

QCDS Holds Another Successful World's Fair *Event Brings the Queens County "Dental Family" Together Again*

By Marc Katz

Despite COVID limitations, the Queens County Dental Society's World's Fair of Dentistry drew capacity attendance, bringing both local and regional dental professionals to hear an outstanding schedule of speakers and meet with vendors serving the field. The popular annual event, held in September at Terrace on the Park, offered dentists an opportunity to earn up to 18 CE credits, enter raffles featuring fabulous prizes and have an opportunity to meet and socialize with fellow practitioners.

"The event was great," said Dr. Bijan Anvar, one of the organizers of the World's Fair and a QCDS past president. "There was a great in-person showing and a strong virtual presence, as well."

He said that the well-attended weekend shows that "people are anxious to come back to in-person gatherings. Although everyone was socially distanced, personal interaction makes a big difference. People were simply thrilled to see their colleagues again."

QCDS Executive Director Dr. Chad Gehani said the World's Fair brought 225 professionals together in-person and 80 on Zoom, the capacity allowed by New York State guidelines. Sponsors were limited to 30 vendors, many giving hands-on demonstrations and offering product samples. There were 20 major raffle prizes, including gift cards and gift certificates with values to \$150.

Henry Schein, Inc. was a Platinum Sponsor and MLMIC was a Gold Sponsor.

"We hit it out of the park with this event," said Dr. Mitchell Greenberg, another World's Fair organizer and QCDS past president. "I think our membership really appreciated our efforts. We were able to keep QCDS relevant and at the same time meet the needs of our members."

He said: "We are hopefully in an almost COVID world. We, as an organization, still need to be able to provide continuing education for our membership and this event proved that we are nimble and creative enough to provide



Some scenes from the QCDS Worlds Fair of Dentistry, held in September, which brought the metropolitan dental community together for the first time since the pandemic began. Dental professionals met for two days of programs, discussions and meeting with vendors.

cutting edge quality continuing education programs for our members despite the pandemic, which actually benefit the public at large."

In addition to Drs. Anvar and Greenberg, this year's committee organizing the World's Fair of Dentistry included Past QCDS Presidents Doron Kalman and Jay Ledner. They all complimented the efforts of QCDS Executive Director Dr. Chad Gehani.

Looking to build on the success of this event, next year's World's Fair has already been scheduled for the weekend of September 10-11 at Terrace on the Park. "Unfortunately, the new reality is that no one knows what next year will bring," Dr. Greenberg said, "but the bottom line is that this was a successful event and we will build on that."

Added Dr. Anvar, "This World's Fair of Dentistry is the place where people were looking forward to meeting with their professional friends who they may not have seen for quite a while. When it comes down to it, we are like one big family and the World's Fair brings us together like a family reunion."



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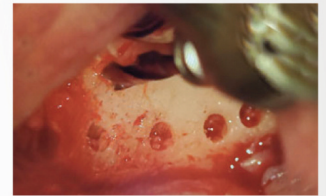
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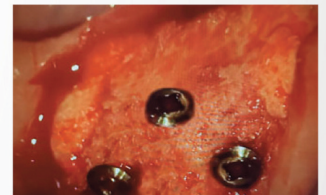
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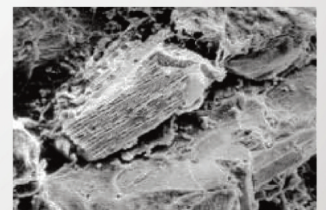
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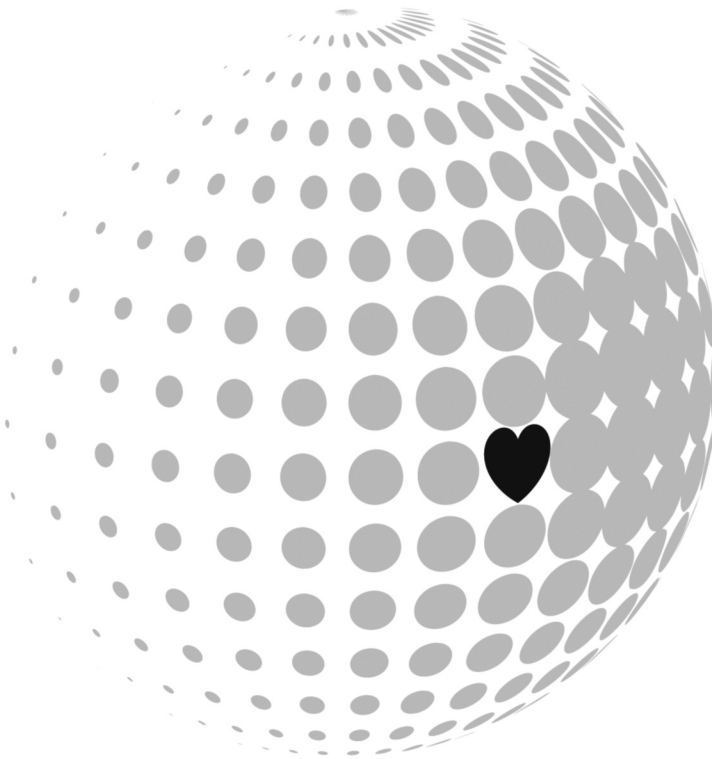
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Queens County Dental Society

86-90 188 Street | Jamaica, NY 11423
718-454-1020 | fax: 718-454-1061
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A Successful World’s Fair of Dentistry

By Dr. Arelys Santana

This has certainly been a difficult year for all of us—as dentists, as citizens in the communities we serve, and as members of the Queens County Dental Society. The phrase often heard is that “This is a year like no other.” It is so often used, because it is so appropriate.

But despite all of the obstacles we have faced, I am happy to report that our profession is thriving—and so is QCDS!

Most notable recently is the astounding success of our annual World’s Fair of Dentistry, which was bypassed last year due to COVID-19 but was held with limitations this year despite the pandemic. The World’s Fair came back stronger than ever in early September, drawing large numbers of attendees and vendors, despite appropriate pandemic precautions being taken. A capacity crowd attended the event—both in person and on Zoom—at the Terrace on the Park, and all left praising the gathering organized by Drs. Bijan Anvar, Mitchell Greenberg, Doron Kalman, and Jay Ledner, all past presidents of our organization, as well as the hard work of our executive director, Dr. Chad Gehani. We can all be proud of their efforts and accomplishment in making this event a success and I want to personally thank each of them on behalf of our membership for their unparalleled dedication to our organization. QCDS is what the membership makes it, and these members have certainly made our Society that much better.

It is also appropriate to give recognition to a founder of the World’s Fair of Dentistry, the late Dr. Michael Berstein, who

first conceived of an event that would bring the entire local and regional dental community together. His goal has not only been reached, but far exceeded.

All funds raised by this event is put back into educational programs and meetings for the benefit of our profession. If you attended this year’s gathering, thank you! And if you were not able to join us you certainly missed a spectacular event, so make sure to mark your calendar to join us next year.

The date is already set: September 10-11, 2022.



QCDS is what the membership makes it, and these members have certainly made our Society that much better.



Headquarters Renovation

In response to requests from the QCDS membership, the long-overdue renovation of our headquarters is nearly complete. Included is a complete overhaul of our auditorium and kitchen, as well as other major portions of our facility.

Water flooding in from the street on a number of occasions—including several years ago when two-feet of water was left in the basement—destroyed equipment and left walls and flooring damaged, as well as a musty-moldy smell throughout the building. As a result, the building’s heating system was not working and neither were electrical outlets on the lower level.

Now there is new flooring throughout and the flooding necessitated the replacement of a good deal of sheetrock. We have installed water drains and pumps that should eliminate flooding from being an issue in the future.

My current personal goal is to have an in-person October membership and Continuing Education meeting, the first in a year-and-a-half. My second goal is to have the renovation of our auditorium complete in time to host that meeting. I hope you will attend.

An improved auditorium will allow us to provide higher quality educational programs for our membership. A better auditorium will mean we can accommodate better quality speakers. And, the more our dentist-members can learn about their professions, the better they will be able to serve their patients.

Our roof, which has been leaking and damaging office ceilings, has also been repaired, with the cost covered by ICDE which owns the building.

I am glad to have been able to underwrite the cost of much of the renovation as a legacy of my administration. If you have not visited our headquarters recently, please do! Executive Director Gehani or I would be thrilled to give you a tour and point out the many improvements to your headquarters. Please stop by soon.

Contacting QCDS?

Note the new QCDS headquarters phone numbers:
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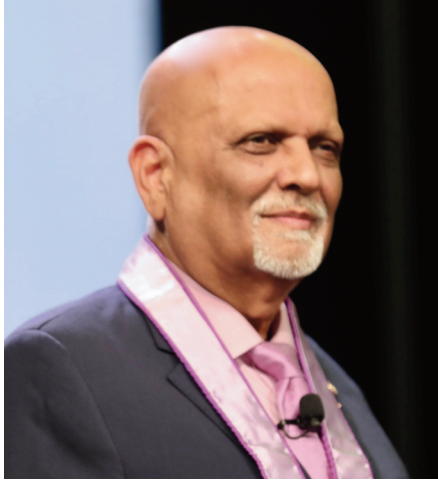
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MLMIC Magazine Inaugural Interview: Dr. Gehani

EDITOR'S NOTE: The following interview with Queens County Dental Society Executive Director Dr. Chad Gehani, the immediate past president of the ADA, was the inaugural interview in "The Scope—Dental Edition," the newsletter published by MLMIC Insurance Company. It is reprinted with permission of the company. The interview was conducted by Danielle Zimbardi, vice president of dental underwriting for MLMIC.



From humble beginnings in Mumbai, India, to leadership roles at every level of organized dentistry, Dr. Chad Gehani is the epitome of a heartwarming success story and a man with a full personal and professional life.

Serving as president of the ADA through October 2020, Dr. Gehani led the charge to keep

dentists apprised of ever-changing information as the COVID-19 pandemic took hold, and provided guidelines and strategies as dental practices began to reopen.

Prior to his tenure at the ADA, Dr. Gehani served as president of the Queens County Dental Society, trustee to the ADA Board of Trustees, delegate to the House of Delegates, and president of the New York State Dental Association. He is the recipient of numerous awards in recognition of service to his profession.

When his tenure as president of the ADA concluded, Dr. Gehani returned to his home base in Queens and to his next role in service of his profession and organized dentistry as the executive director of the Queens County Dental Society.

With such a distinguished career in organized dentistry, we could not help but ask

Dr. Gehani to share some of his experiences, as well as his thoughts on why membership is important to both the individual dentist and the profession. MLMIC is pleased to share these with you.

Q: How does it feel to be back in your local society as its executive director?

Dr. Gehani: Home sweet home! I feel great coming back home. I worship work!

I know I can make a difference in organizing, developing leadership, and creating and building new relationships for the Queens County Dental Society. Being executive director gives me an opportunity to remodel, re-energize, and revitalize the society—and help our dentist friends and welcome new members.

Q: What would you say to a dentist thinking about membership in organized dentistry?

Dr. Gehani: I am a member because we must have unity

of our profession. United, we can conquer the world. There are many decisions being made by lawmakers every day that affect our profession, so that strength in numbers becomes critical in having our voices heard. I tell non-members that, while all dentists benefit from the actions of the ADA, as members they can also be part of policymaking and have a voice. The benefits of membership are numerous; however, advocacy on behalf of our patients and our profession is of utmost importance. Dentists must speak with a united voice if we want to secure our future—not only for us but for the generations to come!

Q: What are some of the challenges facing the profession and organized dentistry today?

Dr. Gehani: One aspect is consumerism. Our patients look upon us as the providers of a service. They look for convenience and cost-effectiveness. The days of hanging out your dentist shingle and patients coming to you by word-of-mouth are long gone. Web presence, longer hours for patient convenience, and cost-saving services are here to stay. Organized dentistry must work tirelessly to remain relevant to dentists. We must make certain members and potential members see organized dentistry as the leader for resources, guidance and support. We must provide members with easily accessible first-rate service utilizing the most up-to-date technology. We must work consistently to anticipate our members' needs. This is what I strive for.

Q: What are some tips for new dentists?

Dr. Gehani: New dentists should not only become members of organized dentistry, they MUST also get involved. Our future depends on it, and so does theirs. They must have a place at the table to have a voice in the future of their profession. New dentists should consider working with good mentors who can guide them, much as I was guided by my mentor, Dr. Richard Mascola, in the early '80s. Dentistry is regularly ranked by U.S. News & World Report as one of the best career choices. I am proud to call myself a dentist and a member of the American Dental Association. Dentistry is a trusted profession whose services contribute greatly to our patients' general health and well-being. Above all, we can change a person's life forever by removing pain and giving them a beautiful smile! Many dentists are also small business owners. We take pride in serving our communities. And we are often our own boss. In short, dentistry provides many opportunities for professional satisfaction.

Q: What has been one of the greatest accomplishments in your career?

Dr. Gehani: My career has been full of successes. Every day is a blessed day for me. Never a bad day. As president of the ADA, I was proud to bring my "servant leader" qualities to the role. I certainly did not anticipate becoming known as the pandemic president, but was honored to serve the dental community—not only nationally, but globally—during this unprecedented crisis. Our doors were open to guide dentists anywhere help was needed. I was completely consumed with

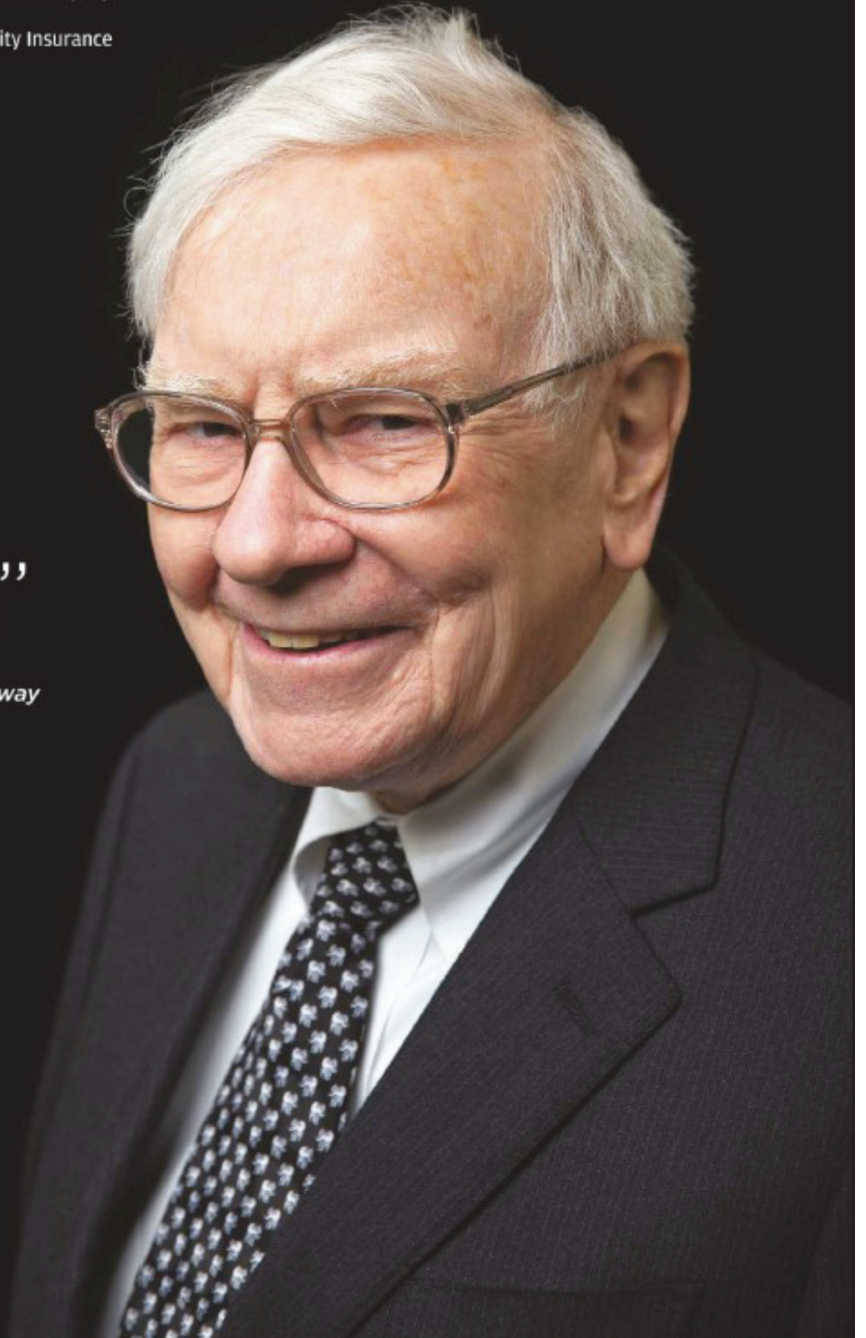
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Lessons Learned From a Dentist's Life Interrupted: 'How Oral Cancer Took the Life of My Brother'

By Dr. Parul Dua Makkar

EDITOR'S NOTE: Dr. Parul Dua Makkar is a general dentist in private practice in Jericho. His brother, a Canadian dentist, passed away earlier this year from oral cancer. He tells of his brother's moving struggle, starting with his diagnosis, in this special story for the QCDS Bulletin. Dr. Makkar can be reached at parul_dua@yahoo.com or on Instagram @pdmfamilydental.

In June 2019, my younger and only brother showed me a lesion via text. It was on his lateral border of the left side of the tongue. I urged him to get a biopsy, which was delayed as his oral surgeon thought it was Lichen Planus and non-malignant. My brother, Dr. Manu Dua, was also a dentist, practicing in his thriving start-up in Calgary, AB, Canada. He told me he is young, healthy and with no history of smoking or having any predisposing conditions for cancer. He was at the prime of his life.

Manu got a biopsy in July, 2019. By that time the lesion was diagnosed and classified as stage 2 squamous cell carcinoma. He was featured on the cover of the "DentalTown Magazine" in November, 2019 to showcase his successful start-up. In that edition, he detailed his initial surgery of August, 2019 in the article: "Doctor, Heal Thyself." Manu's cancer reappeared in April, 2020; during the COVID worldwide pandemic. He had another surgery, followed by chemo and radiation in June, 2020. He braved through it alone due to COVID restrictions and had limited contact with friends and family. He then decided to sell his practice and focus on his health and on doing what makes him happy. He started to check off items on his bucket list.

The cancer was very aggressive; it became metastatic in November of 2020, spreading to his pelvic bone. It was in his lung lining and deemed inoperable. I visited him in December, 2020, flying from New York to Calgary with special clearance from the government of Canada, as borders were closing. Things progressively worsened; he had a chest port implanted, as he had fluid in his lungs. In February, 2021, he had another lesion in his chest and was to get radiation to help alleviate pain. But, he never got that radiation treatment. Unfortunately, on March 14 of that year he passed away, with our parents by his side. He was 34.

Manu was an eloquent writer. His last published article was in "DentalTown Magazine," in the March, 2021 edition. It was titled: "Leaving Dentistry: This way Out." It was pub-

lished posthumously and the article has been referenced several times in blogs and other articles by dentists across the globe. The latest, by Dr. Bruce Freeman, was in April, 2021 in "Dentistry Today." The title was "We All Need to Pause and Ask 'Who Am I?'"

Manu was a fighter and he was at peace with it all. He knew his fate and had come to terms with it. He chose to write to express himself, as it hurt to talk. In his last months, he wrote a collection of essays which are being published as a book to be titled "Life Interrupted, Dr. Dua's Survival Guide," and will be available on Amazon.

He had done some soul searching when faced with his mortality at a young age. I hope you do read his words of wisdom. Also, I hope that you advocate on behalf of your patients for early diagnosis, HPV vaccinations and spend that extra time looking for signs and symptoms. His death could have been prevented or prolonged. You may help save a life, so no family must live through this kind of irreplaceable loss again.

His death could have been prevented or prolonged. You may help save a life, so no family must live through this kind of irreplaceable loss again.

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MLMIC Magazine Features Interview with Dr. Gehani

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the challenge of managing an extraordinary situation that demanded answers and guidance in virtually unknown terrain. In addition to our 163,000 members, as well as nonmembers, here in the USA, dentists all over the world were looking to the ADA and its leadership to provide science-based facts about COVID-19 in real time under constantly changing circumstances. So, I am proud of what we were able to accomplish during this crisis in bringing necessary information and guidance to dentists and the public, while advocating for dentists as the essential workers we are!

Q: How do you spend your spare time when you are not practicing?

Dr. Gehani: I love my family and love spending time with them. My wife, Rekha, is an orthodontist and the real force of the Gehani family. I have three children—two orthodontists and one ENT surgeon—and six grandchildren. They are the world to me. Reading religious books and reading about Mahatma Gandhi are great. Bicycling at home keeps me relaxed.

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Essentials of Buying or Selling a Practice

By Jill R. Kulb

Buying or selling a dental practice is never an easy decision. Many professionals have spent decades serving the community and the time has come to retire or pursue other opportunities. On the contrary, many have gained experience and decided that the time is right to purchase your first practice or to consider the acquisition of an additional practice.

It is essential to have an experienced attorney represent you so that they can adequately advise you throughout the transactional process. Your attorney will also prepare or review the contract for the sale or purchase of the assets of the practice as well as a contract to purchase the premises or review or prepare a lease and if necessary, prepare a partnership or employment agreement. All too often, costly complications or conflicts are presented arising from a dentist proceeding without counsel of their own. This article will give you a brief overview of the process and the essentials you must look for in buying or selling a practice.

Often times, dentists wish to buy or sell a practice but do not know how to find a dental practice that is right for them to acquire, or a buyer for the practice they wish to sell. You can learn of such opportunities from a dental practice broker. An experienced broker can assist you with finding the aforementioned, but also guide you through the process in several ways. A broker can provide valuation of the practice and explore a general agreement on terms. If you do not wish to use a broker, many dentists have success in finding a practice or purchaser through professional ads, dental associations or word-of-mouth.

The physical premises of the practice are very important as well, and must be considered. When buying a practice, you will either be purchasing the building in which it is located or leasing the space from a landlord. In the case of buying the building, it is important to get an accurate appraisal of the real estate. When leasing the premises, an attorney must review the lease. Key provisions include rent, liability and the term of the lease. When negotiating the lease, the term is very important, and you might want an additional or optional term.

The heart of the transaction is the contract of sale. The agreement will include the basic terms, but also some more nuanced provisions. Many purchasers receive bank financing. If this is the case, the bank will typically want to approve certain aspects of the sale, including the lease and the restrictive covenant. In the alternative, some sellers provide purchase money financing, wherein they take back a note for a portion of the purchase price. If, as a seller, you are providing such financing, you must make sure the buyer has adequate assets to pay you back. In this case, there should be a personal guarantee at a bare minimum, supported by secured assets.

A restrictive covenant is an essential provision to discuss with an attorney. A purchaser will require an agreement from

the seller not to practice within a specific geographic area for an agreed upon period of time. This will be negotiated between the parties, but if challenged, courts require that the terms be reasonably necessary to protect the purchaser. The scope of the geographic radius will vary widely depending upon the area in which the practice is located and the nature of the practice. For example, in Manhattan the area might be one to two miles, whereas it can be much larger outside of the city. On the other side of the equation, the seller will want to consider their plans for after the sale prior to agreeing to the terms of the restrictive covenant. A seller should understand that it usually restricts them from not only owning a practice, but also from working in the agreed upon area for a period of time. These provisions should also include a non-solicitation clause to prevent the seller from soliciting patients and key staff. Employment agreements with any key staff remaining with this practice should also be considered.

The purchaser and seller must also agree upon how the transition will take place. In some instances, the seller will continue to work at the practice after the closing to aid in a smooth transition. If this is the case the length and terms of employment must be negotiated. Both parties must consider if the seller will be actively treating patients or if they will just be providing an introduction to the patients. While there are definite benefits to the seller remaining with the practice for a period of time if it will assist with patient continuity, there are situations where disagreements between the parties can arise. The parties, but primarily the purchaser,

must determine if there is an expectation or need that any staff will remain employed by the practice after the closing. If so, the terms must be addressed. In some situations, the receptionist, for example, may be the only employee who knows how to contact all patients. Along the same lines, it is important to take note of if there are any associates. If there are associate dentists, a purchaser will want to know if they are bound by a restrictive covenant that they can enforce. The parties should also discuss if any associates would be in a position to leave the practice and take patients with them.

The buyer and seller should negotiate a formula for how they are to be compensated if there are cases which are not finished by closing. Additionally, "redo" cases must be anticipated. The purchaser may want to negotiate a formula to compensate for work done by the seller which needs to be redone. The seller will want to limit liability for such work, as whether it is necessary can be subjective. You may also want the right to redo it yourself.

A seller must also include in the contract a provision to be able to access records, in the event of a malpractice suit, Office of Professional Discipline Investigation, or an audit reaching

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*Buying or selling
a dental practice
is a complex transaction
that can significantly affect
your financial and
professional wellbeing.*



Report Of The Nominating Committee

In accordance with QCDS Bylaws, the Committee met and considered all nominations that were received. The following Committee recommendations are made for 2020:

President: Prabhakar Koppikar (per QCDS Bylaws, automatically assumes the office)

President Elect: Arthur Feigenbaum

Vice-President: Pratix Shroff

Secretary: Jayesh Trivedi

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Rekha Gehani, Jay Ledner

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Rekha Gehani Prabhakar Koppikar Jay Ledner Richard Yang
Mitchell Greenberg Prabha Krishnan Robert Shpuntoff

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Bijan Anva Beatrice Vallejo

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In accordance with our Bylaws, any additional nominees for an elective office may only be made by written petition signed by twenty members in good standing and received by the Executive Director not later than ten days after the October 1st general membership meeting at which the report of the Nominating Committee is presented. No additional nominations, including nominations from the floor, shall be accepted for elective offices to be filled by a vote of the General Membership unless otherwise specifically provided in these Bylaws. Voting shall take place at the November 5th General Membership meeting.

How To ‘Treatment Plan’ Your Insurance Needs: Be Proactive When Doing Your Financial Planning

By Eric Studley

When we create comprehensive treatment plans for a patient, we don’t only examine the oral cavity. We factor in many different aspects of the patient to develop a treatment plan that focuses not only on the patient’s teeth, but on their overall well-being.

We consider their financial situation, their level of involvement in and understanding of their own health, their degree of motivation and their personal priorities. We have learned that to deliver the best care, we need to educate patients so that they understand the importance and value of maintaining their health. We need to help them understand the ramifications of delaying treatment, and we need to encourage them to address problems as they occur. Even more optimally, we train our patients to prevent problems with regular maintenance. As health care practitioners, we realize that when patients are not proactive, our treatment often becomes more complicated.

Similarly, it’s best to be proactive when planning your use of insurance to help protect your ability to earn and build savings from your income. Most dentists possess some types of insurance—like auto, home and business coverages for the office and employees. But, without a complete comprehensive personal and business insurance plan in-force at the time of need, well, you know how that usually turns out for your patients. An insurance advisor who specializes in the needs of dentists can help you come up with a plan that will best anticipate your needs and protect your future.

Insurance plans shift the financial risk from the consumer to the insurance company in exchange for a premium. The cost of this risk protection is much lower than the benefit the claimant would receive, if needed.

Having the following insurance plans in-force will help you mitigate some of life’s unexpected turns.

- Disability Insurance is another form of risk transfer. Hopefully you have a policy that protects both you personally and your corporation with appropriate limits of liability and covered procedures. If you have added additional services or formed a corporation or partnership since the inception of your pol-

icy, it would be prudent to review your insurance plans to adjust for additional coverage and/or limits.

- Property and Casualty Insurance includes office insurance, homeowners’ insurance, auto insurance, umbrella insurance, workers compensation insurance and state disability insurance, among others. These types of insurance plans protect your employees, your office, and your home, and in some cases, may cover you for additional limits of liability. Remember that it is mandatory to cover all employees with workers compensation, paid family leave and state disability insurance.

- Health Insurance is another important coverage in any comprehensive financial plan. Navigating health insurance plans can be very daunting and time consuming, but navigating the healthcare system without insurance is daunting, time consuming and very expensive! To lower your out-of-pocket expenses, review your current coverage and try to find a plan in which most of your healthcare practitioners participate. Remember that group plans, though not available to individuals, offer lower rates to participants in the group, so if you have membership in any organizations, it might be worthwhile to see if they offer any group insurance plans.

“
*...knowing that
you have planned properly
for the future
will contribute
to your peace of mind,
which in turn affects
your wellness.*
”

Review Your Insurance

Insurance plans are a vital and viable tool to protect your financial future. However, in addition to obtaining in-force policies, you need to review your insurance coverage on a regular basis to make proactive changes to policies. For example, if your income has increased, you may want to raise your disability coverage. Or, if you purchase a new practice, you may want to protect it not only with the required office overhead insurance, but with office income interruption insurance, and many other vehicles that would cover your monthly expenses, whether you are capable of producing income or not.

Like patient care, a proactive approach to your insurance coverage will produce better outcomes than a reactive approach. Also, as in-patient care, knowing that you have planned properly for the future will contribute to your peace of mind, which in turn affects your wellness. When choosing your insurance broker, make sure that you find someone who is taking your long-term overall wellness into account by providing you with a comprehensive insurance plan—one that both of you hope you will never have to use!

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

*Call the Executive Director at
718-454-1020*

The author of this article, Eric Studley, of Eric S. Studley & Associates, Inc., of Huntington Station, is a specialist in insurance planning for healthcare professionals. He can be reached at 631-673-9496 or insurance@DrEricStudley.com.

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One Dentist Two Operatory Practice for Sale—Syosset: In conveniently located Syosset professional building. Quaint space, reasonable rent, low overhead. Turn-key operation with terrific office manager! Let's discuss options! Contact: 516-921-1960

Retiring Dentist: Looking for f/t or p/t associate leading to partnership or sale of dental office located in Hempstead. Please contact me at 516-6524591 or email kparikhdds55@gmail.com.

The Essentials of Buying Or Selling a Dental Practice

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back to their ownership period. The purchaser must also agree to maintain records for the time periods required by law, as well as by insurance contracts.

Any liens must also be addressed. In order to transfer clear title to the practice, the seller must remove all liens including, for example, lines of credit. Many practices took out PPP or EIDL loans during the COVID-19 pandemic. While PPP loans are not liens on the practice, the SBA still has specific requirements as to how a practice can be sold if the PPP loan has not yet been forgiven. For EIDL loans, liens are filed and must be paid off in full by closing in order to deliver clean title to the borrower. The contract must also address any and all other "debts" of the practice, including equipment leases.

Notification to all active patients is required in order to obtain "consent" for the transfer of their dental records. Traditionally, this is accomplished in a joint letter to patients, introducing the new dentist.

Buying or selling a dental practice is complex transaction that can significantly affect your financial and professional wellbeing. It is therefore always in your best interest to seek experienced counsel to guide you and represent you throughout the process.

Jill R. Kulb, with the law firm Jacobson Goldberg & Kulb, LLP of Garden City is a specialist in the purchase and sale of dental practices. She can be reached at 516-222-2330 or jkulb@jngllp.com.

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*Call the QCDS Executive Director at
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