our \$1,000 door prize
(\$500 CASH + \$500 MERCHANDISE CREDIT)
YOU MUST BE DRESSED TO BE ELIGIBLE!

Great music, combined with great food, beer wine and soda
Winner will be selected at 8:00 pm

PLUS...

EACH EXHIBITOR WILL BE HOLDING THEIR OWN RAFFLES AT THEIR BOOTHS -
THE MORE BOOTHS YOU VISIT, THE MORE CHANCES TO WIN MULTIPLE PRIZES!!
PRE-REGISTRATION IS REQUIRED

Join Us on Wednesday

TABLE CLINICS - 7th ANNUAL PHOTOGRAPHY CONTEST
Complimentary Cocktail Party 5:00 pm to 6:00 pm

For More Information, contact Fran McHugh at
631-244-0722 • e-mail: glidm@aol.com or www.glidm.org

Don't forget to save your ordering for the show - Hope to see you there!!



Watch your mail for the 2011 Program
and Pre-Registration Form

QCDS Members Bring Children of Queens ‘Bright Smiles, Bright Futures’ At Screening

QCDS volunteers brought a dental screening to the students of another county school last month, The Renaissance Charter School, as part of Colgate’s ongoing Bright Smiles Program.

Longtime QCDS supporter State Senator Jose Peralta, in cooperation with the school’s director of development, Rebekah Oakes, coordinated a dental screening program.

Renaissance has 537 predominantly minority students drawn primarily from the neighborhoods of Jackson Heights, East Elmhurst, North Corona, Astoria and Long Island City. QCDS President Dr. Mercedes Mota Martinez lead a group of QCDS volunteers to the school, where the Colgate van was waiting, and provided free dental screenings and education to the children.

“Colgate’s Bright Smiles, Bright Futures” program, in conjunction with screenings performed by volunteer dentists, works to increase oral health literacy and promote good oral health care habits for children in 80 countries.

Senator Peralta noted that many children do not have access to basic dental care and the education needed to maintain good oral health. In recognition of this service, he said “many thanks go to Colgate for the great work it does through this program with the Queens County Dental Society for making this program available to the children and families in the community.”

In partnership with Colgate, QCDS has scheduled additional dental screening programs at local community schools and welcomes members who can volunteer some time to “give back” to local communities. Contact Executive Director William Bayer for further information or to become a volunteer. “Programs of this nature are made possible by the generosity of members donating their time to this worthwhile program,” Mr. Bayer said. “We look forward to continuing our partnership with Colgate in bringing this service to our communities.”



QCDS volunteers and students in front of the Colgate dental van at The Renaissance Charter School dental screening.



QCDS President Dr. Mercedes Mota Martinez explains proper oral hygiene to young patients.

Why the other side hates to see us on your side.

- We go to bat for you and preserve your good name.
- We aggressively defend and resist any payment for frivolous claims.
- We are a tough team to beat and we don't give up.
- We have the finest defense attorneys in the State, respected medical experts, and the country's largest and most experienced claims staff.
- We are not just your liability insurer. We are your legal guardians.

We are MLMIC.
Our defense never rests.

MLMIC is the one ally you want when you enter the courtroom and your practice and reputation are on the line. The jury may be out. But, you can feel confident, knowing that no other insurer in New York State provides the protection and dependability of MLMIC. ■ MLMIC's dedicated underwriters, claims personnel, risk management consultants, and defense attorneys are always responsive to your needs. ■ And, the NYSDA-MLMIC Program, now in its 18th year, is a program run by dentists for dentists. ■ For information, call (800) 683-7769 (NYC), (888) 744-6729 (Syracuse), (888) 263-2729 (Long Island), or (800) 635-0666 (Albany area), or visit www.mlmic.com ■



Endorsed
by NYSDA
& QCDS



Our defense never rests.

New York
Latham
Syracuse
East Meadow

©2010 Medical Liability
Mutual Insurance Company

Plan Now: Estate Tax Law Is Changing in 2011

By Harris Markhoff, Esq. and Michael Markhoff, Esq.
Danziger & Markhoff LLP.

On December 17, 2010, the President signed "The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010" (the "Act"). The Act includes an extension of various provisions of the Bush-era tax cuts, but this article will focus on the changes to the estate tax law.

Contrary to media reports, estate planning in 2011 is not a concern only for high net worth individuals. While the tax planning aspect has always been of particular concern for most people, the basic need for the use of trusts for asset protection, safeguarding family members and addressing personal issues remains paramount. Also, just to complicate the matter more, the Act is only a two-year patch. Based on the partisanship of Congress in the last few years, it would be impossible to predict how much of this Act will survive after 2013, but for now, the Act provides some excellent planning opportunities.

Estate, Gift and Generation-Skipping Tax

For individuals dying after 2010, the estate tax exemption will be \$5 million per individual for 2011 and 2012 with a tax rate of 35 percent on the amount exceeding the exemption. The gift tax exemption for the next two years is now unified with the estate tax exemption so that an individual can now gift up to \$5 million without incurring a gift tax. Furthermore, the generation-skipping exemption is also \$5 million, which means that a large amount of wealth (up to \$5 million per taxpayer or \$10 million for husband and wife) can now pass down two generations (such as to grandchildren). All three exemptions will be indexed for inflation after 2011.

This does not mean that individuals with assets below this level should ignore estate planning, especially since the exemption and rate are set to revert on January 1, 2013 (absent Congressional action) to their pre-2001 levels of \$1,000,000 and 55%, respectively. Instead, 2011 and 2012 may prove to be the best opportunity to plan to transfer the largest amount of wealth in history and exemplifies the importance of taking advantage of this two year window of opportunity.

In the past, in order to take advantage of the estate tax exemption, the estate planning documents of a married couple would have required the use of a "credit shelter trust." The first spouse to die would allocate assets equal to the estate tax exemption (\$3.5 million in 2009 and \$5 million in 2010, 2011 and 2012) in a trust for the surviving spouse so that when the surviving spouse subsequently dies, the amount in trust will then pass to descendants free from estate tax. Beginning in 2011, the concept of portability has been introduced so that if this technique is not used, the surviving spouse has an opportunity to use both exemptions without any advanced planning and can shelter \$10 million from estate tax. While this

was meant to facilitate planning, there are a number of serious flaws with relying on this provision:

■ Portability only extends to the "last deceased spouse." In other words, assume Husband dies in 2011 and Wife remarries and New Husband dies in 2012 leaving his estate to his children from his first marriage. When Wife dies, she only has a \$5 million (not a \$10 million) estate tax exemption. In essence, there is no ability to "collect" exemptions through remarriage.

■ The credit shelter trust can be used as a hedge to ensure that any future appreciation is sheltered from estate tax and that the combined assets of a married couple stay within the \$10 million exemption.

■ Portability is set to expire after December 31, 2012. Assume Husband dies in 2011 without sheltering his \$5 million exemption in a "credit shelter trust" and leaves everything to Wife in the hopes that she will be below the \$10 million combined exemption. If Wife dies many years later under a new tax regime with a lower exemption, the couple incorrectly gambled and wasted an opportunity to save estate tax in exchange for simple planning.

• There is no portability for generation-skipping planning, so if the ultimate goal of the estate plan is to keep the assets in the bloodline and away from sons-in-law and daughters-in-law, wills must have credit shelter trusts.

• Trust planning is still necessary for asset protection purposes since assets in a trust are generally exempt from the creditors of the beneficiary, to protect from remarriage where the new spouse could receive assets instead of children, to insulate the surviving spouse from the son-in-law who wants financing for a business venture which may not be a prudent investment, to provide the surviving spouse with a formal structure to manage the estate assets and avoid mismanagement or to avoid problems if the surviving spouse is unable to manage finances by reasons of dementia or similar disorders.

From a gifting perspective, for individuals who exhausted their \$1 million gift tax exemption under the prior law, they will now have an opportunity to gift another \$4 million of assets in 2011 and 2012. All old gifting plans must be reviewed to determine which additional assets can be given away.

Life Insurance

Since the Act is only a temporary patch, insurance that was purchased to help pay estate tax (also known as survivorship or second-to-die insurance) is still an important planning tool, which should be reviewed. It would be drastic to cancel existing coverage based on the assumption that the current tax law is sufficient to avoid estate tax. If laws subsequently change and life insurance has to be repurchased at a future date, changes in health and possible uninsurability may re-

—Continued on page 18

“
...2011 and 2012
may prove to
be the best
opportunity to
plan to transfer
the largest
amount of
wealth in
history...”

QCDS Installs Its New Slate of Officers As Dr. Mota-Martinez Becomes President

—Continued from page 1
cluding Dr. Mota-Martinez, Dr. Beatriz Vallejo, president elect; Dr. Doron Kalman, vice president; Dr. Bijan Anvar, secretary; Dr. Sudhakar Shetty, treasurer; and Dr. Ronald Garrett, historian.

New York State Senator Jose Peralta, a regular supporter of QCDS, followed with a presentation to Dr. Mota-Martinez of a plaque honoring her service to QCDS and her local community. He congratulated her on her ascension to the presidency of QCDS.

Dr. Mota-Martinez told the audience of the importance of unity, collaboration and increased involvement among the membership.

Dr. Alvin Orlian then introduced Dr. Stephen Quarcoo, the

recipient of the Society's highest honor, the Emil Lentchner Distinguished Service Award.

Institute for Continuing Dental Education officers installed included President Dr. Rekha Gehani, Vice President Dr. Joseph Caruso and Secretary/Treasurer Dr. Stuart Kesner. They were installed by Dr. Deborah Weisfuse.

The installation concluded the formal program of the evening and opened up the dance floor—led by Dr. Mota-Martinez, to show off their Meringue. Judging by the dance moves exhibited by many on the floor, QCDS has certainly not lost its rhythm.

As the evening drew to a close, it appeared that everyone had an enjoyable time and the membership could not have asked for a better way to start off the new administrative year.



Dr. Chad Gehani introduced Dr. Mercedes Mota-Martinez. Installation celebrates: Drs. Richard Yang, Joseph Caruso, Mercedes Mota-Martinez, Alvin Orlian, Chad Gehani and Bijan Anvar.



New QCDS President Dr. Mercedes Mota-Martinez celebrated her installation with family and friends. Dr. Chad Gehani presented an award to outgoing president Dr. Ashok Dogra. Dr. Alvin Orlian presented The Emil Lentchner Award for 2011 to Dr. Stephen Quarcoo.



State Senators Jose R. Peralta, left, and Adriano Espaillat presented recognition awards to Dr. Mercedes Mota-Martinez.



Dinner Dance guests: Dr. Alan N. Queen, Dr. David Miller, Dr. Mercedes Mota-Martinez, and Dr. and Mrs. Burton Wasserman.



At the installation: Drs. Gehani, Mota-Martinez, William Calnon and Steven Gounardes.



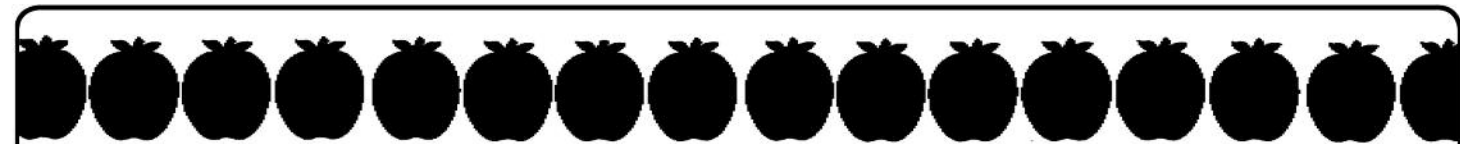
The 2011 ICDE officers were sworn in by NYSDA Vice President Dr. P. Deborah Weisfuse.



The swearing in of the 2011 QCDS officers.



Celebrating the Installation: QCDS Executive Director William Bayer, Dr. Chad Gehani and Nassau County Dental Society Executive Director James Garnett.



25th Annual BIG APPLE DENTAL MEETING

Sponsored by
The Bronx County Dental Society

WEDNESDAY, MARCH 30, 2011

THURSDAY, MARCH 31, 2011

SHERATON CROSSROADS HOTEL. MAHWAH, NEW JERSEY

2011 Partial List of Speakers

- Two full days of education
- Morning, afternoon and evening seminars
- Commercial Exhibits
- Free Parking: Indoors and Outdoors
- Free Breakfast and Free Buffet Lunch
- Wine and Cheese Party on Wednesday PM
- Rebate Coupons for Exhibitors
- **EXHIBIT HOURS: 10:30 a.m. to 7:00 p.m.**

Please send me program details and registration information.

Name _____

Address _____

City/State/Zip _____

Office Phone Number _____

ADA #: _____

Email: _____

Website: bigappledentalmeeting.us

- MATERIALS AND ESTHETICS**
Dr. Gordon Christensen
Dr. Rella Christensen
Dr. Howard Glazer
Dr. Douglas Lambert
- ENDONICS**
Dr. Clifford Ruddle
Real World Endodontics
- PRACTICE MANAGEMENT**
Dr. Howard Farran
- PROSTHETICS**
Dr. Joseph Massad
Dr. Steven Morgano
- HYGIENE**
Ms. Rachel Wall, RDH
- INSURANCE**
Ms. Vicki Anderson
Ms. Maria Tatman
- PERIODONTICS**
Dr. Colin Richman
Dr. Kerry Demascus
Dr. Charles Blair
Ms. Kristen Eisler, RDH
- OPERATIVE**
Dr. Jeffrey Nordin
- PHARMACOLOGY**
Mr. Tom Viola
- LEGAL**
Dr. Eric Ploumis
Markhoff & Danziger
- IMPLANTS**
Dr. Ara Nazarian
- PSYCHO-ANALYSIS**
Dr. Mark Hillman

- FORENSICS**
Dr. Roy Sonkin
- TMJ AND PAIN**
Dr. James Uyanik
- ORAL MEDICINE**
Dr. M. Fatahzadeh
- BOTOX AND FACIAL FILLERS**
Dr. Zev Schulthof
- LASERS IN PERIODONTAL THERAPY**
Dr. Raymond Yukna
- THE ADVANTAGES OF DIGITAL IMPRESSION**
Dr. Michael Varallo
- HYPNOSIS IN DENTISTRY**
Dr. Gisele Arnaud

**PLUS
INFECTION CONTROL
RISK MANAGEMENT
CPR & AED**



★SPECIAL BONUS FOR★ ATTENDING OUR SEMINARS

A \$25 exhibitor's coupon will be given to each dentist for attending a full-day seminar and a \$10 coupon to each dentist attending a half-day or evening seminar. When presenting your \$25 or \$10 coupon — any purchase made at the exhibitor's booth will be discounted at the \$25 or \$10 rate. You will receive a coupon for every paid course that you attend and no minimum purchase is required!



CONTINUING EDUCATION CREDITS WILL BE GIVEN TO ALL ATTENDEES. THESE CREDITS WILL BE APPLICABLE FOR DENTIST AND DENTAL HYGIENIST REQUIREMENTS AS ALLOWED BY STATE LAW.

BRONX COUNTY DENTAL SOCIETY

3201 Grand Concourse, Suite 2N, Bronx, NY 10468

For further information, contact Mrs. Joy Patané at (718) 733-2031 • Fax (718) 733-0186

Email: bronxdental@optonline.net • Website: bigappledentalmeeting.us

CRESO Corner: Register Your Dental Facility

By Martin Schnee

About ten percent of the existing active dental facilities in New York City are either not registered or have expired registrations. If you have a new facility, which means that you have opened a new dental practice or taken over an existing dental office, you are required to register 30 days prior to starting. The fines can be \$1,000 - \$2,000 or more if you are caught without a valid registration.

If you are a new owner here are the steps required to register:

- Hire a CRESO to perform an initial inspection and also a complete radiation protection survey of each x-ray unit.
- Complete an application form requesting a new registration.
- Have proof of Worker's Compensation insurance for your office (form C-150 is best).
- Have proof of Disability Insurance for your office (form DB-120.1). The requesting agency will be the New York City Department of Health and Mental Hygiene, 2 Lafayette Street, New York, NY 10007

Note: If you don't have any employees than an exemption form CE 200 must be downloaded and submitted instead of the third and fourth items above. This form can be found at the Workers Compensation site: <www.WCB.State.NY.US> and should be notarized. The above should be submitted for review to the New York City Office of Radiological Health, 2 Lafayette Street, New York, NY 10007, (212) 676-1552

In about two to three weeks you should be notified that

you have been approved and will be asked to mail a check for \$100 for a two-year registration.

If you are an existing owner and have an expired registration or cannot find your registration for verification, then these are the steps you should take:

- Verify that your registration has expired by calling the New York City Department of Consumer Affairs at (212) 487-4060, (212) 487-4065 or (212) 487-4085. Give them your CAMIS number, which can be found on your old registration or an old inspection report.
- If your registration has expired, ask them to fax or mail you a renewal application.
- You will need to obtain the third and fourth items from above or the exemption form CE 200.
- Write a check for \$100 or the amount owed to the New York City Department of Health and Mental Hygiene.
- Send all the above in, and in two to three weeks you should have your new registration.

In either situation, after three weeks if you have not heard from the department, you should call to inquire as to the status of your applications.

If you have any questions concerning this topic contact Mr. Schnee at (718) 986-4996 or Scientist004@aol.com. His web page is NY-CRESO.com



Architecture Studio
Designers and Planners

commercial • residential • institutional • interior design



William Gati, AIA Architect

112-31 84th Ave., Kew Gardens, NY 11418-1321

718.805.2797 tel 718.805.2227 fax

wgati@architecturestudio.com

www.architecturestudio.com

Member of The American Institute of Architects

Estate Tax Law

—Continued from page 13
sult in overall higher costs, if you are lucky to get the coverage at all. Avoid impulsive decisions and review your coverage with your financial advisor.

State Estate Tax

While the Act makes significant changes for federal purposes, 21 states (notably New York, New Jersey and Connecticut) still impose separate estate taxes. Based on the fact that most states are suffering economically, it is highly likely that state estate taxes in those states will not disappear and planning to minimize state estate tax will become an important issue.

Business Succession Planning

Regardless of exposure to estate taxes, planning to effectively transfer the operations of a closely held business to the next generation is critical during a lifetime. The goal should be to ensure that the individuals who actively participate in the company are given control of the business operations while the family of the deceased owner is compensated for the decedent's equity. Buy/Sell agreements should be reviewed to ensure that the purchase prices in the agreements are consistent with the current value of the company. In the case of family businesses, the \$5 million gift tax exemption is a great opportunity to insulate the business from estate tax as well as the future appreciation.

The Act further proves the proverb that there is nothing permanent except for change. No estate plan can be placed on a shelf and left alone until after an individual dies. The Act provides some wonderful opportunities, but like a television offer, may only last for a short time. Now is the time to review your estate plan to determine whether changes need to be made and whether additional planning is needed.

Harris Markhoff, Esq. and Michael Markhoff, Esq., are partners at the White Plains, New York law firm of Danziger & Markhoff LLP. This firm is a business and tax-oriented law firm that has been representing dental practice owners in the New York metropolitan area for 50 years. Harris Markhoff and Michael Markhoff may be reached at (914) 948-1556 or at hmarkhoff@dmlawyers.com and mmarkhoff@dmlawyers.com.

Please
support the valued
QCDS Bulletin advertisers who help
make this publication possible!



CUSTOM UPHOLSTERY Inc.
3280 Sunrise Hwy Ste 59
Wantagh, NY 11793

**SPECIALIZING IN
DENTAL FURNITURE ALL
WORK COMPLETED AROUND
OFFICE HOURS**

**DENTIST'S CHAIRS
OFFICE FURNITURE
WAITING ROOMS
ETC...**

(516) 354-5650
FREE ESTIMATES

**PRINTING SPECIALS
FOR
DENTAL
PROFESSIONALS**

10% DISCOUNT FOR QCDS MEMBERS

■ Brochures	■ Envelopes
■ Business Cards	■ Labels
■ Prescription Pads	■ Rubber Stamps
■ Medical Forms	■ Mailings
■ Letterhead	■ Design Services

DELIVERY TO YOUR OFFICE DOOR!

KC GRAPHICS
25 Cutter Mill Plaza • Great Neck
516-466-2434

Is This A Good Time for a Practice Transition?

By Martin and Risë Mattler
Countrywide Practice Brokerage

There's no question that we are currently experiencing one of the worst recessions in many years. How has the economic downturn affected the value of dental practices? Would you like to retire soon but you're worried about the timing of the transition?

If so, you're not alone.

But the good news is that there are a number of sound reasons to sell your practice now.

Practice Values Are Now at Their Peak

Good practice opportunities are scarce, especially in the New York metropolitan area, where many dentists want to practice and live. The scarcity of opportunities and the abundance of prospective buyers have kept practice prices at the high end of the spectrum.

A number of factors have created this situation. While many predicted that baby boomers would be retiring in record numbers, the reality is that lots of dentists in this population group are putting off retirement, due to savings losses and a decline in the value of their real estate holdings. Another factor is the increase in the number of women dentists who are becoming the primary wage earners in their families and looking for the same opportunities as their male counterparts. And finally, more dentists today own more than one practice and are hiring associates to work for them. Taken together, these factors have resulted in fewer ownership opportunities and higher prices for the practices that are available.

Financing Is Still Available

Today there is still 100 percent financing available from a number of specialty lenders and they are offering attractive rates and terms for qualified purchasers. This means that you can expect to get all your proceeds at the closing.

In helping purchasers procure the best financing terms, we find that the following loan criteria are important: good credit; demonstrated ability to produce the volume of dentistry for the practice being purchased, and an ability to live on the profit that the practice will provide.

It's a Good Time to Get the Best Tax Treatment

A seller can typically expect 80 percent of the practice sales price to be taxed as a capital gain. The capital gains rate for sellers is currently at an historic low of 15 percent. Also, buyers are able to depreciate and/or amortize the entire amount of the purchase price. By reducing future tax liability, this write-off of the purchase price typically pays for 40 percent of the cost for most practitioners.

Many Older Dentists Are Getting Tired of Running Their Practices

A common phenomenon we see is that dentists in their

50s and up often become tired of being business owners. They don't like managing staff issues, dealing with insurance companies and the other daily responsibilities inherent in running a practice. A practitioner's dislike of administrative responsibility can hurt his productivity and practice profit. This can result in a stagnating or declining practice.

In the past, dentists might try to counter a financial downturn by raising fees.

However, this strategy has become more difficult in the current economic climate.

There are options available if you'd like to wind down but can't afford to retire yet. One way to lock in your practice equity is to merge your practice into a colleague's in the area, and then arrange a working relationship.

In sum, all of these factors have made now an excellent time to sell a dental practice. For pre-transition advice on your own circumstances, call Countrywide for a confidential consultation at 800-222-7848.

Martin and Risë Mattler are the principals of Countrywide Practice Brokerage, the endorsed practice broker of the Ninth District Dental Association. Visit their website at www.ddsbrokers.com.

**BIG APPLE
RADIATION SAFETY**

Martin Schnee
NYS Certified CRESO

Former Chief of the NYC HEALTH DEPARTMENT'S
RADIATION EQUIPMENT DIVISION with over
35 years of experience

*Explanations & instructions are provided
To staff during the inspection*

Fees: First tube \$80; additional tubes only \$50 each
SPECIAL: 4 tubes or more at \$50 per tube
Includes all paperwork and filing with NYC Health Dept.
New registrations and I-CAT slightly higher

OFFICE 718-373-6348 MOBILE 718-986-4996
www.NYCRESO.com

CE Courses March - May 2011		
Pre-registration is required for all continuing education courses, except General Membership Meetings		
Tuesday, Mar 1	6:15 p.m.	Course qualifies for relicensure. Instructor: Safety Compliance Services Tuition: ADA member/staff: \$85/\$70 Non-ADA member: \$260
Friday, Mar 4	9:00 a.m.	General Membership Meeting 2 C.E Credits NYSDA President Elect Visitation 7:00 p.m. “HIV Testing in the Dental Chair” Instructor: Dr. David Nassry, D.M.D. 8:00 p.m. “Esthetic Dentistry for the Child” Lecture to discuss esthetics in pediatric dentistry. Every child has the right to have an esthetically pleasing smile. During the formative years, it is especially important for all children to exhibit a normal appearance and not to be singled out by their peers. Space maintenance and proper speech are integral for the growing dentition Instructor: Dr. Charles Citron, D.D.S., M.S.D.
Friday, Mar 4	9:00 a.m.	Topic: Risk Management 4 C.E. Credits Areas discussed include professional liability, record keeping, patient history, informed consent, patient access to records, patient relations, confidentiality, peer review and more. Objective is to provide licensee with knowledge of laws and regulations as well as methods to avoid or resolve patient conflicts. Course qualifies for malpractice policy discount offered by most insurance companies. Instructor: Dr. Kenneth Treitel Tuition: ADA member/staff: \$135 Non-ADA member: \$260
Sunday, Mar 6	9:00 a.m.	CPR - Certification & Recertification 4 C.E. Credits Topic: “Basic Cardiac Life Support” Certification will cover 1 and 2 rescuer CPR, Heimlich Maneuver, child CPR and AED. The ability to recognize the signals of a heart attack and provide stabilization of the victim at the scene of a cardiac arrest is a priceless commodity. Life over death may some day become a reality to someone you know or care for. Be prepared to help save a life. Class begins promptly at 9:00 a.m. Registration at 8:30 a.m. Instructor: Robin Zalewski, BLS Instructor Tuition: ADA member/staff: \$105 Non-ADA member: \$260
Friday, Mar 11	9:00 a.m.	Infection Control 4 C.E. Credits Topic: “Infection Control” In the past this course has had an overwhelming positive response from those clinicians and their staffs who earnestly want to stay informed of the latest infection control recommendations out there and does so through the eyes and thoughts of a speaker-clinician who understands the nature and demand of everyday dental practice. There’s more: bring your entire staff and satisfy OSHA’s annual staff training requirements.
Friday, May 6	9:00 a.m.	CPR - Certification & Recertification 4 C.E. Credits Topic: “Basic Cardiac Life Support” Certification will cover 1 and 2 rescuer CPR, Heimlich Maneuver, child CPR and AED. The ability to recognize the signals of a heart attack and provide stabilization of the victim at the scene of a cardiac arrest is a priceless commodity. Life over death may some day become a reality to someone you know or care for. Class begins promptly at 9:00 a.m. Registration at 8:30 a.m. Instructor: Robin Zalewski, BLS Instructor Tuition: ADA member/staff: \$105 Non-ADA member: \$260
Sunday, May 15	10:00 a.m.	Topic: “Substance Abuse: Your Patients, Your Practice, Your Family” 2 C.E. Credits Dr. Bohlin will present an overview of the substance abuse problem as it affects all those around us. A clinically oriented approach will suggest management philosophy and strategies. Attendees will leave prepared to manage these issues in the office and at home. A disease approach with referral and treatment will be discussed. Instructor: Dr. Dennis Bohlin Tuition: Member Benefit Program-No Fee
Tuesday, May 3	6:15 p.m.	General Membership Meeting 2 C.E Credits 7:00 p.m. “Maximizing Investments for Dentists” Instructor: Dr. Lewis Altfest, Ph.D. and Ekta Patel, M.B.A. The 2010 ADA Survey on Retirement and Investment reveals many dentists expect to delay their retirements due to investment losses experienced in recent years. Lewis Altfest, Ph.D., CFP®, CFA, CPA / PFS, CEO and Chief Investment Officer of Altfest Personal Wealth Management, will discuss the firm’s economic and market outlook, how to build a portfolio that works best for you and how to maximize the benefit of your practice’s retirement plan. Ekta Patel, M.B.A., Managing Advisor at Altfest Personal Wealth Management, will also be contributing. The seminar will include: <ul style="list-style-type: none">Findings from the 2010 ADA Survey and Altfest client observations,Altfest’s economic and market outlook,The five-step process to creating an investment portfolio that works best for you,How to maximize the benefit of your practice’s retirement plan. 8:00 p.m. Local Anesthesia Instructor: Dr. Robert Peskin
Wednesday, May 4	6:30 p.m.	Topic: Site Preservation, Technique and Materials 2.5 C.E. Credits Instructor: Dr Chanda Kale, D.D.S. Tuition: ADA member: \$25 Non-ADA member: \$25
<div>Dietary Concerns Please note that QCDS wishes to accommodate the dietary needs of attendees at our meetings and programs. It is requested that anyone requiring kosher or other specialized foods notify the QCDS office at the time of your registration so that proper plans can be made.</div>		

Study Clubs March – April	
Steinway Study Club	
CONTACT DR. KIRSCHNER (718) 634-2123	
Location:	Mezzo Mezzo Restaurant, 31-29 Ditmars Blvd., Astoria
Mar 15	6:30-9:30 p.m.
Topic:	LANAPTM A New Paradigm in the Approach to Comprehensive Periodontal Therapy
Speaker:	Dr. Neal Lehman
Apr 26	6:30-9:30 p.m.
Topic:	Understanding CAMBRIA-Caries Diagnosis and Management
Speaker:	Mr. Chris Moriarity, MA
Dr. Fialkoff Study Club	
CONTACT DR. FIALKOFF (718) 229-3838	
Location:	Laterna Restaurant 47-10 Bell Blvd. Bayside, N.Y.
Mar 9	7:00-9:00 p.m.
Topic:	Periodontal Plastic Surgery
Speaker:	Dr. Anthony Ienna D.D.S.
Apr 6	7:00-9:00 p.m.
Topic:	Evidence based Shade Taking – Achieving the Superior Cosmetic Restoration
Speaker:	Jeff Collins
Glen Head Study Club	
CONTACT DR. LEWIS (718) 326-1212	
Location:	IL Bacco Restaurant 253-08 10th Northern Blvd., Little Neck
Mar 2	7:00-9:00 p.m.
Topic:	Endodontics/Trouble Shooting
Speaker:	Dr. Michael Feldman Dr. Evan Chugerman
Apr 6	7:00-9:00 p.m.
Topic:	(1) Bite Procedure for Full Mouth Reconstruction for Implants, Crown and Bridges and Dentures (2) Basic Behind Sleep Apnea
Speaker:	Larry Borman
New York Hospital Queens	
CONTACT PAMELA WILLIAMS (718) 670-1419	
Mar 28	7:00-9:00 p.m.
Topic:	Updates in Antibiotics
Speaker:	Sorana Segal, M.D.
Location:	Cardiac Rehab Conference Room 174-11 Horace Harding Expwy., Fresh Meadows

Good thing you purchased that extended warranty on your massage chair...

Wouldn't it be nice if life came with an extended warranty?

It does.

Protect yourself and those around you with essential insurance coverage.



Health - Disability - Life - Long Term Care

Accidental Death or Dismemberment - Personal and Commercial

Just Some of the Fine Insurers We Work With



For More Information, Please Call Susan Mason at The Mason Agency.



1.516.747.5930

smason9414@aol.com

DANZIGER & MARKHOFF LLP

Attorneys at Law

Representing dental practices in the areas of

Practice Transitions

Estate and Tax Planning

Employee Benefits

123 Main Street • White Plains, NY 10601

914-948-1556 • www.dmlawyers.com

Contact: Gregory R. Tapfar, Esq.

When Can Life Insurance Make Sense In Planning for Your Retirement Needs?

By Michael Klotz, CPA, CFP®
and Janee Bricourt, Account Executive

By the time you reach retirement, you know a lot more about life insurance than when you bought your first policy in your 20s or early 30s. Specifically, you know:

- A primary role of life insurance is to protect the financial security of your dependents. This need usually is not as important in retirement as when you are raising a family.
- Retired people have a higher risk of dying than younger people, and so their life insurance coverage costs more. These points are well known facts. So, an intelligent discussion about using life insurance strategies during retirement should begin where these points leave off.
- For most retired people, there is no reason to consider life insurance until a specific need for it has been identified in personal retirement/estate planning.
- That need probably will be different than it was earlier in life.
- When life insurance is used by retired people, it must make cost-effective sense by saving money in areas such as probate court, federal income tax or federal estate tax.

"Retirement Phase" Needs Met By Life Insurance

There are four major needs that life insurance can help retired people meet:

- Leaving assets to heirs on a tax-efficient basis without going through probate.
- Planning for and pre-paying estate taxes and settlement costs.
- Arranging the transition of a business to a partner or successor owner.
- Generating additional retirement income

Leaving Assets to Heirs

Many retired people want to leave some money to their family members. But do they also want to leave their families taxes and other expenses to pay? Often, this is a question that most retired people don't address until after it is too late to do serious planning.

Life insurance isn't the only way to leave assets to heirs with tax advantages, but it can be one of the best. The death benefit in a life insurance contract passes to the beneficiary income tax free. By purchasing the life insurance inside an irrevocable trust, it also is possible to pass assets to heirs without federal estate tax consequences.

Other important considerations include simplicity, privacy and probate. Unlike many other types of property, life insurance does not pass through probate court and isn't subject to probate's public scrutiny or fees.

Planning for and Pre-Paying Estate Taxes and Settlement Costs

A half century ago, a large part of the life insurance sold in the U.S. was designated for "burial costs." Today, funerals cost far more than they did then, but burial is a small part of the cost in wrapping up affairs of a deceased. Despite recent

changes in the law, estate taxes remain uncertain and potentially costly for some people. Other costs include state inheritance taxes, payment of the deceased's debts, probate and executor fees, preparation of the deceased's final reports and tax returns, and final tax payments. Life insurance can be useful in planning for and pre-paying these costs.

Arranging the Transition of a Business to a Partner or Successor Owner

It's common to find business owners in their 50s whose goal is to retire in the next ten years or so. But years later, they still have not let go. Why? They don't know how. Specifically, they can't find a way to extract the market value of the business and turn it into cash. Life insurance can be one component in a plan of "business continuity and succession." That usually means phasing out the boss while protecting what the boss has built for his or her own retirement, family and heirs. The business owner's life is insured. If the owner dies, the death benefit allows the business itself or the successor owner to buy out the owner's interest, paying heirs the fair market value in cash.

Generating Additional Retirement Income

Most people don't think of life insurance as the best source for obtaining retirement income. But it is often used to generate supplemental retirement income that "tops off" amounts generated by Social Security, pensions and retirement plans. Most types of permanent life insurance allow retirement income to be obtained from two sources:

Low-cost loans that are tax-free and may be repaid at any time.

- Withdrawals of cash value that are allowed often without withdrawal charge, and are received tax-free (as a return of premium) up to the total amount of premium paid in.

Look at Life Insurance Through Different Eyes

When you were in your 20s, 30s and 40s, life insurance was a critical part of your financial foundation if you had dependents to feed and shelter, you needed life insurance—whether you wanted it or not. Once you approach retirement, your needs have changed. Life insurance is not a necessity, but it can be a viable planning option for meeting specific needs in a cost-effective and tax-efficient way. It also can increase your peace-of-mind, create the income you need to afford special opportunities, and keep your heirs from squabbling. What doesn't change from your 30s through your 60s and beyond is the need to shop wisely for strong life insurance companies, with the help of a qualified financial professional.

For further information you may contact Michael Klotz on 914-288-8959 or <Michael_Klotz@strategiesforwealth.com>; or Janee Bricourt on 845-699-5834.

K. K. MEHTA CPA ASSOCIATES PLLC

CERTIFIED PUBLIC ACCOUNTANTS

*Serving the accounting & tax needs of hundreds of Physicians,
Professionals & Businesses ...
FOR OVER 30 YEARS.*

Our Services ...

*Income Tax Corporate, Partnership & Individual
Accounting & Auditing
Pension & Retirement Planning
Financial & Estate Planning*

CALL US FOR FREE REVIEW & CONSULTATION.

OFFICE ADDRESSES

100 Garden City Plaza, Suite 220
Garden City, NY 11530
Tel: (516) 663-5990
Fax: (516) 663-5996
info@kkmehtacpa.com

780 Route 37 W, Suite 220
Toms River, NJ 08755
Tel: (732) 930-0272
Fax: (516) 663-5996
www.kkmehtacpa.com

Are Your Investments As Diversified As You Think? They Should Be Reviewed Annually!

By Lewis J. Altfest, PhD., CFA, CFP®, CPA/PFS and President Altfest Personal Wealth Management

Several years ago, a potential client asked my opinion of his investment portfolio—15 stocks in different industries. After doing a little research, I told him that too many of the companies were small firms with weak balance sheets, low returns on invested capital, and whose stocks had suffered a series of sharp price swings. Nine months later he returned to my office, his portfolio's value down by two-thirds. The decline had nothing to do with a debacle in the technology sector, which had happened at about the same time. It happened because he owned lower quality, unattractive stocks and wasn't sufficiently diversified.

As I explained to my new client, you can't spread your bets properly without considering the following factors: the type of investment (stocks, bonds, real estate, etc.), its size (small, medium, large), investment style (value or growth), business sector and specific industry (health care and nursing homes, for example), and base of operation (domestic vs. international). By owning a variety of investments, you'll lower your portfolio's volatility and may even increase its long-term return.

The box below is a sample target investment allocation that takes into account each of the main asset categories. I'd recommend it for a moderately aggressive investor age 40 or older.

These percentages are only guidelines. If you're younger than 40, very tolerant of risk, or both, you can invest more heavily in stocks. To gain further diversification, you can add real estate, oil and gas, international bonds, and specialty mutual funds—those that invest solely in Japanese companies or in utilities, for instance. Some of these investments can be particularly volatile, though, so don't buy them just for the sake of diversification. If you don't understand them and neither does your adviser, stay away from them.

As you saw with the client I mentioned earlier, owning a handful of individual stocks doesn't necessarily provide adequate diversification. That's why I recommend my clients buy mutual funds in a variety of investment categories. A typical stock fund owns more than 100 stocks.

Another benefit of investing through funds: You have a simple way to measure how similar they are to a broad index. For each of your funds, examine the "R-squared" figure. It measures the degree to which the fund mirrors a benchmark—the S&P 500, a "best fit index" (the Barclays Capital Aggregate Bond Index for an intermediate-term-bond fund, for example), or both. An R-squared of 100 represents a perfect correlation. The smaller the number, the more the investment's returns will deviate from those of the benchmark.

If all of your stock funds have R-squared values of 80 to 100 compared to the S&P 500, they're probably very similar funds. To be properly diversified, your portfolio needs

funds that correlate much less or not at all to one another, or to the S&P 500 and other major benchmarks.

Morningstar and Value Line both provide R-squared figures for the funds they evaluate. Fidelity Blue Chip Growth Fund, for instance, has an R-squared of 95 against the S&P 500. That close correlation isn't surprising, given that the S&P 500 is loaded with blue-chip stocks. Fidelity Select Natural Gas, on the other hand, is a specialty mutual fund that owns a fair number of midsized companies in addition to large companies. It has an R-squared of 52 against the S&P. That means it's unlikely to perform the same as the index or any fund that more closely follows the index.

Whether or not you change the investments in your portfolio, you ought to review it annually and rebalance it as necessary, to bring the allocations back into line with your targets. Keeping close tabs will prevent you from betting too heavily on one area of the market. Not only will you enjoy more consistent long-term returns, but knowing you have a sensible portfolio will help you sleep well at night.

Stock funds	Percentage of assets
Large-cap domestic	25%
Mid-cap domestic	5
Small-cap domestic	6
International	21
Special Equity	6
REITS	2
Total	65%
Bond funds	
Multi-sector / Long-term	7%
Intermediate-term	11
Short-term (including money-market funds)	10
Inflation Indexed	3
Foreign	4
Total	35%

Altfest Personal Wealth Management is the nationally recognized, fee-only investment management and financial planning firm that is endorsed by NYSDA Support Services for NYSDA members. Lewis Altfest will be leading "Maximizing Investments for Dental Professionals" at the May 3 QCDS General Membership Meeting. This is the first in a series of contributions from Altfest to help members of the Queens County Dental Society plan and think intelligently about their finances. If you would like to reach Altfest, you can call Mike Prendergast, MBA, CFP® at 212-406-0850 or <mike@altfest.com>. Questions for potential future bulletin articles can be emailed to Eleanor Peterkin at <epeterkin@altfest.com>.

Article excerpted from Medical Economics magazine. Copyright and published by Advanstar Medical Economics Healthcare Communications. Reprinted by permission. All rights reserved.

What Image Does Your Practice Project?

We are specialists in public relations, marketing, advertising & direct mail.

Call us for a no-obligation, confidential consultation.

Katz Communications
25 CUTTER MILL PLAZA • GREAT NECK
516.482-6551

Ploumis & Baumwoll
Attorneys at Law

Why not use a lawyer who is also a dentist?

Comprehensive Legal Services for Dental Professionals

- * Purchase and sale of practices
- * Employment and independent contractor agreements
- * Office leases
- * Partnership agreements and dissolutions
- * Corporate and LLC formation
- * Real estate transactions
- * Office of professional discipline representation
- * Patient dismissal issues

Manhattan
453 Second Avenue
New York, NY 10010

Brooklyn
322 Stockholm Street
Brooklyn, NY 11237

(212) 685-4320
www.DentalPracticeLawyers.com

Eric Ploumis, D.M.D., J.D.

Gary Baumwoll, Esq.

MICHAEL KLOTZ, CFP®, CPA
CERTIFIED FINANCIAL PLANNER™

T: 914.288.8959

michael_klotz@strategiesforwealth.com

AND

JANEE BRICOURT, MBA
T: 845.699.5834


strategies FOR WEALTH

800 Westchester Ave., Suite N-409
Rye Brook, NY 10573

www.strategiesforwealth.com

OUR SERVICES

- ◆ Pension Planning
- ◆ Retirement Planning
- ◆ Estate Planning
- ◆ Life Insurance
- ◆ Disability Insurance
- ◆ Long Term Care Insurance
- ◆ Investment Management
- ◆ Succession Planning
- ◆ Employee Benefits
- ◆ Buy/Sell Agreements

Michael Klotz is a Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS), supervised from 800 Westchester Avenue, Suite N409, Rye Brook, NY 10573, 914.288.8800. Securities products/services and advisory services are offered through PAS; a registered broker/dealer and investment advisor. Financial Representative, The Guardian Life Insurance Company of America (Guardian), New York, NY. PAS is an indirect, wholly owned subsidiary of Guardian. Strategies For Wealth is not an affiliate or subsidiary of PAS or Guardian. Not practicing for Guardian or any subsidiaries or affiliates thereof. Guardian, its subsidiaries, agents or employees do not provide tax advice. Please consult your attorney, accountant, and/or tax advisor for advice concerning your particular circumstances. Janee Bricourt, Account Executive of The Guardian Life Insurance Company of America, New York, N.Y. PAS is a member of FINRA, SIPC.

SMALL DENTAL OFFICE FOR RENT/SALE/ASSOCIATE: Fully equipped & move-in ready. New dental chair/delivery system. Digital x-ray option available. Eastern queens (Bellerose) with lots of parking. In front of bus stop and near shopping. Great for satellite office or a new dentist. For more info call 718=673-0703, E-mail accuratedentistry.c@gmail.com, Website accuratedentistry.com Negotiable.

WANTED QUEENS CITY HOME/OFFICE: Experienced general dentist interested in buying a Queens County legal home/office with a full-time active practice. Call 1-201-234-3768

DENTAL OFFICE FOR RENT IN FAR ROCKAWAY: Excellent location. Newly renovated. Waiting area with office manager space, 2/3 examination rooms, consultation room, new bathroom and parking spot. Low rent, only \$1,375. Office may be rented with additional space for up to \$2,175. Contact 718-865-8295

or e-mail: benjobec@optonline.net

1800 NORTHERN BOULEVARD • ROSLYN, NY 11576
1200 C • SCOTTSVILLE ROAD • SUITE 195 • ROCHESTER, NY 14624

