# Cincinnati Dental Society

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STAFF: BULLETIN EDITOR John B. Bennet, Jr., D.D.S. 5606 Bridgetown Road Cincinnati, OH 45248

MANAGING EDITOR Victoria J. Nixon 9200 Montgomery Rd., Suite 21A Cincinnati, Ohio 45242

PUBLICATION OFFICE Kahny Printing, Inc. 4766 River Road Cincinnati, Ohio 45233 
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John B. Bennet, Jr., D.D.S. with his family









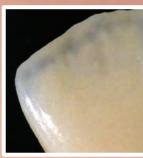
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JOHN B. BENNET, JR., D.D.S. President

# Deja Vu All Over Again

2020 is gone, (and not a moment too soon), but it will not be forgotten for a long time. It was a year full of changes and challenges, divisions, and upheavals. BLM protests and counter protests, COVID-19 fears and denials, red states versus blue states with a contested election result, business closures and curfews, quarantines and masks, wildfires and hurricanes scream from the headlines across the country and the world. We learned lots of new vocabulary words, phrases, and abbreviations; "flatten the curve", "herd

immunity", PPP's and PPE, EIDL and HHS loans and grants, mRNA vaccines. As I am writing this, 300,000 deaths related to COVID have occurred so far this year just in the United States, including a dear friend of mine who died yesterday. Despite all of this, the world still revolves around the sun, hardly noticing the results. Our world has changed forever, and we have had to adapt or perish. This will be our new normal.

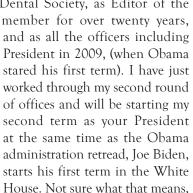
For those of you I have not met yet, greetings to you and best wishes for a far Happier New Year. My name is John Bennet Jr, and I am the second of three generations of dentists in my family (so far). I was born and raised on

the West side of Cincinnati, graduated from "The" Ohio State University, and have been practicing in the neighborhood where I grew up for over forty years. I spent fifteen years working as a general dentist with my father and purchased his practice when he retired in 1995. I built a new office less than three miles away in 2006 and worked as a solo dentist until 2014, when my son graduated from OSU and started working with me for several years before moving to Cleveland to start his family and a new career up north. I am now starting the final chapter of my long and happy career as a solo dentist again, before moving on to retirement in the near future.

I have served in almost all the positions available in the Cincinnati Dental Society, as Editor of the Bulletin, Council member for over twenty years,

This next year will be a stressful year for our Society as we deal with reduced revenues from continuing education courses that we sponsor... Prestaent





This next year will be a stressful year for our Society as we deal with reduced revenues from continuing education courses that we sponsor, and a downturn in membership dues from the virus and closures of offices during the pandemic. But thanks to the foresight of our fellow volunteer dentists and the hard work of our Executive Director, Vicki Nixon,

exactly, but it is what it is.

we are positioned to weather the storm financially with our reserve funds. With all of you, I am looking forward to our post vaccine days when we can finally all come together face to face at our Society events and courses once again. Look for me at the meetings, introduce yourself if we have not met, and let me buy you a drink and discuss how you would like to serve with us at the best component Society in the country. Be a part of the hope and change you want to see for the future of dentistry.

# **President's Address**



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# Vicki's Voice

BY VICTORIA J. NIXON, MSA Executive Director

"The new normal". Raise your hand if you are tired of hearing that phrase! I know I am! I am anxious to get back to "my normal". I liked my normal. It may not have been the best or perfect, but it suited me just fine. I have to say that during these past nine months one thing that stands out with me is how hard your leadership worked for you. Maybe, not in person, but their dedication never stalled, stopped, or even quit. Zoom meetings were the way we conducted business and while at first it was what we had to do, I think I am not alone when I say I look forward to the day when I can actually shake hands, give hugs, and see all your bright smiling faces. It will come soon, but for now

I, we, will continue to serve you in the best way we can. You were in good hands with our 2020 president, Dr. Tom Perrino and will be in good hands with Dr. John Bennet our 2021 president. It was a tough year and Dr. Perrino did a fantastic job keeping us focused on the task at hand, running the Society. Thank you Dr. Perrino for being such a great president and leader. I wonder if he will miss it so much, he will return for a 4th turn as president. Just a thought...

We have some exciting events taking place this year

and we may have a few changes along the way, but an exciting journey it will be. Our first will be our full day continuing education program with Dr. Susan Muller. She will be speaking on "Red, White, and Ulcerative Lesions of the Oral Cavity. What are they are? How to treat? She comes highly recommended by the Texas Dental Association. Dr. Muller is an Oral and Maxillofacial pathologist in Decatur, GA with over 31 years of experience. Oh, remember earlier when I said that we may have a few changes along our journey, well we do. The location for this course was supposed to be at Hard Rock Casino. They are unable to accommodate us due to the new and very strict COVID guidelines for casinos. The good news is that we secured the Delta Hotels by Marriott



for this course **AND** the November 19, 2021 course with Kirk Behrendt, the last speaker in our fullday lecture series. We had our November 20<sup>th</sup> CE course at Delta Hotels and everyone who attended

> really enjoyed the newly remodeled location. Check out Dr. Muller's program and others on our website for further details.

March and April will be here before you know it, so take time to look over our programs and events illustrated in this Bulletin. And, by popular demand, our annual shredding event will take place on Saturday, April 17th.

Now, I am putting my Executive Director hat on for our Foundation. Our Board met in December and we are very excited that we will be restarting two of our programs,

"Leave No Vet Behind" and the "Children's Specialty Dental Care". There will be volunteer opportunities for both programs, so keep a watch out for emails from me in the next couple of months. This is a fantastic way to give back to those less fortunate, maybe by taking one patient or more. Every little helps!

I wish you and your wonderful dental team, a happy, healthy, and safe new year!

Until next time...

We have some exciting events taking place this year and we may have a few changes along the way ...



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Nick Voynovich - Midwest Payment Processing

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Victoria J. Nixon, Executive Director

#### The Cincinnati Dental Society September 14, 2020 Council Meeting Minutes Via Zoom Secretary: Dr. Wayne R. Wauligman

#### Call to Order:

The September Council Meeting was held Monday, June 1, 2020 on Zoom. President Dr. Thomas Perrino called the meeting to order at 6:36 pm. The Order of Business and the CDS Mission and Antitrust Statements were presented to Council prior to the order of business via email from Executive Director Ms. Vicki Nixon.

#### Roll Call:

Members Present: Drs. Bennet, Brandt, Chopra, Dorr, Heck, Khetarpal, Kelley, Murphy, Newby, Osterday, Parker, Poole, Wauligman and Yauss. Members Absent: Drs. Bartish and Schaeffer. Executive Director Ms. Vicki Nixon present.

The June 1, 2020 Council Meeting Minutes were approved.

#### President's Report by Dr. Thomas Perrino:

• Dr. Perrino has no current issues to discuss.

#### Treasurer's Report by Dr. Andrew Dorr:

- There were two Finance Committee meetings held via Zoom on May 18<sup>th</sup> and 30 minutes on June 1<sup>st</sup> before the Council Meeting and the following was decided:
  - Move the funds of \$10,143 from the dormant Stockyard's Account to the operating fund.
  - At US Bank there is also fund with \$31,456, dormant as well. The Finance Committee discussed moving \$30,000 into a Vanguard Dividend Growth Fund. The remaining amount of \$1,456 will be deposited into the Operating Account.
    - The Vanguard Account is now open, and we are awaiting the establishment of a sweep fund. This process has taken longer than we anticipated. Once approved Vicki will work with Dr. Wauligman to transfer the funds from the sweep account to the Dividend Growth Fund.
- As of 9/2/20 we are at \$57,614 net income, but with the need to refund for seminars cancelled, it is difficult to know at this point what will be our net income or net deficit. All know and understand that our continuing education income will take a hit this year and next year, however, considering the circumstances we are still doing okay.

#### Nominating Committee Report by Dr. Chris Heck:

 The August 3, 2020 Report of the Nominating Committee was sent to Council members previously. Positions for officers, Council members, ODA delegates, ODA alternate delegates and Finance Committee members were presented. Dr. Heck moved to accept the nominees and Dr. Perrino seconded the motion. It passed unaminously.

#### **Executive Director's Report by Vicki Nixon:**

• Ms. Nixon discussed upcoming programs and events. She presented an updated schedule of 2020 CE programs and events and said it was sent to our members via an email blast. Vicki

# September Council Meeting Minutes (continued)

 explained we can still do a fax blast of these CE events. She gave examples of meetings cancelled, rescheduled, substituted and still current. Refunds or credits will be needed to be issued. She noted that past presidents will receive a card in the mail concerning attendance at their dinner November 12<sup>th</sup>.

#### CDS Committee Updates:

- CDS Oral Health Foundation: Dr. Ken Brandt reported the following:
  - A \$1,000 donation to the Good Timers Foundation's Support the Troops Initiative.
  - The Jack Gottschalk Notable Service Award event was canceled. The award will be issued jointly to the school based dental center and Dr. Jerome McMann's program early in 2021.
  - The "Leave No Vet Behind" program is on hold for now with plans to resume in 2021.
     Dr. Brandt and Dr. Heck agreed to draft a letter to volunteers asking about their willingness to resume even earlier.
  - Gave an update the council concerning various clinics that are reopening or planning to reopen.
  - The 5K has been canceled for this year. The recipient for this event will remain the Roberts School-Based Dental Center and a \$10,000 donation may be given to them now to purchase equipment. Vicki included that the Roberts School-Based Dental Center project is on a temporary hold until the circumstances change.
- Membership Committee: Dr. Rick Yauss reported on events that have been rescheduled due to Covid-19. Dr. Yauss introduced the new members; (Drs.) Bilal Ahmed, Augustus Brock, Jonathan Castleman, Grace Eicher, Steven Erbeck, Ivan Huynh, Ejaz Lakhani, Jeffry Ly, Nadia Mirza, Kirit Patel, Vanessa Short, Nicholas Taylor, Mary Margaret Vaugh, Petr Vaugh, and Sydney Williams. Ms. Nixon reports she sends new members a welcome packet, which includes a list of CE courses and Society events. The Membership Committee used to make personal contacts with new members, but it has been a challenge because the contact information is not always current. Dr. Yauss asked for input about how the Society might welcome these new members, several options were discussed and will be referred to the Membership Committee for further discussion and planning.
- *Program Committee*: Dr. Dennis Murphy had no further updates beyond Ms. Nixon's report.

#### ODA Updates:

- Dental Care Programs and Dental Practice: No report.
- *Executive Committee/Finance*: Dr. Manny Chopra explained House Bill 606 was passed and signed by the Governor. This bill grants immunity to essential healthcare workers, including dentistry, who could potentially transmit Covid-19.
- ODA Membership: Dr. Rick Yauss reported the following:
  - There are currently 5,244 members. Of those, 3,902 are active ODA members.
  - From 2019 to 2020, there was 94% retention of active members.
  - Four grants were approved for membership recruitment.
  - There may be amendments to the bylaw regarding membership dues.
    - First, the Active Life Membership returns to full dues.
    - The ODA Council on Membership Services submitted Resolution 05-20 which proposes To Amend the ODA Bylaws to Align with the ADA Governance and Organizational Manual for Membership Categories.

# September Council Meeting Minutes (continued)

- The ODA is considering creating a subcommittee on Diversity and Inclusion.
- A working group was formed to discuss creating a dental hygienist associated or affiliated membership group.
  - The new ODA website should be up by mid-October.
- ODA Foundation Board: Dr. Ken Brandt reported on the various grants awarded. He explained that the scholarship application deadline has been pushed back to November 4<sup>th</sup> because of delayed grades due to Covid-19.
- <u>ODPAC:</u> No report.
- *Sub-council on New Dentists*: Dr. Chris Heck reported on events that have been canceled and explained that they are planning a new resident event.

#### **New Business:**

 Ms. Nixon noted that Dr. Heck volunteered to serve on the Council on Dental Care Programs and Dental Practice, and Dr. Poole volunteered to serve on the Council on Access to Care and Public Service.

#### Announcements:

- September 24 is the Subdistrict 1 Caucus meeting for delegates and select members via Zoom.
- November 2 is the next Council meeting.

The meeting adjourned at 8:12 pm.

# Final Words from Dr. Thomas Perrino

2020 is finally over. We can all say that we lived through the only time in history when the government shutdown society. Despite previous wars, acts of terrorism, diseases, viruses, acts of God, floods, hurricanes, tornadoes, earthquakes, etc., this had never happened before. And yet we made it. In fact, some people prospered. People got married. Babies were born. People became closer to their family and friends.

Dentists became more fanatical about sterilization and disinfection. I wash my hands more than ever before and rarely take my mask off when I am at work.

In the same way, conducting the business of the Cincinnati Dental Society became more difficult. Meetings were no longer conducted in person. Zoom meetings, e-mails, and phone calls became the norm. Obviously there were many more difficult decisions this year concerning which events to cancel or reschedule, attempting to get deposits back, budget cuts, and refunding or crediting money to dentists who had paid for various courses.

The Council members responded as I knew they would. Those on local, state, and national committees virtually attended their meetings and kept the Council well-informed so that we could carry out our business. While Zoom meetings are not the same as in person meetings, we were able to accomplish what needed to be done. It was only through the diligence and dedication of these people that we were successful. I thank each and every one of them.

In a normal year, we all know that Vicki is the glue that holds our Society together. She is the one who is in the office each and every day putting out fires and making daily decisions that are necessary to keep our organization running. This year was not a normal year. Vicki's duties increased exponentially. She responded as I knew she would, going above and beyond the call of duty, never complaining and always with a smile. All of us owe her a great debt and thank her.

As always, it has been a privilege and honor to be your president. In a normal year, I love meeting with and talking to dentists. You all lift my spirits. Although that was not possible this year, I did hear from some of you. Thank you.

Finally, I wish all of you a happy, healthy, successful 2021. Things will be better! I promise.

# The Cincinnati Dental Society

November 2, 2020 Council Zoom Meeting Minutes Secretary: Dr. Wayne R. Wauligman

#### Call to Order:

The November Council Meeting was held Monday, November 2, 2020. President Dr. Thomas Perrino called the meeting to order at 6:30 pm. The Order of Business and the CDS Mission and Antitrust Statements were presented to Council prior to the meeting via email from Executive Director Ms. Vicki Nixon.

#### Roll Call:

Members Present: Drs. Bennet, Brandt, Chopra, Dorr, Heck, Kelley, Khetarpal, Newby, Osterday, Parker, Perrino, Poole, Schaeffer, Wauligman and Yauss. Members Absent: Dr. Murphy Executive Director Ms. Vicki Nixon present. Guest Present: Dr. Jeffrey Wessel

The September 17, 2020 Council Meeting Minutes were approved as written. A quorum was present.

#### President's Report by Dr. Thomas Perrino:

- Dr. Perrino introduced guest Dr. Jeffrey Wessel who is a periodontist and has taken over the practice of Dr. David Krill. He is considering serving on Council.
- Regarding the issue of COVID-19 and the annual New Year's Celebration and Awards Night, previously known as the Installation Dinner, after much discussion it was decided to install the 2021 officers after the December Council meeting. Dr. Parker suggested that we consider rescheduling the dinner this coming Spring. Dr. Poole seconded the motion. It passed unanimously.
- Presented were two updates to the "Cincinnati Dental Society Roles and Responsibilities, Membership and Member Service Committee" which addressed the composition, commitment and responsibilities of this Committee, and "Cincinnati Dental Society Members of Council" outlining Council's composition, duties and powers, and expectations. A motion to approve these revisions was moved by Dr. Wauligman and seconded by Dr. Dorr. It passed unanimously.
- Likewise, it was presented by Dr. Perrino that future candidates as delegates to the ODA and ADA must have a history of serving on committees and councils, with any exceptions upon approval of CDS Council. Dr. Wauligman moved the motion and Dr. Bennett seconded. It passed unanimously.
- There is an opening on the Ohio State Dental Board. The term starts April 2021. Currently meetings are virtual about 8-9 times per year.

#### Treasurer's Report by Dr. Andrew Dorr:

• Dr. Dorr reported our Vanguard Account is open and the \$30,000 has been deposited. The Finance Committee will meet November 9<sup>th</sup>.

#### Nominating Committee Report by Dr. Chris Heck:

• Dr. Heck presented the report of the Nominating Committee as approved by Council in September and asked that our membership vote on the report either by email or Survey Monkey. Dr. Ruchika Khetarpal made a motion to vote this year by Survey Monkey, it was seconded by Dr. Michael Schaeffer.

#### **Executive Director's Report by Vicki Nixon:**

Ms. Nixon asked if there were any changes needed on the preliminary 2021 master schedule she had previously sent to council. No changes were suggested. She confirmed that she will resend this schedule to Council and will also send it to committees and Subdistrict 9 so that they can update their calendars. She also reported on email recruitment of several potential new peer review committee members. She, Dr. Kluener, Peer Review chairman, and Chris Moore with the ODA are planning a one-hour workshop for January 22, 2021 to provide information about the committee to potential new members or anyone who would like to refresh their knowledge. Ms. Nixon then discussed continuing education courses. She reported that the October 29th course was very successful. The next event, the OSHA course, has 150 scheduled attendees. To maintain social distancing, Ms. Nixon will assign tables of six people each ahead of time, grouping staff members together. She then explained that the course on November 20<sup>th</sup> has approximately 35-40 attendees. Although she was able to negotiate a lower venue price, it will still be a significant expense due to low turnout. Ms. Nixon also reported the bonus course has approximately 40 attendees and the opioid course has approximately 163 attendees. (These two were later cancelled and will be rescheduled.) She noted that both the venues and speakers for the continuing education courses have been very flexible with rescheduling and adjustments due to COVID-19.

#### **CDS Committee Updates:**

- CDS Oral Health Foundation: Dr. Brandt reported that the committee's next meeting is December 14<sup>th</sup>. He confirmed that they are planning to restart the "Leave No Vet Behind Program" in 2021 and hopes they will have increased cooperation from the VA Hospital going forward. Ms. Nixon sent a survey to practices that had participated in the program previously and 100% of respondents said they were interested in continuing in the program. She will also follow-up with the practices who did not respond to the survey.
- Finance Committee: Reported above.
- Membership Committee: Dr. Rick Yauss noted that the Committee's previous meeting was October 26<sup>th</sup> and that the "Speedy CE: Modern Topics in Dentistry" event has been tentatively rescheduled for January 21st at the Hard Rock Casino. Then, Dr. Yauss noted that there are four Committee members whose terms will be ending. Three of those members will renew and Dr. Khetarpal will serve on the committee as President Elect. Ms. Nixon stated that there are two new dentists who would like to be involved on either the program or membership committee. She also noted that it would be beneficial to have some new members gain experience on this Committee before people cycle off in the future. Dr. Yauss then reported that the Committee will keep all 2020 preferred providers status quo. The companies may elect to hold webinars on their own to educate members of their services. Dr. Yauss announced that the society has four new members. They are Drs. Michael Frankart, James Piner, Natalie Stewart and Nicholas Wyatt. Finally, he explained that a new role was proposed to be added to the Committee's roles and responsibilities: "to serve as a host to new members at CDS members' events for the first year as needed". Dr. Yauss moved to adopt the new responsibility. The motion passed unanimously.
- *Program Committee*: Ms. Nixon reported that the Committee's next meeting will be November 16th. By that point, she will have a better understanding of how COVID-19 impacted continuing education funds for this year and next. Some individuals elected to rollover their fees to next year, so this year's finances were reduced because of that.

#### **ODA Updates:**

- Access to Dental Care: No report.
- Annual Session: No report.

### November Council Meeting Minutes (continued)

- Council on Dental Care Programs and Dental Practice: Dr. Khetarpal reported the council is
  working to address the concerns of ODA members who are orofacial pain specialists. The council
  is continuing to monitor and appropriately respond to actions of the Ohio State Dental Board,
  various state legislatures and other Ohio regulators. The council is working to update the ODA's
  Regulatory Compliance Guide to include information on medical gas regulation and any other
  issues that are identified and will inform the membership once the update is completed.
- Executive Committee/Finance: Dr. Chopra reported the next meeting is Friday.
- ODA Membership: Dr. Yauss had no report.
- ODA Foundation Board: Dr. Brandt has a meeting on November 14<sup>th</sup>
- ODPAC: Dr. Parker has a meeting Monday, November 9<sup>th</sup>. He described an interesting article in Fortune Magazine that reported on "Inside American Dentistry's Identity Crisis" showing why ODPAC needs to exist.

#### **New Business:**

• Dr. Wauligman acknowledged and thanked Dr. Wessel for being a guest at this meeting. He agreed to be a nominee for Council.

#### Announcements:

• December 7, 2020 is the next Council meeting.

The meeting adjourned at 8:08 pm.



# Cincinnati Dental Society 2021 Preferred Providers



We are pleased to announce our 2021 "Preferred Provider Program". The products and services listed in this publication were researched and approved by the Cincinnati Dental Society's Council. Companies were selected that have efficient tools and methods to enhance your practice's operations, save you time and improve your bottom line. As being a member of our Society, we have ensured you will receive special pricing and service from each of the providers. In addition to connecting you with these resources, many of these "Preferred Providers" offer our Society partnership non-dues revenue sources.

We thank for you for taking the time to consider our "Preferred Provider Program" and for showing your support.

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Kahny Inc. Contact: Sue Deters Phone Number: (513) 251-2911 Email: sue@kahny.com

#### Company Background:

Kahny, Inc., a family owned company for over 50 years, is a full service print communication specialist. We offer all printed forms of communication from offset print, digital, electronic or direct mail. We know how to get your message across to your current and potential client in an attractive, professional and memorable way.

#### Exclusive to CDS Members:

 20% discount on 1st printing and free personal onsite consultation for small business print communication marketing plan





www.kahny.com



#### Merchant Services

#### **Midwest Payment Processing**

Contact: Nick Voynovich – President Direct: 513.274.2601 Email: Nick@midwestpay.com



*Company Background:* Midwest Payment Processing is a Cincinnati based credit card processing provider..

#### CDS Member Benefits include:

- Next Day Funding on all transactions
- EMV Chip Card compliant
- Free credit card terminal w/free paper
- Secure PCI compliant
- Contactless payment processing
- No contract terms
- Local company with local service and technology

### www.midwestpay.com



Cincinnati Dental Society 9200 Montgomery Road, Suite 21A, Cincinnati Ohio 45242

# **2021** Calendar of Events

#### **JANUARY**

#### Meetings

January 25: Membership Committee Meeting begins at 6:30 pm.

Continuing Education – None Scheduled

#### **FEBRUARY**

#### Meetings

- **February 1:** Council Meeting begins at 7:00 p.m. Members who wish to attend should contact Vicki Nixon at 984-3222 or submit your topic/issue via email: vicki@cincinnatidental.org.
- February 15: Finance Committee Meeting begins at 6:30 pm.
- February 22: Program Committee Meeting begins at 6:30 pm.

#### **Continuing Education**

- February 5: "Red, White, and Ulcerative Lesions of the Oral Cavity. What are they? How to treat?" by Susan Muller, DMD
- Location: Delta Hotels by Marriott, 11320 Chester Road, 513-570-5073 (Across the street from the Sharonville Convention Center.)
- Schedule: 8:00 a.m. Registration \*\* 8:30 a.m. Program

Sponsored

In Part by Cincinnati Insurance Company, Key Bank, and Stock Yards Bank & Trust

Staff Invited: Dental Hygienists, Dental Assistants and Administrative Personnel of registered dentists.

**CE Credits:** 6.5 CE Credits Hours

#### **Course Description**

Fasten your seatbelts! This lecture will be heavy on pictures with the goal of guiding the health care provider through the differential diagnosis, treatment, and management of commonly encountered oral soft tissue growths and ulcers in the dental office. Differentiating oral ulcers based on the clinical presentation, duration and location is imperative for appropriate management. Subjects include the differential diagnoses of white lesions including leukoplakia and lichen planus and red lesions including erythroplakia and geographic tongue. Emphasis on the clinical presentation of oral dysplasia or early cancer will be discussed. Diagnosis and treatment algorithms of lichen planus and other vesiculo-erosive conditions that can affect the oral mucosa will be presented. Biopsy techniques including biopsies for direct immunofluorescence will be reviewed. Diagnosis and treatment options for Burning Mouth/Tongue Syndrome will be discussed and tips on separating this entity from other causes of burning, including candidiasis and reactions to topical agents such as cinnamon, mints, and other agents. Differentiating oral ulcers based on clinical presentation, duration and location will be discussed, with special reference to aphthous ulcers and oral herpes. A review of HPV infections that affect the oral cavity both benign and malignant will be discussed. The presentation of oropharyngeal carcinoma in contrast to oral cavity cancer will be illustrated. And the role of oral health care providers in screening for these cancers will be discussed.

#### Learning Objectives:

- 1. How to develop a differential diagnosis for common oral growths.
- 2. Understand how color, shape and size can aid in identifying the growth.
- 3. Learn which lesions are normal variations and when to refer for biopsy.
- 4. Be familiar with the terminology of leukoplakia and erythroplakia and how to distinguish these entities from masqueraders.
- 5. How to develop an organized approach to oral examinations and recognize the most common areas for oral cancer development.
- 6. Understand the role of HPV in cancer

### 2021 Calendar of Events (continued)

#### About the Speaker

Prior to her current practice at Atlanta Oral Pathology, Dr. Susan Muller served on the faculty of the Emory University School of Medicine from 1995-2015, holding joint appointments in the Department of Otolaryngology, Department of Pathology, and the Winship Cancer Institute. Dr. Muller completed her oral and maxillofacial pathology training at Emory and a head and neck pathology fellowship at the University of Pittsburgh under the tutelage of Dr. Leon Barnes. She has lectured extensively on oral pathology both nationally and internationally, has more than 175 peer-reviewed publications and abstracts, and has contributed more than 35 chapters to textbooks on head and neck pathology. She has held offices in various organizations including the American Academy of Oral and Maxillofacial Pathology and the American Board of Oral and Maxillofacial Pathology and has served on the editorial boards of such journals as *Head and Neck Pathology* and *Oral Surgery, Oral Medicine, Oral Pathology, Oral Radiology.* 

	February 5, 2021		
Full Series Registration and Cancellation Deadline: January 29, 2021			
Dentist:	Phone:		
Staff Names:			
Fees: \$85 for first employee, \$70 each thereafte	er		
Check Made Payable To: Cincinnati Dental So	ociety		
AMEX/DISC/MC/VISA Credit Card #:	Exp. Date:		
CVV#: Signature:			
Individual Course Registrat	ion and Cancellation Deadline: January 29, 2021		
Dentist:			
Dentist: Staff Names:	Phone:		
Dentist: Staff Names: Fees: CDS and Associate Member: \$350, Non	Phone: -Member: \$550		
Dentist:	-Member: \$550 er		
Dentist: Staff Names: Fees: CDS and Associate Member: \$350, Non Staff: \$85 for first employee, \$70 each thereafte Check Made Payable To: Cincinnati Dental So	-Member: \$550 er		

will be invoiced \$35 to help cover the cost of the meal for the day.

Individual Course Registrants - Necessary arrangements will be made for your attendance.

#### MARCH

#### Meetings

- March 1: CDS's Oral Health Foundation Meeting begins at 6:30 pm.
- March 15: Honor's Committee Meeting begins at 6:30 pm.
- March 29: Council Meeting begins at 7:00 p.m. Members who wish to attend should contact Vicki Nixon at 984-3222 or submit your topic/issue via email: vicki@cincinnatidental.org.

#### **CDS Member Event**

March 8: March CDS Member Event – see page 23 of this Bulletin.

#### **Continuing Education**

March 26:	"What every dentist needs to know about TMD and occlusion – The facts and the
	fantasies" by Jeffrey Okeson, DMD

Location: Sharonville Convention Center, 11355 Chester Road, 513-771-7744

Schedule: 8:00 a.m. Registration \*\* 8:30 a.m. Program



#### Sponsored

In Part by Cincinnati Insurance Company and Key Bank

- **Staff Invited:** Dental Hygienists, Dental Assistants and Administrative Personnel of registered dentists.
- **CE Credits:** 6.5 CE Credits Hours

#### **Course Description**

Temporomandibular disorders (TMD) are a group of musculoskeletal disorders of the masticatory system. These disorders are the second most common pain condition dentists face in the practice. Therefore, every dentist should have a sound understanding of TMD so that the most appropriate care will be selected for the patient. Often simple care can make big differences in the patient's quality of life. In the past, dentists have attempted to manage their TMD patients utilizing standard dental approaches, which have not always proven to be successful. In fact, our profession has many concepts and theories that attempt to solve musculoskeletal problems with dental therapies, many of which have little to no scientific support. This presentation will describe the present evidence that either support or disprove these concepts, including how occlusion may or may not affect TMD. Other areas that will be discussed are etiologic considerations and treatment strategies, including the use of occlusal appliances.

#### What the Participant Will Learn

- How to differentiate TMD from other sources of orofacial pain.
- To identify those pain disorders that will likely respond to your therapy from those that will not.
- The relationship between occlusion and temporomandibular disorders.
- The relationship between bruxism and muscle pain.
- The relationship between vertical dimension and TMD.
- The most favorable orthopedically stable relationship between the occlusion and condylar position for prosthodontic and orthodontic therapy.
- The many controversies related to optimum joint position.
- When occlusal changes are indicated for the management of TMD.
- The appropriate use of occlusal appliance therapy for muscle pain and joint pain.
- When an occlusal appliance reduces the patient's TMD symptoms, what do you do next?
- When should you consider referring the TMD patient to another health care provider?
- Eight reasons for toothaches that are not related to odontogenic sources (The non-odontogenic toothache).

### 2021 Calendar of Events (continued)

#### About the Speaker

Dr. Okeson is 1972 graduate of the University of Kentucky College of Dentistry. After graduation he completed two years with the Public Health Service in a rotating dental internship and directing an outpatient clinic. He joined the faculty at the University of Kentucky in 1974 and founded the College's Orofacial Pain Program, which he established in 1977. The program represents a multidisciplinary effort in the management of chronic orofacial pain problems. Presently he is Professor and Dean of the University of Kentucky College of Dentistry. Dr. Okeson has more than 240 publications in the area of occlusion, TM disorders and orofacial pain in various national and international journals. The eighth edition of Dr. Okeson's textbook Management of Temporomandibular Disorders and Occlusion is published by Elsevier Publishers. This text is used in most of the United States dental schools as well as in many other countries. It has been translated into twelve different foreign languages. In addition to this text, Dr. Okeson has authored the seventh edition of Bell's Oral and Facial Pains which is published by Quintessence Publishing Company. This text is translated into six different foreign languages and widely used in orofacial pain programs throughout the world.

Dr. Okeson is an active member of many TMD and orofacial pain organizations holding many offices and serving on numerous committees and boards. He is a past President of the American Academy of Orofacial Pain and former editor of the Academy's Guidelines. He is a founding Diplomate and twice President of the American Board of Orofacial Pain. Dr. Okeson is a very sought-after lecturer about TMD and orofacial pain and has presented more than 1300 invited lectures about TMD and orofacial pain every state and in 59 different countries. He has received the campus wide University of Kentucky "Great Teacher Award", the Provost's Distinguished Service Professorship, the American Academy of Orofacial Pain's Service Award, the University of Kentucky Hall of Distinguished Alumni and the first ever "Distinguished Alumni Award" from the College of Dentistry. Dr. Okeson has also received "The International Dentist of the Year Award" from the Academy of Dentistry International. This is the highest award recognized by this Academy and was given to him in recognition of his worldwide efforts in providing education in the area of temporomandibular disorders and orofacial pain.

	March 26	5, 2021
	Full Series Registration and Cancel	lation Deadline: March 19, 2021
Dentist:		Phone:
Staff Name	25:	
Fees: \$85 f	for first employee, \$70 each thereafter	
Check Mac	le Payable To: Cincinnati Dental Society	
AMEX/DI	SC/MC/VISA Credit Card #:	Exp. Date:
CVV#:	Signature:	
	Individual Course Registration and Car	ncellation Deadline: March 19, 2021
Dentist:		Phone:
Staff Name	25:	
Fees: CDS	and Associate Member: \$350, Non-Member: \$	550
Staff: \$85	for first employee, \$70 each thereafter	
Check Mac	le Payable To: Cincinnati Dental Society	
AMEX/DI	SC/MC/VISA Credit Card #:	Exp. Date:
CVV#:	Signature:	
Luncheon Policy:	Full Series Registrants – If a reservation is made will be invoiced \$35 to help cover the cost of t	and not honored or cancelled by the Friday before the course you he meal for the day.
	Individual Course Registrants – Necessary arrang	ements will be made for your attendance.
16 • CINCINNATI DENTAL	SOCIETY BULLETIN	

# CDS Calendar 2021 in a Snap!

(Please share this with your dental team!)

#### 2021

February	5	CE w/Dr. Susan Muller at Delta Hotels by Marriott (new location)		
March	8	March CDS Member Event at Cooper Creek Event Center in Blue Ash		
	26	CE w/Dr. Jeffrey Okeson at Sharonville Convention Center		
April	12	April CDS Member Event at Cooper Creek Event Center in Blue Ash		
	17	Annual Shredding Event at the CDS Executive Office		
	23	CE w/Josh Austin at Sharonville Convention Center		
May	7	CE w/Dr. Harold Crossley at Sharonville Convention Center		
		(This was the free CE course from 2020)		
	8	Opioid Prescribing Education Course w/Dr. Harold Crossley at the Sharonville Convention Center		
	13	"Jack W. Gottschalk, DDS, Notable Service Award" event at Kenwood Country Club		
June	10	June CDS Member Event, "Speedy CE - Modern Topics in Dentistry"		
August	11	Subdistrict 9 Meeting – first of two meetings		
September	22	"Medical Emergency Recognition Course" w/Dr. Jimmie Harper, Jr., D.D.S.		
	23	Subdistrict 9 Meeting – final		
October	4	October CDS Member event w/Dr. Gary Robins at Delta Hotels by Marriott		
	29	CE w/Dr. David Rothman at Sharonville Convention Center		
November	5	Annual OSHA and Infection Control CE Course at Sharonville Convention Center		
	19	CE w/Kirk Behrendt at Delta Hotels by Marriott (new location)		
December		Nothing scheduled at this time.		
January 7 "CDS New Year's Celebration and Awards Night				

"Their service in selling our practice was SUPERB! The attention to every detail made the whole process flow smoothly from start to finish." — Dr. Terry Powell - Dayton, Ohio



# Is this is the year you want to start scaling back and start succession planning?

If so, look no further than PMA Practice Transitions for guidance. Our transition consultants are well versed in helping dentists sell their practices. From analyzing your situation and getting your practice ready to sell to preparing you for the next stage, PMA offers sound suggestions and strategies that work for you. Our all-encompassing approach is second to none. We will guide you through every step of the process, offering straight-forward, ethical advice along the way.

To sell (or buy) a practice, call us at 614.419.5532.



#### www.pmagroup.net







### Annual Shredding Event! Presented by the Cincinnati Dental Society Exclusive Offer for CDS Members and Their Staff!

#### How long do I have to keep my dental charts?

The Supreme Court of Ohio recently upheld the constitutionality of the state's four-year statute of repose in medical and dental malpractice actions. A statute of repose is a provision that sets a time frame in which a legal right extinguishes. In other words, the statute of repose places an effective time limitation on when dental malpractice suits may be filed against a treating dentist. Ohio's statute of repose bars actions filed more than four years after the date of treatment, except in the case of those patients who are mentally infirm and with minors, in which case the four years begins to run upon emancipation.

Dentists had previously been instructed to retain patient records indefinitely to aid in the defense of a lawsuit. However, this favorable court ruling may help relieve dentists' record-keeping burden. There may be circumstances where a dental office must maintain records for a certain period of time; for instance, the retention requirement for Medicaid records (6 years) and Medicare records (7 years). Participating provider agreements also generally specify record retention requirements, as well as many professional liability insurance agreements. Dentists are encouraged to obtain guidance from legal counsel and their malpractice insurer prior to the disposal of any patient records and to seek guidance on establishing a new record retention policy.

#### ...By Eric Richmond, ODA Director of Legal and Legislative Services

Date:	Saturday,	April 17.	2021
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Time: 8:30 to 10:30 am

Location: CDS Executive Office, 9200 Montgomery Road, 45242

**Coffee and Donuts - Compliments of CDS** 

Cost: Boxes <u>without</u> X-Rays, first five (5) standard boxes are at no charge. Additional standard boxes - \$10 each. Boxes <u>with</u> X-rays, \$15 per standard box.

#### A STANDARD BOX IS ABOUT THE SAME SIZE AS A COPY PAPER BOX.

**YES**, any paper product, staples, paper clips, rubber bands, hanging file folders, 3-ring binders and binder clips. **NO**, plastic prescription bottles, plastic pop bottles or glass.

*What if I am unable to attend?* Simply let Vicki Nixon know and she will make other arrangements for you.

Please plan to take your boxes with you.

Reserve Your Spot Today! Deadline is April 9, 2021!

#### April 17, 2021 Shredding Event - Fax: 513-984-3047

\_\_\_\_\_

Name:\_\_\_\_\_

Phone:

# of boxes you plan to bring:\_\_\_\_\_

# of boxes with x-rays you plan to bring: \_\_\_\_\_\_ Looking forward to seeing you!!!

# **Cincinnati Dental Society**



RESCHEDULES

December 4, 2020 Course



# **To NEW DATE: MAY 7, 2021**

"Avoid Liability: Know Your Patients' Medications and Their Impact on Dental Treatment" and "The Weed of Today is Not Your Momma's Weed"

Location: Sharonville Convention Center, 11355 Chester Rd., Cincinnati, OH 45246

Time: 8:00 am – Registration, 8:30 am to 3:45 pm – Program, Noon to 12:45 pm – Lunch

#### Morning

#### Avoid Liability: Know Your Patients' Medications and Their Impact on Dental Treatment - 3.5 CE Hours

Your patients are living longer thanks to their medications but many of the physician-prescribed medications used by your patients have dental implications and side effects affecting your treatment plan. Is antibiotic prophylaxis required for patients with an orthopedic prosthesis? What is the new FDA warning about codeine and tramadol in children?

This presentation includes the indications, contraindications, and side effects of the most common physician- prescribed medications. Familiarity with these drugs will provide the dental practitioner with a better appreciation for the health profile of your dental patient.

At the conclusion of this course, the attendees will know:

- Prescription, OTC medications, and foods that could adversely interact with dental drugs.
- Why your patient is taking their medications.
- The impact of medical marijuana on your dental practice.
- How to combine analgesics to maximize their effects.
- Current recommendations for SBE and orthopedic prosthesis prophylaxis.

#### Afternoon - Meets the KY KASPER requirement for KY licensure.

#### The Weed of Today is Not Your Momma's Weed - 3.0 CE Hours

This lecture will be devoted to marijuana. Thirty-two states have legalized marijuana for medical use. Ten states and the District of Columbia have legalized marijuana for recreational purposes. Inevitably, some of these marijuana users will be treated by the dentist or hygienist. What is CBD? Is it illegal? Can I prescribe it for my patients? Does cannabis have any medicinal use? Is marijuana addicting? What are the effects of marijuana on driving ability? What are the effects of marijuana on intellectual development? What are "shatter", "wax", "dab" or "scat" and how do they differ? Is edible marijuana as effective as smoking or vaping? This presentation will discuss some of the concerns about marijuana use/abuse, and its bearing on dental treatment.

Learning Objectives

- The physical characteristics of marijuana.
- The evidence supporting medicinal uses.
- Differences among edible, vaping, and smoking marijuana.
- The meaning of shatter, dab, wax, scat, schwag, and midst.
- Impact of patient use of marijuana on dental treatment.

In addition to the learning objectives, the attendees will:

- Distinguish the difference between abuse, dependency and addiction.
- Know how to recognize a chemically dependent patient.
- Know how to manage a chemically dependent patient.

*Harold L. Crossley, D.D.S., M.S., Ph.D.* is Professor Emeritus at the University of Maryland Dental School. A native of Rhode Island, Dr. Crossley received a Bachelor of Science degree in Pharmacy from the University of Rhode Island in 1964. He later was awarded the Master of Science (1970) and Doctorate degrees (1972) in Pharmacology. The University of Maryland Dental School in Baltimore awarded Dr. Crossley the D.D.S. degree in 1980. The liaison between the classroom and his part-time dental practice produced a practical approach to understanding the pharmacology of drugs used in the dental office.

Dr. Crossley has co-authored several articles and four books dealing with a variety of topics within the field of pharmacology. Other areas of expertise include the pharmacology of street drugs and chemical dependency. He serves on the Maryland State Dental Association's Well-Being Committee, is an active member of Phi Kappa Phi, Omicron Kappa Upsilon Honorary Dental Society, the American College of Dentists, International College of Dentists, and an honorary member of the Thomas B. Hinman Dental Society. He was the recipient of the 2008 Gordon Christensen Lecturer Recognition award presented by the Chicago Dental Society and the recipient of the 2012 Award of Distinction presented by the Academy of Dentistry International for his efforts in Continuing Dental Education. He has been a consultant for the United States Drug Enforcement Administration and other law enforcement agencies since 1974. Drawing on this unique background, Dr. Crossley has become nationally and internationally recognized as an expert on street drugs and chemical dependency as well as the clinical pharmacology of dental drugs.

#### Full Day

#### All Other Attendees – Fee includes Lunch

- \$350 for all Cincinnati Dental Society Members/Associate Members
   \* Reduced fee of \$265.00 if registered by March 26, 2021.
- \$550 for all non-members of the Cincinnati Dental Society
- \$85 for first team member, of attending dentist.
- \$70 for each additional team members, of attending dentist.

#### **Half-Day Option**

\_\_\_\_Yes, I would like to attend the lecture immediately following lunch. (Please complete information below.)

#### Half-Day Option Fee

- \$195 for all Cincinnati Dental Society Members/Associate Members
- \$230 for all non-members of the Cincinnati Dental Society
- \$60 for first team member, of attending dentist.
- \$50 for each additional team members, of attending dentist.

Dentist:	Phone:	
First Team Member:		
Additional Team Members:		
To register for this course, please main to: 9200 Montgomery Rd., Suite 21-	ke check payable to: <b>Cincinnati Dental</b> A, Cincinnati, OH 45242	<b>Society</b> and mail with this form
	Exp.	. Date:
(Visa, Master	rCard, AMEX or Discover)	
Name on Card:	Amount:	CVV #:
Zip Code of the Billing Address of Ca	ard:	-
	ntal Society is an ADA CERP Recogni. oved by the Ohio Dental Association.	zed Provider

# Organized dentistry, profession overcome obstacles in 2020 amid COVID-19 pandemic

#### By ODA Staff

2020 has been a challenging year. From the restrictions on dental procedures and the stay at home order, to determining how to safely reopen dental offices and secure PPE, to handling COVID-positive cases, the profession of dentistry has shown it can stand strong in the face of adversity.

While we all look forward to 2021 and the hope that a vaccine brings, let's reflect on 2020 and some highlights of how organized dentistry and the profession of dentistry came together to support patients and dental practices in Ohio during the COVID-19 pandemic.

# We've advocated for your practice and your patients.

- The ODA testified in favor of a new law that protects health care professionals, including dentists, and businesses from unforeseen liability arising out of the pandemic.
- We have urged insurance companies to cover PPE costs and teledentistry visits.
- We successfully advocated with state officials to allow dental offices to reopen and worked with the governor's office and the Ohio State Dental Board to put a framework together about how to safely reopen dental practices.

# We've informed you about important updates.

 We have provided accurate, upto-date information to members through email, www.oda.org, Facebook and Twitter about topics including infection control, new regulatory guidelines, PPE, business resources and more.

- ODA staff have personally responded to thousands of phone calls, texts and emails from members with specific questions related to COVID-19 and provided personalized answers and resources.
- We offered two free CE courses with information about infection control, PPE and other resources related to reopening your dental practice.

# We've served your practice with discounts and PPE.

- We distributed nearly 20,000 free face shields to ODA member dentists.
- We identified a source for dentists to purchase disposable gowns that could be delivered quickly.
- We worked with our endorsed partners through the ODA Services Corp. to secure additional discounts and resources for our members.

#### We're stronger together.

While this year has been difficult, we can celebrate all of the accomplishments we've made as a profession. As of the time of print, there have been no known transmissions of COVID-19 within a dental office thanks to your diligent infection control protocols.

At the ODA, we're looking forward to serving our members in 2021 and beyond.

Learn more about all of our efforts during the pandemic and browse our resources at www.oda.org.

# **MEMBERSHIP NEWS - JANUARY 2021**

#### WELCOME NEW MEMBERS!

Please take a moment and welcome them as new members and invite them to our next CDS Member Event, March 8, 2021.

**Burwinkel, John, DMD,** general dentistry practice with Immediadent on Colerain Avenue. Dr. Burwinkel graduated from the University of Louisville in 2011.



**Frankart, Michael, DMD,** general dentist who graduated from the University of Louisville this year. He has a practice in Cold Spring, KY.

Hampton, Dalton, DDS general dentist who practices at 3802 Paxton Avenue. He graduated from The University of Kentucky in 2019.

- Nakhla, Danny, DDS, general dentist who graduated from the University of the Pacific in 2007. He has a practice in Independence, KY.
- Piner, James, DDS, general dentist practicing at Moorehead Dentistry in Lebanon. Dr. Piner graduated from The Ohio State University College of Dentistry in 2019.
- **Stewart, Natalie, DMD,** general dentist who graduated from University of Kentucky in 2015. Dr. Stewart practices at the Cincinnati Dental Services in Milford.

- **Torkornoo, Chester, DDS,** practices general dentistry in Troy, Ohio. He is a 2017 graduate of the University of Detroit, Mercy.
- Weststeyn, Justin, DDS, general dentist who practices in Harrison, Ohio. In 2017 Dr. Weststeyn graduated from the Mayo Clinic.
- Wyatt, Nicholas, DDS, general dentistry practice in Waynesville, Ohio. Dr. Wyatt graduated from Midwestern University in 2016.



# Members Ring In!

Congratulations to Dr. Lauren Capozza! She opened a new pediatric dental practice (Loveland Pediatric Dentistry) in August of this year at 10570 Loveland Madeira Road. Best wishes to Dr. Capozza!

# CLASSIFIED ADS - JANUARY 2021

West Chester dental office available to rent or purchase. Fully equipped five ops. Space built and plumbed for a 6th op. Renting doctor is retiring. Office condo can be included for sale as well. 2700 sq feet on two floors. Two huge ops and two offices on lower level. 513-884-7017. tomhedge@mac.com.

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### **Cincinnati Dental Society Member Event**

Monday, March 8, 2021 Cooper Creek Event Center 4040 Cooper Road, 45241

#### **3D Printing Overview**

Speaker, Jeff Grogan, started with Henry Schein in 2015 as a CAD/CAM Specialist out of St. Louis, MO. He was a 3Shape and Planmeca CAD/CAM trainer with over 100 of clinical cases. In 2017, Jeff became a Digital Restoration Specialist including Field Sales Management, HSD CAD/CAM and DI trainer with a focus on digital impression scanners, mills, and design software. From 2018 to present, Jeff specializes in 3D printing, digital workflows, and advanced digital workflows (scanners, mill, 3D printers, CBCT). Join Jeff as he presents:

#### ✓ Different Types of 3D Printers

- The advantages and disadvantages of each.
- ✓ CAD/CAM Manufacturing: Requires 3 Components
  - o Digital Input
  - Design Software (CAD Software)
  - Manufacturing Output (3D Printer)

#### ✓ Henry Schein 3D Printer Portfolios

• SprintRay, FormLabs, Kulzer, Planmeca, and Voco

#### ✓ Common 3D Printing Workflows with Demonstration

o Study Models, Surgical Guides, Clean Aligners, Splint/Appliances and Dentures

#### Schedule:

- 6:15 pm Social and Light Dinner, Cash Bar
  7:00 pm Presentation then visit with Justin Althof with SprintRay immediately after the presentation!
- Fee/Guest: Non-Members/Guest/Staff of CDS Member, \$35 each

The Cincinnati Dental Society is an ADA CERP Recognized Provider approved by the ODA.

#### REGISTRATION FORM FOR MARCH 8, 2021 – Deadline to register is March 1, 2021

Dentist Name:		Phone #:	
Guest/Staff Name(s):			
Number Attending	Total \$	Check Made Payable to Cincinnati Dental Society	
Name on Card:		Amount:	
Exp:	CVV:	Zip Code:	
Please fax registration	form to the Cincinn	ati Dental Society's Executive Office, 513-984-3047	
		IS MADE AND NOT HONORED YOU WILL BE IING'S EXPENSE OF \$35 PER PERSON.	

Complimentary for CDS Members!

Earn 1

CE





Transworld Systems (TSI) Contact: Laurie Boisclair https://GoTSI.com/laurieboisclair **Phone Number: (513) 260-3207 Toll Free: (888) 852-8878** Email: laurie.boisclair@transworldsystems.com

#### Company Background:

Transworld Systems(TSICO) leader in dental practice collection, our diplomatic approach to collections recovers more of your revenue while maintaining patient relationships. Our industry-leading focus on compliance ensures you, your patients and your data are protected. Our low flat –fee pricing or contingency fee traditional services coupled with our ease of use integrations with most dental practice management systems, helps practices like yours save more while recovering more. TSI works with 10,000+ dentists nationally! Single dental practices and multi sites served.

#### Exclusive to CDS Members:

- Fixed fee pricing per account and Contingency fee Collection-CDS Association Discount
- Choose between Pre-Collections, Soft & Hard Collections: Accelerator, Profit Recovery & Collections
- Integration with 40+ Dental Softwares (Dentrix, Eaglesoft, Open Dental, Denticon, Orthotrac, etc.
- 24/7 Online Portal Access- Secure User Names/Passwords assigned
- HIPAA and FDCPA Compliant licensed in all 50 states Local Cincinnati office

#### Call for an ARA(Account Receivable Analysis) for your practice (\$250 value)





# **Healthy Habits.**

You don't have to bank here and we know it. In fact, you can bank anywhere you are—call us and we'll come to you! With over 110 years of serving the dental community we are a full service bank providing our customers with a full suite of financial services including: **Stock Yards** ® Bank & Trust

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