# **EEDS** Bulletin

PUBLISHED BY AND FOR THE DENTISTS OF QUEENS COUNTY

Volume 55 Number 5 September/October 2013

# QCDS' Dr. Chad Gehani Elected ADA Trustee



Dr. Chad Gehani

QCDS is proud to report that Dr. Chad Gehani has been elected as the American Dental Association second district trustee-elect. This is only the second time that a QCDS member has been elected to represent New York, the Second District.

The Board of Trustees is the managing body of the Association, vested with the power to conduct all business of the Association, subject to Illinois law; the Association's governing docu-

ments and the mandates of the House of Delegates.

The Board consists of 17 trustees (one from each trustee district), the president-elect and the two vice presidents—as the voting members of the Board—as well as the president, treasurer and executive director as ex officio members of the Board. The Board traditionally meets seven times during the year.

Dr. Gehani will begin serving on the ADA Board upon conclusion of the 155th ADA Annual Session being held in San Antonio in October 2014. His recent selection as ADA Trustee Elect took place at the NYSDA House of Delegates June meeting. He was proudly nominated by his wife, Dr. Rekha Gehani, and elected by the delegates at the NYSDA Annual Meeting.

The ADA Board formulates and reviews policies and programs and makes recommendations to the members of the ADA's governing body, the House of Delegates. As a member of the Board, Dr. Gehani will play a major role in the ADA's organizational objective of being America's

leading advocate for oral health.

Dr. Gehani has been a tremendous asset to QCDS, helping and mentoring both Society leadership and new dentists. He has been involved in every level of leadership in QCDS, as well as having served in many positions in NYSDA and the ADA. Dr. Gehani has his roots firmly planted at QCDS where he constantly offers his help, advice and support, as he says, "to help my QCDS family." For years Dr. Gehani has worked tirelessly, volunteering his time and resources for the benefit of the profession. He has gained the respect of his friends, colleagues and peers. The election is one of many, achievements for Dr. Gehani. Nicknamed the "father of diversity," Dr. Gehani has always said that he would stand by his component and serve with all his heart. Dr. Gehani has served as NYSDA president, QCDS president, ICDE president and more. His C.V. is as long as a novella. Dr. Gehani is known worldwide for his generosity and is a respected ambassador of the dental profession.

# QCDS Scores Against Oral Cancer at Annual Citifield Mets Screening

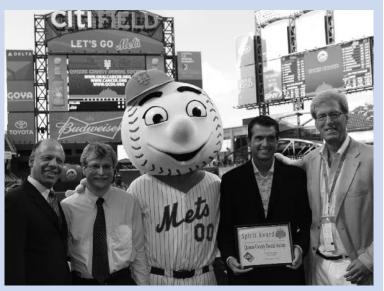
By Alan N. Queen, D.D.S.

For the sixth straight year, Queens County Dental Society members went out to the ball game in a strike against oral cancer.

As the Mets cruised to a 5-0 win over the Phillies, QCDS members were screening fans and Mets staffers in the Jackie Robinson Rotunda at Citifield on August 27.

"I do this because I want to make people aware of oral cancer and possibly save a life," said Dr. Stuart Kesner, who has organized the event for the dental society since its inception in 2008. Over the years, many hundreds of people have been screened, and a number

—Continued on page 12



Doctors Kesner, Queen, Kalman, and Ledner, accompanied by Mr. Met, received the New York Mets Spirit Award on behalf of QCDS.

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- · Porcelain cuspidor bowl
- Operating arm & light (1pc) · Foot controller (1pc)
- · Dentist stool (1pc)

Colors:

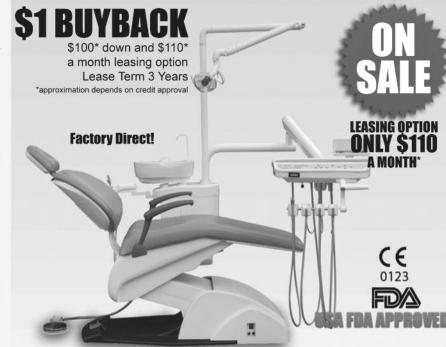
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# On the Passing of Moritz Gluck

the oral surgeons the practice I joined in 1983 was referring patients to. It was the start of a great relationship, as over the next 27 years he took great care of my patients. Even though we had never met, one day in conversation with a member of my synagogue I learned the Maury was a member of the same congregation and on the High Holidays our seats were only two rows away from each other. It must have been fate that the man I was sending my patients to was a neighbor near my home. Once I learned this, we met face to face for the first of many meetings both business and pleasure. Maury was a fine oral surgeon, as well as a very fine human being, caring for his patients, his friends, and his family with the same attention to detail.

It was with great sadness that I learned from a patient, whom I referred to him for treatment, that he was no longer in practice. When I learned this I called him to see why he had abruptly stopped working and all he would say was that it was time and that he would be in New York for the coming year, but he did not know what the future would bring. He never told me how

Moritz (Maury) Gluck was one of sick he was, instead trying to go about his business of retirement as we all would like to do. Last year, right before Hurricane Sandy, I went to his house where I saw him for the last time and it was at this meeting that he finally told me that he had a rough two years, but now he was OK and would be around for many years to come. With this in mind I was shocked when my rabbi informed me sometime over the summer that Maury had passed earlier that day. I was sad that I never really was able to say goodbye, as he was supposed to be around for many more years. When at the synagogue for the High Holidays this year there was an emptiness when looking at the seats where Maury and his family sat, with one seat left open as if he was still with us.

When you listen to the Budweiser commercials they inevitably say: This Bud's for you." To change it a little, when I restore my next implant I will say: "Maury, even though you are not physically with us any longer, this implant's for you."

Rest in peace Maury. You deserve

—David Kanner

# Dr. Herbert Breger Passes at Age 92

"Doc), a former member of QCDS, passed away on June 15 at the age of 92. Beloved husband of Sue; esteemed father of Bruce, Kenneth, Jonathan, and Beth; and grandfather (PopPop) and Sammy, he was also brother to Gloria Wolf and the late Leonard Breger.

Dr. Breger, originally from Astoria, attended Stuyvesant High School from which he graduated at the age of 15. He received his B.S. degree from the NYU College of Arts and Sciences in 1939 and then he followed in his fathers footsteps, pursing a den-

Dr. Herbert Joseph Breger (aka tal career. He graduated and received his D.D.S. in 1942. Upon graduation from dental school, Dr. Breger served as the captain of the U.S. Army Dental Corps from 1942-1947. His service took him across the world, including to Isabelle, Nicole, Olivia, Barbara, time in Burma, China, and India. Following his service, Dr. Breger worked in his private practice from 1947-1985.

> In addition to his passion for dentistry, Dr. Breger was an entrepeneur and businessman at heart. He worked in the music industry as C.E.O. of Allied Enterainment Corp, and as an executive at companies including Integrated North Coast Group and



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The Bulletin is published six times a year, bimonthly. It is the official publication of the Oueens County Dental Society, Nei ther the Society nor the Bulletin assumes responsibility for the

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 doc ment and emailed to QCDSBulletin@gmail.com.

For more information about advertising, contact the Bus ness 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 en dorsement is specifically stated.

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

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



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From the President

# The Opportunity to Make a Difference

In the 2008 movie "Seven Pounds," Will Smith stars as a man who sets out to save the lives of seven strangers. Two years earlier, Tim Thomas (played by Will Smith), carelessly sends a text message while driving and loses control of his car, veers across the center lane onto oncoming traffic and causes a multi-car crash in which seven people die, including his fiancée. Unable to live with himself, he decides to save the lives of seven strangers by donating his own body organs. I will not dwell on the plot of the movie since I don't want to

spoil it for anyone who hasn't seen it, but I highly recommend watching it. In my opinion the message carried by the movie is a beautiful one. It teaches us not to live our lives in a selfish and introverted way because we don't know what tomorrow will bring.

We, as dentists, have the opportunity to make a difference in the lives of our patients, colleagues and communities without having to donate our own body parts. We can do so by simply donating our time. In our practices we come into close contact with our patients on a daily basis. We diagnose and treat their ailments, but we also listen to their problems and try to help them cope with whatever personal issues they decide to share with us. We are also mentors to young people. The typical patient in my practice who presents for removal of four wisdom teeth is 17-

20 years of age and I am often asked for guidance as to whether or not dentistry is a good field to pursue. My answer is always "yes!" We are also role models, teachers in hospitals and dental schools, and enthusiastic volunteers in our communities and, yes, our dental societies as well.

Practicing dentistry is not only our livelihood, but an opportunity for us to make a positive difference in the lives of people around us and in the communities in which we live. Our dental society is a place where we can improve our skills and knowledge base and lend a hand to our colleagues in a collective effort to continue the highly regarded public view of our profession. Our dental degrees and rights to practice

dentistry did not come easily and I feel privileged to be able to say that I am a dentist. However with this privilege also comes responsibility, and by volunteering our time and working together we can make a difference in the lives of all those who we touch.

Luckily for us, one such opportunity is rapidly approaching. On October 12 and 13 the Queens County Dental Society will hold its first annual New Dentist and Diversity Conference at Terrace on the Park in Corona, and I highly encour-

> age all of our members to attend. In order to make this program a successful one, WE NEED YOUR HELP! The program will consist of two days of highly informative educational and clinical lectures. Some of the topics to be covered include implant placement techniques for the general practitioner, practice management, dental hygiene, implant restoration techniques, avoiding malpractice lawsuits and discussion of the new I-stop legislation. Fourteen hours of CE credits will be awarded for both days, or 7 CE credits for attending each day. Breakfast and buffet lunch will be included, as well. In addition, raffle drawings for various prizes will be held on both days. Approximately 20 vendors will be present for the two-day event. The cost for attending the program is \$75 for one day or \$125 for both days.

Furthermore, I have reached out to all the hospital residency directors in our area and have invited their residents to attend as our guests. Your attendance as members of QCDS is very important, as this is an opportunity for us to have our own "Seven Pounds" effect in the community. It is our chance to help younger dentists entering the field while also representing the members of our community in a productive, educational, and inclusive environment.

I urge you to contact me if you would like to volunteer to help run the event. For additional information about the program please visit our web site, <www.QCDS.org>. I look forward to seeing each of you there.

Be sure to check the QCDS website for the latest Society events and news: www.qcds.org

5

We are...role models,

teachers in hospitals and

dental schools.

and enthusiastic

volunteers in our

communities and, yes,

our dental societies...

# A QCDS Scrapbook

# Dr. Vallejo Celebrates at 50 Year Class Reunion

Dr. Beatriz Vallejo, past president of QCDS, was honored to celebrate the 50th dentistry graduation anniversary of her alma mater, the Central University of Quito, Ecuador with her fellow colleagues from July 20-27. She is pictured in the bottom row, forth from the left, with her classmates. "After living and studying as a big family for five years at the university, my fellow doctors were proudly able to call themselves the Class of 1963," she said. "We were a class of 36, but unfortunately some of the graduates were only able to be there in spirit. Most of the graduates continue to work in the profession that drives their passion," she said.



QCDS Past President Dr. Beatriz Vallejo, celebrated the 50th anniversary of her graduation from her dental school alma mater, the Central University of Quito, Ecuador, with colleagues during July.

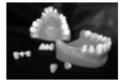


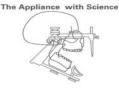
Simon Galeas A.A.S, MDT, President

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#### Date:

Friday, October 18, 2013

# Time:

30-minute\* consultations are available from 9:00 a.m. to 5:00 p.m. Time slots are given on a first-come, first served basis.

#### Place:

Queens County Dental Society HQ 8690 188th Street Jamaica, NY, 11423

## RSVP:

Contact Loretta Luo at lluo@altfest.com or at (212) 406-0850 for your Financial Independence Snapshot Questionnaire.

\*1 hour consultations are available upon request, time permitting.

# Who this event is for:

This event is most appropriate for dentists ages 45 and up.

#### What we will need:

Please return your *Financial Independence Snapshot Question-naire* and investment statements to Altfest by Wednesday, September 25th for Altfest professionals to complete our analysis before the meeting.

# What you will get:

Objective, independent advice and oral recommendations to help you secure the retirement you deserve. Please be aware that the scope of the consultation is limited by time.

## Who you will meet:



Michael Prendergast MBA, CFP® Managing Advisor Co-Director of the Altfest Dental Practice Group



Paul Palazzo CFP®, COA Managing Director Co-Director of the Altfest Dental Practice Group

# **Retirement Plan Funding:** Careful Planning Can Reduce Your Tax Increases

By Andrew E. Roth, Esq.

not only higher tax rates but also reduced tax deductions and exemptions. New Medicare taxes (3.8 percent), additional taxes on wages and self-employment income (0.9 percent) and a federal tax bracket as high as 39.6 percent will increase the highest marginal tax bracket to approximately 50 percent.

Fortunately, the increase in taxes can be mitigated through boosting tax-deductible retirement plan contributions. Below are examples:

Sponsors of profit-sharing/401(k) plans can achieve a maximum tax-deductible contribution (including 401(k) salary deferrals) of \$51,000 (or \$56,500 for those age 50 or older).

By employing the owner's spouse with legitimate job duties in the business, the spouse could receive the maximum 401(k) salary deferral of \$17,500 (or \$23,000 if age 50 or older). Furthermore, if the spouse receives compensation of at least \$51,000, he or she may receive a substan- bined family contribution increases to \$171,000 or 91.67 tially greater contribution in certain situations.

The chart below considers a small business, which has five low-paid employees ranging in age from 25 to 35. If

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

We look forward to seeing you!

the company sponsors an integrated profit-sharing/401(k) Starting in 2013, high income business owners will face plan (see Column C), the business owner and his spouse would receive a combined family contribution of \$84,590 (\$56,500 + \$28,090), representing more than 85% of the total contribution. Funding at this level will generate annual tax savings of \$38,066 based on a 45% marginal bracket, at a cost of less than \$15,000 for the staff contribution.

#### New Comparability Plan

Column D of the chart assumes the business sponsors a new comparability profit-sharing/401(k) plan. The age disparity between the owner and the average age of the staff permits an increase to the combined family contribution to \$113,000 under this new comparability plan.

#### Cash Balance/New Comparability 401(k) Combination

Column E in the chart demonstrates the benefits of adding a cash balance pension plan to a new comparability profit-sharing/401(k) plan. In this example, the compercent of the total contributions allocated. Importantly, staff contributions are limited to only \$15,540 or 8.33 percent of the total contribution.

Business owners with stable cash flow should consider these combination plans to maximize contributions. Given the economic uncertainty, as well as the possibility of tax reform limiting future retirement plan contributions, owners should take steps now to maximize retirement plan funding in 2013.

A	В	C	D	E
Employee	Compensation	Integrated Profit-Sharing/ 401(k)	New Comparability Profit-Sharing/ 401(k)	Cash Balance & New Comparability Profit-Sharing/ 401(k)
Owner [Age 65]	\$255,000	\$56,500	\$ 56,500	\$112,500
Wife [Age 65]	S 51,000	\$28,090	\$ 56,500	\$ 58,500
Staff [Age 35]	S 35,000	\$ 3,493	\$ 1,750	\$ 3,675
Staff [Age 32]	\$ 30,000	\$ 2,994	\$ 1,500	\$ 3,150
Staff [Age 30]	S 30,000	\$ 2,994	\$ 1,500	\$ 3,150
Staff [Age 27]	\$ 28,000	\$ 2,794	\$ 1,400	\$ 2,940
Staff [Age 25]	\$ 25,000	\$ 2,495	S 1,250	\$ 2,625
Totals	8454,000	\$99,360	\$120,400	\$186,540
Owner's Family Percentage		85.13%	93.85%	91.67%
Annual Tax Savings for Owner (45% Tax Bracket)		\$38,066	\$ 50,850	8 76,950

Michael Markhoff, Esq., is a partner 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 over 50 years. Mr. Markhoff can be reached at 914-948-1556 or at mmarkhoff@dmlawyers.com.

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This year, for the first time ever, NYSDA is offering the option of paying association dues in installments by credit card. This will allow members to spread out the payment of their tripartite association dues over 7 months, from November through May.

This new payment option replaces NYSDA's former installment program, which was a bank debit plan that required members to supply their account number and bank's routing number. That program is no longer available. Participation in the new credit card installment plan is only available via electronic charges. Paper installment billing is not an option. Further, it is only available to full, active members in good standing.

As part of this change, NYSDA will no longer be e-mailing or mailing dues installment enrollment forms. If a member is eligible, he or she will see an icon in the members' only section of the NYSDA website beginning September 10, and lasting through the end of the enrollment period, October 25. Enrollment will only be accepted online, and participation is available via credit card only. Enrollment cannot be done by phone, fax, mail or e-mail.

To participate, log into the members' only section of the NYSDA website www.nysdental.org, click on the link on the right-hand side of the page and follow the instructions.



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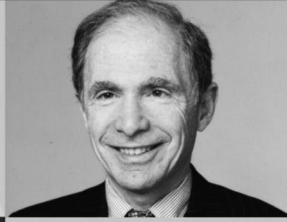
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# New Dentist and Diversity Conference The World's Fair of Dentistry

Saturday, October 12 & Sunday, October 13 8 A.M. to 5 P.M.

> Terrace on the Park 52-11 111th St., Corona, NY 11368

Please RSVP to QCDS at 718-454-8344 by October 3rd Earn up to 14 CE Credits at the modest fee of \$75 for one day or \$125 for both days, with breakfast and lunch included.

# = Saturday, October 12 ————

Registration and Continental Breakfast 8:00 - 8:30 A.M.

8:30 A.M. Opening Remarks

Lecture: Brady Frank DDS "Simplified and Efficient Implant 8:45 A.M. - 12:30 P.M.

Placement for the GP & Top Impantology Breakthroughs for the GP"

12:30 - 1:30 P.M. **Buffet Luncheon and Sponsors** 

1:30 - 5:00 P.M. Lecture: Tom Orent "How to Make More Money While Spending Less Time!"

# Sunday, October 13 Registration and Continental Breakfast

8:15 - 8:45 A.M.

8:45 A.M. Opening Remarks

9:00 - 9:30 A.M. Take the Mystery Out of I-Stop

Lecture: Benjamin Tuinei & Everest Advocates 9:30 - 11:00 A.M.

"Implementing Strategic & Profitable Insurance Strategies"

Lecture: Lisa Weber RDH "The \$600,000 Hygiene Practice" 11:00 - 12:30 P.M.

12:30 - 1:30 P.M. **Buffet Luncheon** 

1:30 - 2:30 P.M. Lecture: Robert A. Rosenfeld, ESQ

"How to Avoid Dental Malpractice Lawsuits"

2:45 - 5:00 P.M. Lecture: MIS Sponsored Lecture "Implant Restoration Techniques"

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CE Credits awarded as allowed by state law.

For detailed information please visit our website at www.qcds.org

# QCDS Scores a Home Run Against Oral Cancer At Annual Summer Citifield Dental Screening

—Continued from page 1 of suspicious lesions found.

for follow-up.

A life-long Mets fan, Dr. Kesner said he wanted "to encourage more people in our profession to give back to the community. I believe that voluntary screening programs, especially to under-served children, are very valuable in both urban and rural areas," said QCDS President Doron Kalman.

"Partnering with local groups like the Mets allows us to reach more people over a short period of time," Dr. Kalman Said. "We can educate people about the importance of oral cancer screenings and regular check ups. Each year in the United States 35,000 people are diagnosed with oral cancer and 8,000 people die from the disease. Suspicious lesions are often discovered during these voluntary screening programs and even if one life is saved, it is worth it."

Fan reaction to the screening was overwhelmingly positive, with one fan saying he had been screened at previous events, and was glad to do it again "to be safe."

Dr. Kesner's team included dental residents from Jamaica Hospital as well as practicing QCDS dentists and his own office staff. They included Michael Baron, Neil Cohen, Jessica Figuroa, Rob Grillo, Doron Kalman, James Keenan, Jay Ledner, Nina Patel, Alan Queen, Beatriz Vallejo, as well as Dr. Kesner, his wife Janet, daughter Hillary, office manger Juliette, and assistant Ana.

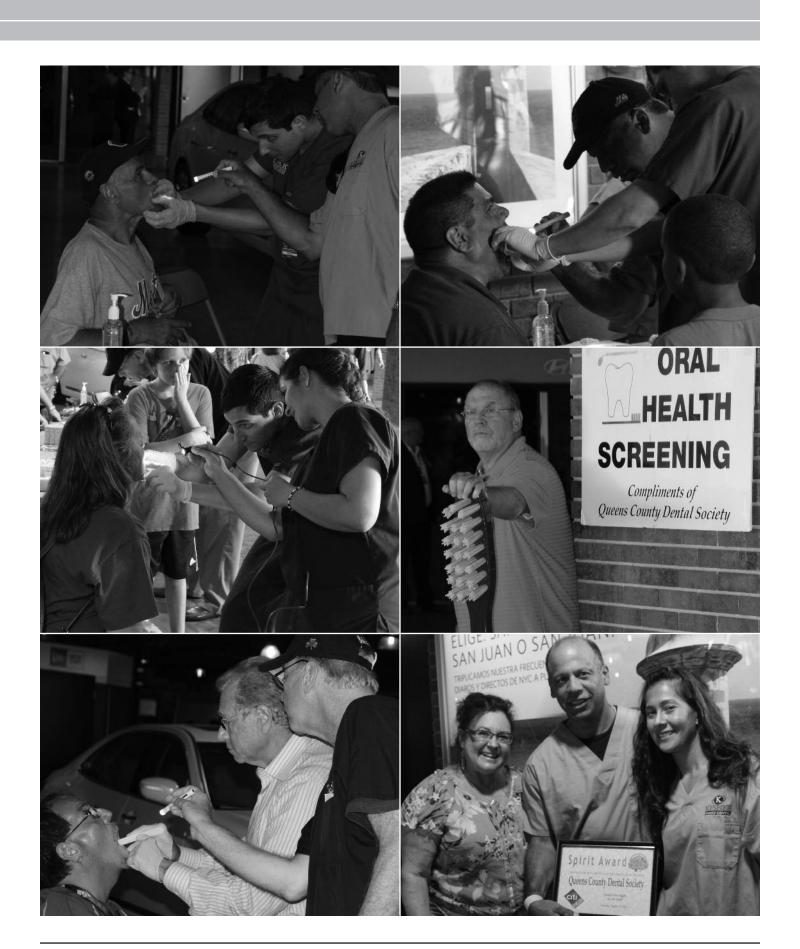
QCDS Executive Director Bill Bayer was also at the game, holding a giant toothbrush and steering fans to the screening table.

The team of Jamaica Hospital dental residents included Phillip Glassberg, Diana Kopach, Rebekah Nguyen, Catherine Young, Arthur Bababekov, Alicia Jackson, Tom Nguyen, Johanna Palacio, David Quinton, and Meherana Vesali.

QCDS also received a generous donation of supplies for the screening from Henry Schein, Inc., and assistance from Schein field representative Marti Real.



QCDS had a large team of volunteers ready to offer free dental screenings for Mets fans.



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- 2. Up to \$10,000 for first time homebuyer expenses
- 3. Higher education expenses for taxpayer, spouse, child or grandchild.
- 4. Direct rollover to a new retirement account.
- 5. You were permanently totally disabled.
- 6. You were unemployed and used the money for health insurance.

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With your help:

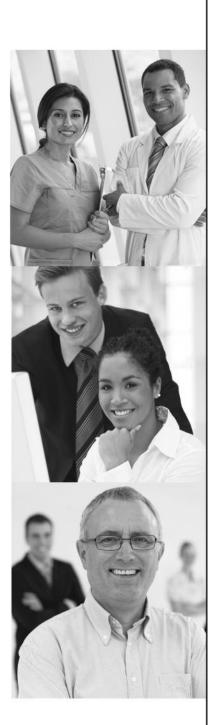
- The ADA benefits by being able to represent another member dentist.
- The new member you recruit benefits by taking advantage of all membership has to offer.
- You benefit by strengthening the ADA and sharing the value of membership with another colleague — plus there are incentives and prizes for recruiters! For details visit ADA.org/MGAM.

#### Recruiting is Rewarding

You will be rewarded with a \$100 American Express gift card for each new, active member you recruit (up to five members or \$500 in American Express gift cards)! Or you may decline the incentive and ADA will contribute \$100 to the ADA Foundation. Please see *Campaign Rules* for full details at ADA.org/MGAM.

Participate in the 2013 Member-Get-a-Member Campaign and help build the future of our profession!

Don't Delay! The ADA Member-Get-A-Member campaign runs through September 30, 2013. For resources to assist your recruiting efforts, plus complete guidelines and rules visit ADA.org/MGAM, send an email to mgam@ada.org or call the ADA Member Service Center at 800.621.8099.



# Here Are Some Tips to Boost Your Savings

...how do you

convince yourself

to save more and

actually carry

through with it?

By Lewis J. Altfest, Ph.D., CFP®, CFA, CEO

screen TV. iPad. Home remodeling. Temptations to spend abound. And despite a nice income and a large home, a number of my clients consistently put almost nothing in the bank. One 58-year-old lawyer has a huge income,

a Town and Country lifestyle, and a paltry \$50,000 in his retirement account.

How can you improve your finances and become better prepared for the future?

First, let's take a look at why professionals aren't putting away more. A basic reason is lack of self-discipline or willpower. Maybe you want to save but can't or don't want to deny yourself the rush that comes from buying something nifty or new, or that enhances your status among your peers.

But lack of self-discipline is just one factor. Failure to envision the future is another. Many of us give no thought to the fact that someday Medicare may not cover large medical bills; or newer treatments and approaches could become too expensive for you; or that you'll be required to pay much more out of pocket.

In addition, people see how the value of their practice, house or stocks have risen, and figure they're all set. But you have to remember that just because you have more than before doesn't mean you have enough. So how do you convince Here are some ways to make it less painful:

- Picture retirement without enough money: Just as starvation in faraway continents becomes real only when we see it on TV, most of us have no image of struggling in retirement. Do a dry run. Pretend you're retiring next month. How much will your savings cover? If you're planning to move to an area where living costs are cheaper, get on the Internet and check out real estate and taxes in that area, and see what you could actually get. Can you afford what you'd want? Project your expenses as if Medicare covered half of what it currently covers. I've told clients that if they don't start saving more, their idea of a great dinner once they've retired will be a night out at Denny's.
- Look for livable ways to cut your spending: Severely restrictive budgets rarely last long, just as too-rigid diets beg to get broken. You're more likely to be successful with the "harm reduction" method. If you typically go out to dinner twice a week, cut back to once. If you always buy the top of the line, choose items one notch down. Deny yourself one thing you'd like to buy, but don't eliminate everything. Bank the savings.
- Announce your savings plan to your friends: Tell them you plan to save a specific large amount of money in the coming year. That gives you a legitimate reason for not keeping up with their spending or for opting out of expensive activities. Issue a public challenge, and promise that if you don't reach your target, you'll treat everyone to drinks.

• Avoid temptation: Just like the motto, "If you're trying Cool new car. Vacation home. Trendy restaurants. Big to lose weight, don't keep ice cream in the freezer," stay away from situations that encourage spending. Don't spend too much free time at the malls. Leave your charge cards at home except when you're going on trips. Put money into accounts that charge a penalty for early withdrawal. Use a debit

> card—not a credit card—for purchases. This will prevent you from spending more than you have, and will avoid finance charges

• Create a savings habit: One suggestion is to put a set amount of money into a mutual fund or savings account at the beginning of each month. Get used to doing it regularly, instead of promising to do it when you have extra cash. An even greater commitment is to set up an automatic withdrawal from a checking account directly to an investment or savings account.

• Use the "buckets" approach to saving: Stashing all your savings in one account creates an amorphous glob of savings. The money has no concrete meaning. Open separate accounts for each goal, such as one for your kids' education, another for a vacation home, a third for retirement. When you

name the account, you're less likely to withdraw money or forget to save, because you'll be forced to think about how you're sabotaging that goal.

• Save your salary or earnings increase: If your income yourself to save more and actually carry through with it? will be going up, put the entire amount of the increase in your investment or savings account, rather than spend it.

> All of these tips are "little things," but putting even two or three of them into action could net a big change in your savings.

> Altfest Personal Wealth Management<sup>SM</sup> 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@alt-

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# **VOTING FOR ELECTIVE POSITIONS**

Please note an error in the Nominating Committee Report published in the July Bulletin. Voting will take place at the November General Membership Meeting on November 5th NOT November 6th as indicated in the Nominating Committee Report.

OFFICE	CANDIDATE		MARK 'X'	WRITE IN	VOTE FOR ALL
President	Bijan Anvar		Per Bylaws	s Automatically Ascend	s
President-elect	Sudhakar Shetty				
Vice- Presidnt	Ronald Garrett				
Secretary	Eric Huang				
Treasurer	Richard Yang				
Historian	Craig Tischler				
Delegates to the ADA 2014	( vote for up to Three)				WITHOLD FOR
Viren Jhaveri					
Rekha Gehani					
Prabha Krishnan					
Alternate Delegate to the	DA 2014 (vote for one)				
Sudhakar Shetty (ex-officio)					
Ronald Garrett (ex-officio)					
Stephen Quarcoo					
NYSDA DELEGATES ( vot	e for up to Eight)				
B. Anvar		P. Krishnan			
R. Gehani		Ledner			
M. Greenberg	F	R.Shpuntoff			
V.Jhaveri	T	3.Wasserman			
NYSDA Alternate Delegate	s (vote for up to three			+	
R. Garrett*		A. Queen		<u> </u>	
E. Huang*	_	S. Shetty*			
S. Kesner		C. Tischler*			
S. Quarcoo	F	R. Yang*			
	*	= Ex officio			
Board of Trustees- One ye	ar Term ( Vote for up to	25)			
H. Ajmera	M. Gandhi	S. Quar			
S. Akhtar	C. Gehani	A. Que			
C. Berkman	H. Gomez	R.Samu			
D. Bhagat		A.Santa			
M. Bhuyan	_ P.Koppikar _	K.Schiri	mer		
H. Biller	L.Lehman	I. Schw	artz		
G. Cucchiara	A. Lighter	V. Shah			
A.Feigenbaum	R. Olan	R. Sher	man		
		L. Takha			

Craig Tipphlor		
Craig Tischler		
Kathryn Schirmer		
Prabha Krishnan		
rd of Directors (vote for up to 13)	<u> </u>	WITHOLD FOR A
	<u> </u>	
E. Huang		
D. Kalman		
J. Ledner		
A. Queen		
S. Shetty		
	Prabha Krishnan  Ind of Directors (vote for up to 13)    E. Huang   D. Kalman   J. Ledner   A. Queen	Prabha Krishnan  d of Directors (vote for up to 13)    E. Huang

# Dues Installment: Now Accepting Credit Cards

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## **CE Courses**

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

Tuesday, October 1

6:15 p.m.

**General Membership Meeting** 

2 C.E. Credits

7:00 P.M.: Visitation by NYSDA President Elect, Dr. John Liang

**8:00 P.M.:** Nobel Procera Implant Bar overdenture: Clinical and laboratory considerations

**Instructor:** Steven Fowler, Nobel Procera specialist

#### Friday, October 11

9:00 a.m.

#### **Topic: Risk Management**

4 C.E. Credits

Objective is to provide licensee with knowledge of laws and regulations, as well as methods to avoid or resolve patient conflicts. Risk Management courses serves the purpose of reviewing the basic legal requirements for office activaity, introducing changes, as well as new aspects of the standard of care, and discussing the ever-increasing restrictions and requirements placed on the dental practice by governmental and regulatory agencies.

Risk Management is a dynamic concept and is always changing. This course is given by Dr. Treitel, whose vast experience in the world of malpractice litigation will provide the dentist with a recipe for office operation and patient treatment that will minimize the opportunity to find themselves the object of litigation. The topics covered will include:

- The current status of the malpractice insurance marketplace,
- A review of the basics (i.e. recordkeeping, medical histories, legal responsibilities of practice, prophylactic medications, etc.),
- An analysis of the types of cases currently being brought against dentists,
- A review of techniques that can be used to assure good relationships with patients and address problems that might arise,
- A discussion of governmental and regulatory guidelines that have been placed on dental practices,
- What is new or anticipated in new challenges facing the dental practitioner that will require changes in office procedures.

Participants who successfully complete this seminar will receive a certificate of completion and four CE credits with the NYSDA Continuing Education Registry.

Pre-registration is required.

**Instructor:** Dr. Kenneth Treitel

Tuition: ADA member/staff: \$135. Non-ADA member: \$260

#### Saturday, October 12

8:00 a.m.

#### New Dentist Blockbuster Program

7 C.E. Credits

8:45 a.m. - 12:30 p.m.- Simplified and efficient implant placement for the GP

Top Implantology Breakthroughs for the GP

**Instructor:** Brady Frank DDS

1:30 p.m. - 5:00 p.m. - "How to Make More Money While

Spending Less Time!"

Instructor: Dr. Tom "The Gems Guy" Orent

**Tuition: \$75** 

#### Sunday, October 13

8:00 a.m

New Dentist Blockbuster Program

7 C.E. Credits

9:00 a.m. - 9:30 a.m. Take the Mystery Out of I-STOP

9:30 a.m. - 11:00 a.m. - Lecture **Instructor:** Benjamin Tuinei

11:00 a.m. - 12:30 p.m. - The \$600,000 Hygiene Practice

Instructor: Lisa Weber RDH

1:30 p.m. - 3:45 p.m. - MIS Implant lecture

4:00 p.m. - 5:00 p.m. - How To Avoid Dental Malpractice Law-

**Tuition:** \$75

#### Friday, October 25

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.

Registration at 8:30 a.m. Class begins promptly at 9:00 a.m.

Instructor: Eric Zalewski, BLS Instructor

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

#### Tuesday, November 5

6:15 p.m.

#### **General Membership Meeting**

2 C.E. Credits

7:00 p.m. Satisfying the Esthetic Dental Patient

Speaker: Dr. Neil Berman 8:00 p.m. To be announced

#### Sunday, December 15

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.

Registration at 8:30 a.m. Class begins promptly at 9:00 a.m.

Instructor: Eric Zalewski, BLS Instructor

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

# **Video Study Club Returns**

Dr. Gulum will be resuming the VSC with programs on November 8 and December 6 at 10:00 a.m. See website www.qcds.org for full program details.

# **Study Clubs October - November**

#### Dr. Fialkoff Study Club

CONTACT DR. FIALKOFF (718) 229-3838

Oct 16 7:00 -10:00 p.m.

"Saving Teeth with Little or Topic:

No Clinical Crowns"

Dr. Edward Feinberg, D.M.D. Speaker: 47-10 Bell Blvd. Bayside **Location:** 

7:00 -10:00 p.m. Nov 13

Topic: "Treating Hard and Soft Tissue, Defects of

Oral Cavity, What Predictable Result can be

Achieved"

Speaker: Dr. Bernard Fialkoff **Location:** 47-10 Bell Blvd. Bayside

Dec 10 7:00 -10:00 p.m.

"Mandated CPR Training for Dental" Topic:

Dr. Christopher S. Byron and Marilyn Byron, Speaker:

EMT-CC

47-10 Bell Blvd. Bayside Location:

## New York Hospital Study Club

CONTACT PAMELA WILLIAMS 718-661-7925

Oct 1 7:00 -9:00 p.m.

"Forensic Dentistry: Past, Present, Future" Topic:

Frank Pappas, D.D.S. Speaker:

**Location:** 174-11 Horace Harding Expressway,

Fresh Meadows

#### Dr. Pompa Study Club

Info:

CONTACT DR. POMPA (516) 287-0917

Oct 16 8:30a.m.-5:00 p.m

"Update on Medical Emergencies or Topic:

How to Save a Life, Including Your Own"

Speaker: Dr. Daniel G. Pompa

Location: "The Mansion" at the Village of Sands Point

Golf Club

For more information and to register

go to APS4DDS.com. Limit of 50 attendees

8:30 a.m. -5:00 p.m. Nov 8,9,10

"Advanced Billing for the GP," Topic:

"Update on TMJ/TMD," and "To Pull or Not to Pull"

Speaker: Multiple presentations and speakers,

including: Ms. Christine Taxin, Dr. Donald Tanenbaum and Dr. Daniel G. Pompa

The Luxurious Eden Roc in Miami Beach, Location:

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Info: For info and to register go to APS4DDS.com

Limit of 100 attendees.

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# Dental Screening Program Needs Volunteers

As part of our ongoing Queens County Dental Society programs to give back to the community, QCDS has scheduled another community service program for October 23 at PS 160, the Walter Francis Bishop School located, at 109-59 Inwood Street, Jamaica, where dental screenings will be offered to students. A number of volunteer dentists are needed to conduct the oral care screenings. If you are available anytime after 9 a.m. your help is needed. Call Executive Director Bill Bayer at 718-454-8344 to schedule your time.



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Installation of Dr. Bijan Anvar as President with QCDS and ICDE Officers

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