

QCDS Residents' Night Called 'Best Ever'

QCDS held its annual Residents' Night on March 27 and to say it was a success would be an understatement!

More than 60 people were in attendance, including residents and program directors from several area hospitals.

QCDS Past-President, Dr. Steven Quarcoo called the event "a great night. I am glad our residents got to see how much the Dental Society supports them."

Dr. Deborah Pasquale echoed his words, adding: "This is a great event for the residents, and we should do more like this."

The event was coordinated by QCDS member and New Dentist Committee Chair, Dr. Hemali Ajmera. Her hard work was obvious, as attendees laughed and mingled with each other as they played blackjack and roulette at the catered Casino Night themed event. Said one director, "This is the best Resident Night I have ever seen!"

After the festivities, residents gathered



Queens County Dental Society and Queens County dental residents came together for an evening of networking and celebration as they embark on their careers as new dentists. The QCDS officers and members extend best wishes to all new residents.

for dessert in the QCDS dining room, where some of the leadership discussed the importance of organized dentistry. QCDS President, Dr. Bijan Anvar began by welcoming everyone and thanking the sponsors for their support and participation. He invited the residents to attend

our monthly QCDS membership meeting and also informed them of the benefits of joining the dental society.

He went on to tell them of the importance of advocacy and how much PACs do for the profession. Dr. Anvar

—Continued on page 12

QCDS Welcomes Oleg Rabinovich As New Executive Director

By Gina M. Cucchiara, D.D.S.

The Queens County Dental Society Board of Trustees announces the appointment of Oleg Rabinovich as the new executive director, successor to William Bayer, who has elected to retire. "QCDS wishes Mr. Bayer the best in his future and welcomes Mr. Rabinovich to the Society," said President Dr. Bijan Anvar.



Oleg Rabinovich

Mr. Rabinovich has been the president of the St. Paul's School of Nursing for the past four years. Under his leadership, the former St. Vincent's School

has grown dramatically, with more than 700 students and more than one dozen clinical sites. The school has also added new programs in medical and dental assisting. Mr. Rabinovich has been in the non-profit and education management field for over a decade.

His background also includes law. He earned his juris doctorate from Fordham University and his bachelor's degree from New York University, where he double majored in political science and economics.

Mr. Rabinovich is a member of the Foundation Board of Staten Island University Hospital, a division of North Shore-LIJ, the board of the Jewish Community Center of Staten Island, and active with the Maffeo Foundation, the Seton

Foundation for Learning, Chromosome 22 Central and, in addition, he supports many special needs community causes.

In 2013 Mr. Rabinovich was named one of the "Kings of Queens" by the Queens Courier newspaper. He was also selected as a "Community Health Hero" by the Staten Island Economic Development Corporation. He emigrated from the former Soviet Union as a child and began his American life in Jackson Heights, Queens. His wife, Melissa, is also an active member of the community. She is an executive editor for NY1 News, overseeing local programming in Queens. The couple resides on Staten Island and are the proud parents of 11-year old Ethan, 8-yr old Dylan, and 7-year old Ava.

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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.

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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.



Publication Member of the
American Association of Dental Editors

Queens County Dental Society

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From the President

drbanvar@gmail.com



Changes at QCDS

By Dr. Bijan Anvar

As the summer approaches and things start to slow down, we are still hard at work at the Queens County Dental Society.

We are sad to say "goodbye" to our executive director, William Bayer. He has been a real friend to QCDS for eight years, and has taken a real personal interest in our organization. Even when he lost his home in Hurricane Sandy, he tirelessly worked to serve our members, our organization and our profession. We wish Mr. Bayer good health and happiness in his retirement, and offer our most sincere thanks for his honesty, integrity, and caring.

We are fortunate to have Oleg Rabinovich as our new executive director. Mr. Rabinovich will have some big shoes to fill, but we are confident that he will settle in very nicely. Mr. Rabinovich went through an extensive interview and selection process and was chosen by the Board after a lot of consideration. We feel that he brings a lot to QCDS. I am sure I speak for everyone in welcoming Mr. Rabinovich into our QCDS family. Please make time to say hello to him when you have a chance.

I would like to remind everyone to attend our monthly membership meetings, not only for the continuing education, but also to find out what is happening in our society

and the world of dentistry. So far, we have had several committee chairs inform our members of what is happening in their committees during presentations at the meetings. I have asked them to make themselves available to discuss concerns that the members have and how they, as chairs can

help. I would also urge everyone to get more involved. As a volunteer organization, it is important for the general membership to be involved. While our elected officials work very hard to represent the entire membership, my wish is to have everyone connect better with each other. Please feel free to contact committee chairs if you would like to be more involved in any particular committee.

As we work through the summer, we are finalizing the details for our two-day blockbuster event, "The World's Fair of Dentistry." The event will be held this year at Terrace On The Park on Saturday and Sunday, September 13

and 14. We have a great line-up of clinical speakers with a wide range of topics, as well as vendors with specials who are looking forward to working with everyone, a continental breakfast and lunch, and great raffles throughout the day! It is going to be a great weekend and I am looking forward to seeing everyone.

“
...my wish is to
have everyone
connect better
with each other.”
”

Save the Date

WORLD'S FAIR OF DENTISTRY

SEPTEMBER 13-14

QCDS will once again be offering its two-day continuing education forum, the aptly named World's Fair of Dentistry, on September 13 and 14 at Terrace on the Park, located in Flushing Meadow Park. The program is being finalized as to the speakers and topics, with a detailed announcement in the near future.

Mark your calendar for this opportunity to secure seven CE credits for one day or a total of 14 by attending both days. Watch for further details soon.

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A QCDS Scrapbook

Maspeth Dentist Organizes An Unsung Heroes' Contest

Maspeth dentist Alexandra Khaimov, is inviting New York residents to join her in recognizing the everyday heroes in the community by participating in her "Nominate a Hero" story contest.

"As a celebration of the July 4th holidays, I am inviting the members of the community to join together to acknowledge everyday heroes among us," said Dr. Khaimov. "I would describe everyday heroes as those members of our community who perform extraordinary acts of kindness to make a difference in the lives of others."

To participate in the "Nominate a Hero" contest, New Yorkers are invited to visit her website at www.DentistMaspethNY.com to nominate an everyday hero by telling the story of what that person has done positively for another person or for groups.

Visitors to the website can read all the "Nominate a Hero" stories that will be submitted and can vote for the person they feel most deserves the "Everyday Hero" title.

Nominations and voting will end by July 4th, and the nominees with highest, second highest and third highest number of votes will be named this year's "Everyday Heroes." They will also receive gift certificates for dental services worth \$500, \$300 and \$200 dollars respectively.

Dr. Kouzoukian Presenting Clinical Dentistry Updates

Long time QCDS member Dr. James G. Kouzoukian will be presenting a series of seminars as part of Aegis Communications' CDE World's "Updates in Clinical Den-



tistry" program. The seminar, entitled "Digital Oral Imaging-Beyond Radiography," will be given by Dr. Kouzoukian at six locations this spring and summer including Houston, Texas; Ann Arbor, Michigan; Kenosha, Wisconsin; Worcester, Massachusetts; and Irvine, California.

Dr. Kouzoukian will be presenting his seminar in New York on July 18 in Tarrytown. Check dental publications for details or call 267-291-1150 to register.

As an expert witness in dental-legal matters for more than 27 years, Dr. Kouzoukian is uniquely experienced in the requirements associated with high quality diagnostic imaging.

QCDS and Mets Team Up for Citifield Health Fair Aug. 13

QCDS, in partnership with the New York Mets, will be participating in the Annual Health Fair Day, scheduled for Wednesday, August 13 at 7 pm. This annual event has allowed volunteer dentists from QCDS to offer oral cancer screenings to the fans attending the game and to invite their patients, families and friends to enjoy an evening at the stadium at a deeply discounted ticket rate. Many dentists purchase blocks of tickets as gifts for their patients and staff.

Mark the date on your calendar and watch for additional information as arrangements are finalized. This is also a perfect opportunity to update or provide your e-mail address by calling QCDS, e-mail can be used as a timely and cost effective way to communicate with members.



New York State to Host Its First Mission of Mercy Event

The New York State Dental Association and the New York State Dental Foundation, together with national partner Mission of Mercy and corporate sponsor Henry Schein Cares, are launching the first ever New York State Mission of Mercy event, a two-day dental clinic at Hudson Valley Community College in Troy, New York. This event will take place on June 13 and 14.

Mission of Mercy events have been taking place across America since 2000, all with the goal of providing free dental services for the underserved. Since its inception, Mission of Mercy events have helped over 135,000 patients and provided nearly \$76 million in free services. Organizers expect this New York State Mission of Mercy event to deliver over \$1 million in free dental care over the course of the event.

The goal of Missions of Mercy is to provide free oral health care services and education to any persons in need of care but who, for numerous reasons, lack access to dental care. Organizers are looking for volunteer dentists and staff to help serve the large number of expected patients. They are asking for volunteer general dentists and specialists, including oral surgeons, endodontists, prosthodontists, as well as dental hygienists, assistants, lab technicians, nurses and pharmacists. Community volunteers are needed to assist with registration, clinic setup, data entry, escorting patients, and translating.

Patients will receive cleanings, fillings, extractions, oral health education and assistance in finding a dentist for follow-up care. Volunteering at a Missions of Mercy project provides a sense of commitment and service to the dental profession, communities and state. For more information and registration information visit www.nysmom.org.

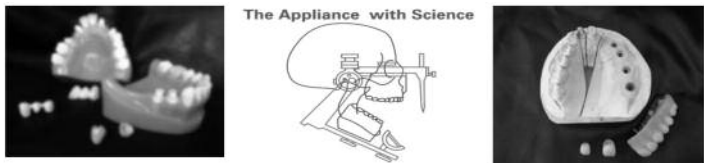


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Congratulations to the following Queens County Dental Society members
for achieving their respective continuing education milestones.

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Howard Kirschner		Paul Goldstein		Charlene Berkman	
1,000 HOURS					
Socorro Benedicto		Harvey Griesner		Warren Kaggen	
Stephen Quarcoo					
500 HOURS					
Mark Drukartz	Silvestro Iommazzo	Samuel Levin	Juan Pesantes	Michael Tanur	
Michael Feldstein	Faizul Kabir	Daniel Levitt	Peter Rumack	Felipe Vargas	
George Gatzonis	Alan Kaplan	Barrow Marks	Fady Salha	Howard Weitzman	
Arnold Gross	Kamrooz Korori	Alicja Mc Crudden	Robert Shpuntoff		
300 HOURS					
Donald Abramowitz	Howard Fersel	Manuel Hernandez	Farida Parveen	Brian Stearn	
Hooshang Anvar	Arnold Fischler	Russell Karmel	Masha Pelts	Lisa Valins	
Maureen Archer-Festa	Jennifer Flores	Dorota Kwapisiewicz	Mark Ragusa	Akiva Weichselbaum	
Naeema Bhuiya	Ronald Garrett	Kye Lee	Fady Salha	Elliot Zellner	
Steven Cohen	Steven Gross	Gregory Mahl	Alan Spector	Christian Zimmer	
		Frank Pagano			
100 HOURS					
Vincent Bilello	Nandor Halpert	Daisuke Osanai	Inna Svichar		
Parul Dua Makkar	Andrey Ilyabayev	Michael Petruzillo	Sandra Szuster		
Elizabeth Gharemani	Spyridon Katehis	Mohammad Rahma	Peggy Yeh		
Micheline Habashy-Santiago	Paola Lomba	Arelys Santana	Albert Yoo		
Christopher Mihalios		Mark Schaefer			

Past Presidents Receive State Committee Assignments; FDI World Dental Congress Hears Dr. Chad Gehani as Keynoter

A number of Queens County Dental Society past presidents have been recognized for their accomplishments in the profession through their appointment to major committee assignments within the New York State Dental Association.

In addition, Past President Dr. Chad Gehani has been honored by being selected as the keynote speaker at the FDI World Dental Federation's Annual World Dental Congress, to be held in New Delhi.

Dr. Viren Jhaveri, who served as QCDS president in 2008, has been named the chair of the Council on Dental Benefits Program for the coming year, pending his confirmation at the NYSDA House of Delegates meeting in June.

Dr. Mitchell Greenberg has been appointed by Dr. Joel Friedman to serve as a member of the Committee on Constitution and Bylaws at the House of Delegates meeting in June. Dr. Greenberg served as the QCDS president in 2006.

Dr. Prabha Krishnan, who was QCDS president in 2009, has been named to Reference Committee B at the House of Delegates meeting by Dr. Friedman.

Dr. Gehani, a past QCDS and NYSDA president and an ADA trustee, will deliver his World Dental Congress address in September. The FDI World Dental Federation serves as the representative body for more than one million dentists worldwide.

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Investment in Annuities: Is it a Smart Choice?

By Lewis J. Altfest, Ph.D., CFP®, CFA

Why is it that many people flock to annuities when the outlook seems pretty risky? Actually it is understandable, for that is often the time investors have already been burned. Give up stomach churning market volatility and sleepless nights by purchasing an immediate annuity? Not so fast, as you'll see.

With an immediate annuity you exchange your investment asset, called a lump sum, for a stream of payments that often extend over the remainder of your life. Once you complete the transaction you can never reverse it or withdraw more than the yearly amount due. Cash flows you receive above the allocation for your original contribution are taxed at ordinary income rates instead of tax-favored ones. Perhaps the biggest negative is the modest rate earned on annuities, currently below four percent for a couple with joint lives aged 65 with a CPI inflation adjustment. Don't forget that the quoted cash return not only includes income, but also assumes distribution of all of your original investment. Your children or other heirs will surely remember that, since it generally means that they receive nothing after your death.

Another type of annuity that comes in two forms is the fixed or variable annuity. Previously taxed dollars are placed in these vehicles, which may or may not ultimately be converted into immediate annuities at your discretion. The lure here is tax advantage, since monies deposited can grow without being taxed until they are withdrawn, presumably when you retire. The fixed rate you are paid over longer periods generally compares with that for a certificate of deposit. The variable annuity, on the other hand, often provides an array of mutual fund options, both equity and bond, in which you can make changes over time with obviously varying performance.

A principal problem with variable annuities is their overhead cost. Many of the actively managed mutual funds in variable annuities have operating expenses of 1.50 percent per year and the equity funds selected within them can add an additional, say, .75 percent to 1.75 percent which can easily come to over 2.5 percent annually including mortality costs. Use of no load providers, purchases of bond funds, or passively managed index funds

generally result in somewhat lower fees. A significant difficulty with variable annuities is the need to read and evaluate the fine print in these contracts. These annuities have historically guaranteed that you will receive your original investment back at time of death regardless of the performance of the fund. Since you may hold the annuity for 20 years or more before that happens, it is a somewhat bogus benefit as stock market performance has never been negative over that time frame. The more appealing benefit on some contracts is a "guarantee" of an ongoing yearly return.

One annuity evaluated, issued by a major insurance company, guaranteed a minimum five percent annual return regardless of which fund you selected. Who can resist that? You invest in aggressive equity mutual funds and get all the upside without concern about losing money. We looked at the fine print on that contract and found that the guarantee would only be in effect if the variable annuity would ultimately be converted into an immediate annuity. At the time, a client owned a \$500,000 annuity that had declined to about \$400,000 through negative market performance. It became apparent that even with the \$500,000 guarantee the annual payments that would be received from that company's immediate annuity were equal to the amount that would be paid by a \$400,000 policy from a low load annuity company. The moral is, there is no free ride in annuities. Extra benefits come with extra costs, some priced separately, others hard to calculate and compare. Even fee-only advisors sometimes have to take hours to fully decipher them.

If given a choice, it is far better to save in the form of a qualified pension plan, which allows pre-tax dollar contributions, and low overhead costs than in a variable annuity. Stand-alone equity mutual funds are also preferable since dividends and capital gains on their payouts can be advantageous over higher taxed ordinary income rates on withdrawals from annuities. Tax-free municipal bonds can provide greater after-tax returns than fixed annuities and your principal isn't used up. A one percent higher return easily possible through bypassing a \$500,000 variable annuity and its costs can bring an extra \$100,000 over your retirement period for the same asset allocation.

When are annuities appropriate? Immediate annuities are useful when people are unusually conservative, for example those who place their investment sums in money market accounts. Newly proposed government regulations would allow part of investment sums accumulated to be placed in lower cost longevity annuities that begin paying out at age 80 or 85. These annuities are a much cheaper way of handling the risk of living an extra long life. Competitive quoted returns on this type of annuity now being broadened would have to be analyzed before being recommended, but the approach is promising.

Annuities provide the siren song of guaranteed returns and tax benefits. However when we look behind the curtain we see that the guarantee may not be as strong as it seems and in any event may have little safety difference from that of a bond from that same insurance company. The tax benefits are not that powerful when compared with other investment alternatives, and guarantees end up costing too much money. What we are left with is the belief that annuities are too costly for the benefits they provide.

Too many people are looking at this area now because of past negative experiences with stocks. Just when things for the annuity purchaser seem particularly risky, the future for equities is brighter and their investor appeal will likely be raised. In comparison with an annuity, a properly constructed, widely diversified investment portfolio adjusted for your personal tolerance for risk is much closer to paradise.

Altfest Personal Wealth ManagementSM is the nationally recognized, fee-only investment management and financial planning firm that is endorsed by NYSDA Support Services and the Queens County Dental Society for their members. Altfest contributes articles to help members of the Queens County Dental Society plan and think intelligently about their finances. If you would like to reach Altfest, call David Novak at 212-406-0850 or dnovak@altfest.com.

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QCDS Residents' Night Called 'Best Ever'

—Continued from page 1
made mention of the complimentary NYSDA booklet that was distributed titled, "Starting Out".

Dr. Maria Maranga, NYSDA membership chair, reiterated the value of membership and discussed the importance of strength in numbers.

It was a great night for networking, meeting old friends

and making new ones. Many of the residents asked if this could become a biannual event. Dr. Ajmera concluded the evening thanking the attendees and the sponsors and then calling the raffle for three lucky winners, each of who won a Mastercard gift card.

Sponsors for the event included MLMIC, Henry Schien, and Bank of America.



QUEENS COUNTY DATC DENTAL ASSISTANTS COURSE starts OCTOBER 10, 2014

The Queens County Dental Society in conjunction with the Dental Auxiliary Training Center, is pleased to announce the **30th year** of continuation of the comprehensive dental assisting training course offered for the auxiliary staff of the Queens County membership.

FUNDAMENTALS of CHAIRSIDE DENTAL ASSISTING

To meet the demand for trained dental assistants, the dental society co-sponsors this course to assist interested students who have a desire to prepare and work in this exciting career field. Dental assistants who have been trained on the job can significantly improve their job and skills performance with this training. The course is designed to train:

- * already employed dental assistants who have limited or no formal training.
- * those who are interested in preparing to take the DANB Exam.

This comprehensive course will augment the on-the-job learning experience by giving the theoretical background of the profession of dental assisting and also provide hands-on-training in a classroom setting. The course has been structured in such a way that the total time required for completion is only 15 sessions totaling 45 hours plus a 15 hour independent study project. The course is a total of 60 hours.

Topics covered include:

Dental Terminology	Charting	Disease Transmission
Infection Control	Sterilization	Operative Dentistry
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4-Handed Dentistry	Dental Materials	Radiology
Dental Office Emergencies	Dental Anatomy	Preventive Oral Hygiene

**COURSE CERTIFICATE OF ACHIEVEMENT WILL BE GRANTED UPON
SUCCESSFUL COMPLETION OF REQUIRED COURSE WORK, ATTENDANCE, & FINAL EXAM**

COURSE NUMBER:	QC101-5 (Friday Evenings)
TIME:	6:30 to 9:30 PM
COURSE DATES:	OCTOBER 10, 2014 through JANUARY 30, 2015
PLACE:	Queens County Dental Society Headquarters Building 86-90 188th Street, Jamaica, NY 11423
Tuition: \$1000.00	Text, Ins. & Lab Fees: \$595.00

**PLEASE CALL DATC TOLL FREE 1 (888) 595-3282 TO REGISTER FOR THIS PROGRAM.
A PAYMENT PLAN OPTION IS AVAILABLE.**

**ALSO: CALL US TO DISCUSS the DATC "SPECIAL PATHWAY" for
BECOMING A New York State LICENSED "CERTIFIED DENTAL ASSISTANT".**

ARE YOU IN NEED OF A DENTAL ASSISTANT?

The Dental Auxiliary Training Center Fundamentals of Chairside Dental Assisting course that started in March will end in June. As a service to the QCDS dentist members, DATC has a placement service to help dentists find trained prospective employees. We will be happy to discuss your job requirements, and help you find a mature, responsible, motivated, dental assistant. Your job information can also be anonymously posted on the Dental Auxiliary Training Center Facebook page. Our students and graduates search this page to find out about current dental assistant positions and must call DATC to get details and point of contact information. To view these postings, look at our FaceBook page under the NOTES tab, and don't forget to "Like Us". Visit us on the web at www.datcny.com. As has been our policy for the last 30 years, there is never a fee for this service. Please call Lisa Lyle, at 1(888) 595-3282 for more information.

“Cash Balance Plans”: The Smart Way to Increase Your Retirement Tax-Deductible Plan Contributions

By Andrew E. Roth, Esq. and Jay Fenster, Esq.



A “Cash Balance Plan” is the integral component of an innovative retirement plan design which allows you to make substantially larger tax-deductible contributions than those permitted under profit-sharing and similar defined contribution plans (DC Plans). Cash Balance Plans use easily understandable individual account balances not available under a traditional defined benefit pension plan. Each plan participant has his or her own account balance that is credited annually with a contribution and a specified rate of return.

Ideal candidates for Cash Balance Plans are dental practices with two or more owners. In a Cash Balance Plan, similar or varying contributions can be made on behalf of each owner, and each owner will know the exact amount of the contribution attributable to him.

When a Cash Balance Plan is combined with a DC Plan, the combination of the two plans gives the dental practice owner both an increased tax deduction and substantial flexibility for each year’s contributions.

The Table illustrates how you can make an additional tax-deductible plan contribution to a Cash Balance Plan

(see Row D) even after contributing the maximum \$52,000 to a DC Plan (Row A plus Row B equals the maximum \$52,000).

The Table shows one example of an allocation maximized for the owner; the assumption is that the staff contribution will be as low as IRS rules permit and the owner’s compensation is at least \$260,000.

The most important factor is to ensure that the cost for covering the staff does not outweigh the benefit of the plan to the dental practice owner. A thorough analysis of employee data combined with creative planning concepts often result in a successful outcome for the dental practice owner. Obviously, it would be foolhardy for a dental practice owner to think of proceeding without the benefit of such an in-depth analysis.

If you want to make a plan contribution for yourself in excess of \$52,000, a Cash Balance Plan is the answer.

“*A “Cash Balance Plan” is the integral component of an innovative retirement plan...*”

Danziger & Markhoff LLP serves as legal counsel to and is endorsed by the Queens County Dental Society. Andrew E. Roth, Esq. and Jay Fenster, Esq. are partners at the White Plains, New York firm of Danziger & Markhoff LLP. Mr. Roth and Mr. Fenster may be reached at 914-948-1556 or at aroth@dmlawyers.com or jfenster@dmlawyers.com.

Type of Plan or Plan Feature

	Contribution Amount for Owner
A. Profit-Sharing Plan – Employer Discretionary Contribution	\$ 34,500
B. 401 (k) Salary Reduction Plan - Employee Discretionary Contribution	\$ 17,500
C. Additional “Catch-Up”: Owner over Age 50	\$ 5,500
D. Cash Balance “Add-on” Plan - [On top of Employer’s DC Plan]	\$ 46,100*
E. Total Contribution: Owner under Age 50 [A+B+D]	\$ 98,100
F. Total Contribution: Owner over Age 50 [A+B+C+D]	\$103,600

*Note also that depending upon the level of staff compensation and the age of the owner, the amount that can be contributed for the owner may be substantially larger.

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Percentage Compensation: Protecting Your Practice

By Jennifer Kirschenbaum, Esq.

Many practitioners prefer to pay employees on a percentage basis because it provides incentive and ensures nothing is paid out that is not coming in. However, problems can arise with employees if the compensation is not explained or documented clearly.

Two main issues you may run into with employees when offering percentage compensation are questions on the following:

■ How is the percentage defined? Will the employee be receiving a percentage of gross or net collections or billables? If net, what expenses are being deducted? If collections, which is more likely, what is the historical collection rate for the practice. The definition, what you are receiving a percentage of, is the compensation and, as such, should be stated clearly to benefit both the practice and the employee. An easy way to incur expense from an employee is from uncertainty related to money, which may mean more legal bills.

■ Once you have agreed on offering percentage compensation, you will likely be opening up your practice to review from the employee, who will likely demand a right to audit and confirm amounts owed. Be sure to track billables and collections appropriately so you do not open the practice to exposure for a labor claim. Also, be sure to provide protections for demanding employees who may request regular access.

Limit the right to audit to bi-annually or quarterly, and upon advance written request.

The listed considerations are not an exhaustive list when it comes to percentage compensation, but they are important ones. Be sure to protect your practice by availing yourself of a properly drafted contract and ensuring protections from snooping eyes into your billables and collections.

This article has been provided for education purposes only and does not constitute legal advice. To contact the author call 516-747-6700 ext. 302 or Jennifer@Kirschenbaumesq.com. Jennifer Kirschenbaum is the managing partner of Kirschenbaum & Kirschenbaum, P.C.'s healthcare department, serving the dental community's legal needs, including buy/sell, compliance, employment issues, HIPAA, audit defense and litigation.

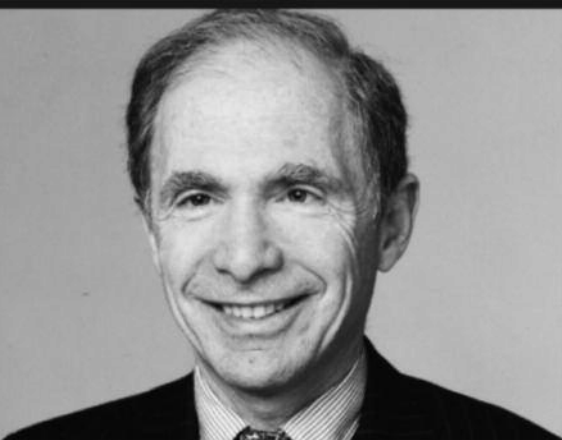
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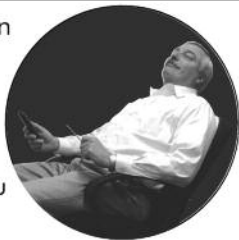
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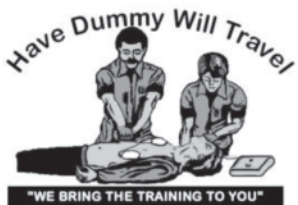
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3. Higher education expenses for taxpayer, spouse, child or grandchild.
4. Direct rollover to a new retirement account.
5. You were permanently totally disabled.
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CE Courses

Pre-registration is required for all continuing education courses, except General Membership Meetings

Friday, June 20

9:00 a.m.

CPR- Certification

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 a.m.

Registration at 8:30 a.m.

Instructor: Eric Zalewski, BLS Instructor

Tuition: ADA member/staff: \$105 Non-ADA member: \$260

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.

*If you have not yet renewed
your membership,
please do so as soon as possible.*

*You will no longer be receiving
communications from the ADA, NYSDA,
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Please don't let your membership lapse!

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Paid Sick Leave: What Employers Need to Know

Certain employers must comply with New York City’s Earned Sick Time Act (Paid Sick Leave Law) starting April 1, 2014. Under the law, covered employees have the right to use sick leave for the care and treatment of themselves or a family member.

The Department of Consumer Affairs (DCA) prepared this sheet to provide guidance to employers about their responsibilities under the law. DCA will update this sheet as appropriate and note the date at the bottom of the sheet. To read the law and Frequently Asked Questions about the law, go to nyc.gov/PaidSickLeave.

Employers Who Must Provide Sick Leave

Number of Employees	Amount of Sick Leave per Calendar Year	Paid or Unpaid Sick Leave	Rate of Pay
5 or more <i>Must work 80+ hours a calendar year*</i>	Up to 40 hours	Paid	Regular hourly rate but no less than \$8 per hour (minimum wage)
1-4 <i>Must work 80+ hours a calendar year</i>	Up to 40 hours	Unpaid	Not Applicable
1 or more domestic workers <i>Must work 80+ hours a calendar year and have been employed by the same employer at least 1 year</i>	2 days	Paid	Regular hourly rate but no less than \$8 per hour (minimum wage)

*Note: “Calendar Year” means any regular and consecutive 12-month period of time determined by an employer.

Note: If you have an existing policy allowing employees to use sick leave, your policy must meet or exceed the requirements of the law.

Employers Whose Employees are Not Covered by the Law

The law does not cover employees who work 80 hours or less a calendar year; students in federal work study programs; employees whose work is compensated by qualified scholarship programs; employees of government agencies; physical therapists, occupational therapists, speech language pathologists, audiologists who are licensed by the New York State Department of Education if they call in for work assignments at will, determine their own work schedule, have the ability to reject or accept any assignment referred to them, and are paid an average hourly wage, which is at least four times the federal minimum wage; independent contractors who do not meet the definition of an employee under [New York State Labor Law](#); participants in Work Experience Programs; certain employees subject to a collective bargaining agreement. In the case of collective bargaining agreements, employees are not covered by the law if the agreement expressly waives the law’s provisions and provides comparable benefits. For employees in the construction or grocery industry covered by a collective bargaining agreement, the law does not apply if the agreement expressly waives the law’s provisions. For guidance on collective bargaining agreements, read Frequently Asked Questions at nyc.gov/PaidSickLeave.

Notice of Employee Rights

Employee	Date Written Notice Due to Employee
New <i>First employed on or after April 1, 2014</i>	First day of employment
Existing <i>Already working for employer before April 1, 2014</i>	May 1, 2014

You must provide each employee with written notice of the employee’s right to sick leave, including accrual and use of sick leave, the right to file a complaint, and the right to be free from retaliation. The notice must state your calendar year, including Start Date and End Date. Employees have a right to the notice in English and, if available on the DCA website, their primary language. The notice is available in Spanish, Chinese, French-Creole, Italian, Korean, and Russian at nyc.gov/PaidSickLeave.

03/20/2014

[More](#)

Sick Leave Accrual and Use – Important Dates

	Rate of Accrual	Date Accrual Begins	Date Sick Leave Available for Use
Employee	1 hour for every 30 hours worked	April 1, 2014 <i>(Existing employee)</i>	July 30, 2014 <i>(Existing employee)</i>
		First day of employment <i>(New employee)</i>	120 days after first day of employment <i>(New employee)</i>
Domestic Worker	2 days after 1 year on the job	DCA will provide guidance at nyc.gov/PaidSickLeave	DCA will provide guidance at nyc.gov/PaidSickLeave

Exception: If an employee is covered by a collective bargaining agreement that is in effect on April 1, 2014, the employee begins to accrue sick leave under City law beginning on the date that the agreement ends.

Record Keeping

You must keep and maintain records documenting compliance with the law for at least three years. You must keep any health related information confidential unless the employee permits you to disclose it or disclosure is required by law. You must make the records available to DCA upon notice at an agreed upon time of day.

Advance Notice

If the need is “foreseeable,” you can require up to seven days advance notice of an employee’s intention to use sick leave. If the need is unforeseeable, you may require an employee to give notice as soon as practicable (reasonable).

Documentation

You can require documentation from a licensed health care provider if an employee uses more than three consecutive workdays as sick leave. The Paid Sick Leave Law prohibits you from requiring the health care provider to specify the medical reason for sick leave. Disclosure may be required by other laws. You may require an employee to provide written verification that the employee used sick leave for sick leave purposes.

Unused Sick Leave

An employee can carry over up to 40 hours of unused sick leave to the next calendar year. However, you are only required to let an employee use up to 40 hours of sick leave per calendar year. You can choose—but are not required—to pay an employee for unused sick leave at the end of the calendar year. Employees cannot carry over sick leave if you pay them for the unused sick leave AND you provide the employee with an amount of paid sick leave that meets or exceeds the requirements of the law for the new calendar year on the first day of the new calendar year.

Retaliation

You cannot retaliate against employees for requesting or using sick leave. Retaliation includes any threat, discipline, discharge, demotion, suspension, or reduction in an employee’s hours, or any other adverse employment action against an employee who exercises or attempts to exercise any right guaranteed under the law.

Complaints

If an employee files a complaint with DCA, DCA will contact you by mail for written response. You must respond to DCA within 30 days. DCA will work with you and the employee to resolve the complaint. We will also assist you to come into compliance.

Notice of Violation

If you receive a notice of violation, you will have the opportunity to settle the violation without a hearing or you can appear before an impartial judge at DCA’s Adjudication Tribunal.

Note: All employers must comply with the law starting April 1, 2014. Up to October 1, 2014, the following employers will have the opportunity to ensure compliance without a penalty, and a first violation before October 1, 2014 will not be counted against these employers:

- Employers with 1 to 19 employees
- Manufacturing businesses listed in sectors 31, 32, or 33 of the U.S. Department of Labor’s North American Industry Classification System (NAICS). For the full list, go to http://www.bls.gov/oes/current/naics2_31-33.htm

Questions? Want to attend a training to understand the law?

Contact DCA in the following ways:

- Online Live Chat, available at nyc.gov/BusinessToolbox
- Email PaidSickLeave@dca.nyc.gov
- Call 311 (212-NEW-YORK outside NYC) and ask for information about Paid Sick Leave

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Come and Join Us!

If you haven't been to QCDS lately, you are missing a lot! Monthly membership meetings are held on the first Tuesday of the month and offer members 2 C.E. credits, dinner, and wine. Speakers are insightful and there is usually time for plenty of questions and answers.

Offered from September to June, this is a great member benefit that everyone should take advantage of. It is also a great way to meet your QCDS president and other elected leaders. Meet old friends, make new ones, stay informed about the latest information involving your profession and give your input. Check the QCDS website calendar or the QCDS Facebook page for upcoming events.

We look forward to seeing you!

If you have not yet renewed your membership, please do so as soon as possible.

You will no longer be receiving communications from the ADA, NYSDA, or QCDS unless you renew for 2014.

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