



OFFICERS:

PRESIDENT

Christopher F. Heck, D.M.D.

VICE PRESIDENT

Bryan Osterday, D.D.S.

SECRETARY

Mary Hanlon, D.D.S.

TREASURER

Thomas J. Perrino, D.D.S.

2025 Preferred Providers

Pages 8-11

CDS Program and Event Highlights

Page 13

Upcoming CDS Member Events

Page 14

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**

Happy Easter





Cincinnati Dental Society's



Preferred Provider Presents!

Dear Cincinnati Dental Society Member,

Credit Card Processing Website, Recurring, Contactless

Midwest Payment Processing, one of our 2025 preferred providers, is a Cincinnati based company that can assist your office today with establishing a **Contactless Payment Processing** environment that's safe for your patients and your office staff.

To date, Cincinnati Dental Society Members have saved \$400,000+ in annual credit card processing fees with Midwest Payment Processing as their processing partner.

Benefits:

- Patients can make payments on your practice website with a Pay Now button
- Automated Recurring Payments – for patients that need to making Weekly/Monthly Payments
- EMV Chip Card Processing
- Compatible with Dentrix Dental Software
- Compatible with Clover
- Securely Store Patient Payment Data
- Next Day Funding
- Lower bank processing fees
- Daily deposits are made to your current business checking account

Midwest Payment Processing Contact Info:

- Julie Joseph
- 513.236.2851 - Direct
- julie@midwestpay.com
- www.midwestpay.com

Nick Voynovich – Midwest Payment Processing, Principal

Victoria J. Nixon, Executive Director



Cincinnati Dental Society

B • U • L • L • E • T • I • N

April 2025 • VOLUME 94 NUMBER 2 • EMAIL: CDS@cincinnatiadental.org • www.cincinnatiadental.org

ARTICLES

President's Address..... 3

December Council Meeting Minutes 5, 7

CDS 2025 Preferred Providers..... 8-11

CDS Program and Event Highlights 13

Upcoming CDS Member Events..... 14

Ohio Smiles Take Flight 15-16

OUR ADVERTISERS

Cincinnati Insurance Co. 4

Classified Ads 12

Greater Cincinnati Dental
Laboratories, Inc. OBC

Midwest Payment Processing IFC

Stock Yards Bank & Trust IBC

Superior Dental Care 2

US Bank 6

CDS Cares!



Having a hard day at work?
Stress getting to you?
If so, give our Executive Office a call
(513) 984-3443
to see how we can help!



MEMBER PUBLICATION
AMERICAN ASSOCIATION OF DENTAL EDITORS

Published January, April, July and October by Cincinnati Dental Society, 9200 Montgomery Road, Suite 21A, Cincinnati Ohio 45242. Phone (513) 984-3222. Deadline for submitting articles for publication is the first of the month preceding the month of publication. Cincinnati Dental Society does not assume responsibility for the point of view or opinions of its contributors.
© Copyright 2025 by the Cincinnati Dental Society.

A Member
Organization
of the






Built by Dentists. Backed by Expert Local Support.

When you participate with SDC, you partner with a local team of experienced dental professionals dedicated to supporting you and your office. Experience the Superior difference – join SDC today.



Experience the Superior Difference

-  SuperiorDental.com/join-sdc
-  DentistServices@SuperiorDental.com
-  1-800-762-3159

CHRISTOPHER F. HECK, D.M.D.
President



Question the Science?

With a new administration in the White House, there has been a lot of talk about the effect on dental care in the US. A renewed focus on the health of Americans has been prompted by the new Secretary of Health and Human Services, Robert F. Kennedy, Jr. and many having been awakening to the realities of living in the 21st Century when it comes to what we put in our bodies. Regardless of whether you support him or not, one thing we should be able to appreciate is that he challenges each person to seek the truth about the food we eat, the things we drink and the products we use. Even before his confirmation, there has been a wave of information and resources scrutinizing things like forever chemicals, dyes, additives, preservatives and other addictive chemicals in our food and drink. This also includes the products we use that may expose us to chemicals that can enter our bodies. Cancer and obesity cause an amazing amount of morbidity in today's world. Hard to dispute these things are unrelated.

One of the items at the top of the list at the moment is the question of whether fluoridated water is harmful to the children and adults that consume it? How can something used for decades as a public health initiative possibly hurt us? What does the SCIENCE say? Well, there's the rub. I don't know about you, but I have become more and more skeptical about scientific studies in modern society. But science is ALWAYS there to ask questions and attempt to come to the truth,

even if we think we already have all the answers. Our leaders have to be accountable for the positions we take and must also admit that if the data changes, we have to change, and we have to own it.

It's the same process we use on a daily basis in our practices. Every practitioner may use a whole Henry Schein catalog full of products and solutions that are proven to be the best thing for the procedure or tooth we are treating. How do we know it's the

best for our patient? We can't possibly know the minutia of every single product in one of those catalogs. How do we judge the efficacy and long-term success of a filling material, bonding agent or crown material? We must make decisions based on all the variables. While it's not a scientific study, the mental process is the same. We make a hypothesis, test the variables and come up with results, a conclusion and a

decision. If a product results in a poor outcome, now or later, as clinicians we have to decide to make a change. Our patients depend on that discernment. What if materials like fluoride, dental amalgam and even composite resin cause harm to our patients? What are the alternatives? Should we be better educators about these things? Most of us just do the best we can with the data available. But we must be brave sometimes and ask the question(s).

What if materials like fluoride,
 dental amalgam and even
 composite resin cause harm
 to our patients?
 What are the alternatives?



**Equipped with the right
tools to provide quality care.
Just like you.**

Your patients count on your expertise to evaluate and make recommendations for good oral hygiene. Let your independent insurance agent do the same for you when it comes to recommending coverage options to help protect your practice.

Cincinnati is the endorsed carrier of the Cincinnati Dental Society for our professional liability and office package.*

Find an independent agent representing The Cincinnati Insurance Company by visiting cinfin.com or by calling Mike Terrell, 800-769-0548.



Everything Insurance Should Be®

**The Cincinnati Insurance company pays a participation fee for sponsorship.*

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.
© 2025 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Products not available in all states.

The Cincinnati Dental Society

December 2, 2024 Council Meeting Minutes

Minutes Taken By: Victoria Nixon for Secretary, Dr. Mary Hanlon

Call To Order:

The December Council meeting was held virtually on Monday, December 2, 2024. President Dr. Andy Dorr called the meeting to order at 6:36 PM.

Roll Call:

Members Present: Drs. Bennet Jr., Brandt, Dorr, Eichler, Heck, Kelley, Khetarpal, Newby, Oberlander, Perrino, Schaeffer, Wauligman, Wessel, and Yauss. **Members Absent:** Drs. Hanlon, Murphy, and Osterday. Executive Director Ms. Vicki Nixon present.

A quorum was present. The November 4, 2024 minutes were approved as posted.

President's Report by Dr. Andrew Dorr:

- Dr. Dorr welcomed two new Council members, Dr. Adam Hadsell and Dr. Ben Kaseff.
- The Bylaws Task Force completed revising the Society's Bylaws and they were presented for approval. Dr. Brandt made a motion to approve the revised Bylaws, second by Dr. Heck. All approved.
- An official detailed policy will need to be developed for Chapter X – Election, Section 30. Vacancies, end of that section, which is highlighted in “blue” on the working copy. This policy will be ready for Council approval in March.
- A BIG thank you to Dr. Newby for serving as Treasurer since 2022 and for serving on the Finance Committee for another year to help with the transition of the position to Dr. Tom Perrino.

Treasurer's Report by Dr. Monica Newby

- Dr. Newby presented the proposed 2025 budget to Council for final approval. Vicki indicated that the Finance Committee discussed cutting back on services to help reduce the proposed deficit. The committee all agreed not to reduce member services/programs/events with the understanding we may have to use reserves to cover expenses in the upcoming years.
- Dr. Heck made a motion to approve the 2025 proposed budget, second by Dr. Schaeffer. All approved.

Executive Director's Report by Vicki Nixon

- Installation/Awards Dinner - In previous years we would recognize members that graduated from dental school 25 and 50 years as well as those that achieved Life and Retired membership status. In recent years, very few would attend the dinner, so Vicki asked if we should continue this tradition. Dr. Newby recommended that we read their names at the dinner to at least acknowledge their achievements. All agreed this is great idea. Vicki followed-up that she will also list their names in the January Bulletin. Certificates will not be given moving forward.
- An email was sent to our membership asking for their vote on the 2025 Report of the Nominating Committee. This same method will be used to ask membership to approve the revised Bylaws.
- The Honors Committee will meet March 3, 2025 to discuss potential candidates for the CDS Meritorious Service Award and the ODA Awards of Excellence. Vicki will send Council members a description of these awards and ask them to submit any recommendation to Vicki so she can share with the Honors Committee for consideration.
- The CDS Oral Health Foundation Board met last Monday, and one agenda item was the “Jack W. Gottschalk, DDS, Notable Service Award”. The Board agreed to have our last and final JWG event next year since this will be the 10th year celebrating this award. At the meeting, Dr. Schaeffer nominated Dr. Brandt for this award. All Board members approved Dr. Brandt for his dedication to the Foundation, his hard work, giving of his time and talent as well as developing a 15-year sustainable “Leave No Vet Behind” program. The event will be held on Thursday, May 8, 2025, at the Kenwood Country Club, and Vicki encouraged everyone to attend if possible.



usbank.com/practicefinance

Financial options tailored to your practice

Looking to purchase a new practice or expand or refinance your current practice?

U.S. Bank practice financing offers a variety of lending options for dental professionals.

Financing options include:

- Startups
- Acquisitions, buy ins or buy outs
- Building purchases
- Equipment financing
- Expansions and relocations
- Practice debt refinance

We can also help with your commercial real estate needs, including purchases, refinancing and ground-up construction.

A specialized Practice Finance representative is ready to meet with you.

CONTACT ME TODAY

Krista Porter

krista.porter@usbank.com

513-260-6248

Cincinnati, Dayton, Northern Kentucky



Advantages of Practice Financing

- Competitive fixed and adjustable rates
- Terms available up to 15 years
- Up to 100% financing options
- Various prepayment options available

Beyond Practice Financing

U.S. Bank also has a broad suite of capabilities to help run your practice while managing your personal financial planning and wealth management needs.

This includes:

- **Payment solutions** for secure and convenient money movement between patients, payers and vendors
- **Additional credit and lending** options for operating expenses, equipment leasing and financing, or refinancing your personal mortgage
- **Banking services** for personal and business needs
- **Wealth management strategies** tailored to help you create, grow and protect your personal and business finances



Investment products and services are:

NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE • NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.



Credit products offered by U.S. Bank National Association and are subject to normal credit approval and program guidelines. Deposit products offered by U.S. Bank National Association Member FDIC. U.S. Bank and its representatives do not provide tax or legal advice. Each individual's tax and financial situation is unique. Individuals should consult their tax and/or legal advisor for advice and information concerning their particular situation. ©2023 U.S. Bank 1063301 9/23

December Council Meeting Minutes (continued)

Committee Updates:

- *CDS Oral Health Foundation:* Dr. Brandt gave an update on the newly created “Extension for Prevention” enhancement program for the “Leave No Vet Behind” program. The Board also approved thanking our volunteers for the LNVB program with free admission to the regional CE course on June 6, 2025, at the Wright Patterson Museum Cold War Gallery with speaker Brandon Collier. The Foundation will cover the cost. Dr. Brandt said how nice the Life & Retired Member Reunion was and how well it was attended. Everyone had a great time.
- *Finance:* Dr. Newby reported as above.
- *Membership Committee:* Dr. Yauss discussed our November “CDS Social” and asked if we should continue to host these in 2025. All Council members agreed that it is a small investment to continue on a quarterly basis. It is a good way to keep members engaged and possibly recruit younger members to get more involved. The committee continues to research a young and/or family event, which will be discussed at their next meeting in January.
- *Program Committee:* Dr. Brandt, for Dr. Murphy, said the next meeting is April 7, 2025. In addition, Dr. Ben Evans, new member of the committee, will be scouting at the Chicago Midwinter meeting in February. Dr. Brandt will work with Dr. Evans to assist him on the best way to scout to obtain as much information on the speakers for the Program Committee to consider.

ODA Updates:

- *Council on Access to Dental Care:* Nothing to report.
- *Annual Session:* Nothing to report.
- *Council on Dental Care Programs and Dental Practice:* Dr. Schaeffer reported that the OSDB is revising its specialty advertising rules. It is the ultimate decision of the Board to determine what can be said in an advertisement, but the Board has asked the ODA and interested parties for input.
- *ODA Membership:* Dr. Yauss reported the council followed up on the resolution that came from the 2024 ODA House looking at ways to increase more involvement on ODA Council and Committees from smaller components. Six ODA grants for events were submitted, five grants/events were completed, one event has not yet been reported. The 2025 dues should be paid by 12/31/24, however, there is a grace period of March 31, 2025.
 - *Subcouncil on Diversity and Inclusion:* Dr. Khetarpal, nothing to report, next meeting is next month.
 - *New Dentist Subcouncil:* Dr. Eichler reported at the ADA they recognize new dentists with 10 under 10 awards. The Subcouncil will discuss this idea and possibly consider an Ohio level 10 under 10 program.
- *ODA Foundation:* Dr. Bennet, nothing to report.
- *ODPAC:* Dr. Schaeffer congratulated Cincinnati’s membership for always being the highest number of dollars donated in the State.

Ohio State Dental Board Report

Dr. Wauligman attended a meeting in Columbus, which focused on general dentists advertising as a specialist without proper training, for example a general dentist advertises they are a specialist in oral surgery. Higher Medicaid reimbursement has benefited the dental schools. The meeting was well attended.

Old Business: None

New Business: Vicki reported for Dr. Bryan Osterday that he is researching a potential family event at the TQL stadium tour. His findings will be reported to the Membership Committee in January.

Dr. Dorr thanked everyone for their dedication and hard work in 2024. Council thanked him for the many accomplishments that were made during his second year as president. He announced upcoming events in 2025 before adjourning the meeting at 7:44 pm.

The first Council meeting in 2025 is March 17, 2025.

Cincinnati Dental Society

2025 Preferred Providers



We are pleased to announce our 2025 "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.

List of Key Products and Services

Business Credit/Debit Processing

Midwest Payment Processing
Julie Joseph, 513-236-2851
<https://www.midwestpay.com>
Email: julie@midwestpay.com

Collection Agency/Profit Recovery

Transworld Systems, (TSI)
Laurie Boisclair, 513-260-3207
<https://gotsi.com/laurieboisclair>
Email: laurie.boisclair@transworldsystems.com

Document Destruction

Document Destruction, Hometown Shredder
Mike Callihan, 513-703-0389
Email: mike@docdestruction.com

Handpiece Repair

Hayes Handpiece Repair
Earl Haynes, 513-469-1591
<https://www.hayeshandpiece.com>
Email: earl.haynes@hayeshandpiece.com

Malpractice / Office Package Insurance

Cincinnati Insurance Company
Mike Terrell, 513-870-2361
Email: mike_terrell@cinfin.com
<https://www.cinfin.com/business-insurance/industries/dentist>

Marketing/Printing

Kahny Inc.
Sue Deters, 513-251-2911
<https://www.kahny.com>
Email: sue@kahny.com

Website Build & Support

AI Software Inc.
Josh Fardy, (513) 335-6222
<https://www.aisoftware.us/>
Email: josh@aisoftware.com

ANNUAL SHREDDING EVENT

Saturday: May 3, 2025
8:30 - 10:30 am

See website for details.

www.cincinnatiadental.com

Please note, it is important you contact the representatives directly to receive the exclusive benefits for being a member of the Cincinnati Dental Society.

Business Credit/Payment Processing

Midwest Payment Processing

Contact: Julie Joseph
Direct: 513.236.2851
Email: julie@midwestpay.com



Company Background:

Midwest Payment Processing is a Cincinnati based credit card processing provider..

CDS Member Benefits include:

- Patients can make payments on your practice website with a Pay Now button.
- Automated Recurring Payments – for patients that need to make weekly/monthly payments.
- EMV Chip Card Processing.
- Compatible with Dentrix Dental Software.
- Compatible with Clover.
- Securely Store Patient Payment Data.
- Next day funding.
- Lower bank processing fees.

www.midwestpay.com



Collection Agency Profit Recovery

Transworld Systems (TSI)

Contact: Laurie Boisclair

<https://GoTSI.com/laurieboisclair>

Phone Number: (513) 260-3207

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)

Document Destruction

DOCUMENT DESTRUCTION
CONTACT: MIKE CALLIHAN
PHONE NUMBER: 513-772-1114
MOBILE NUMBER: 513-703-0389
EMAIL: MIKE@DOCDESTRUCTION.COM



Company Background:

Document Destruction is easy to work with. Call a local phone number and talk to a REAL person who can actually help you! We mail or email your invoice and COD (Certificate of Destruction) to you, no need to log into a website and print the invoice yourself.

Document Destruction is **CERTIFIED** and **ACCREDITED** for document shredding. This means Document Destruction is audited annually to verify that every employee is uniformed, bonded, I.D. badged, drug tested, criminal background checked and is fully trained in the latest security measures.

Document Destruction shreds your private records **ONSITE**. The document shredding truck will come to your location and shred all the private records and PHI **ONSITE**. No document leaves your property until it has been turned into confetti and can never be reconstructed.



Handpiece Repair

Hayes Handpiece Repair

Contact: Earl Haynes
Phone Number: (513) 469-1591
Email: earl.haynes@hayeshandpiece.com



REPAIRS | SALES | TRAINING

Company Background:

Hayes is a factory trained repair center certified by major handpiece manufacturers including KaVo, Midwest, Lares, Star, Bien Air among others. When repaired, your equipment is restored to original manufacturer standards and without supplier overhead costs. The goal of Hayes Handpiece is to improve office productivity, saving both time and money. Complimentary in-office maintenance reviews can be scheduled covering best practices for high and low speed handpieces, sterilization equipment, instruments, critical information about air quality, pressures and compressors.

Exclusive to CDS Members for only \$16:

- Save 10% on a standard turbine replacement for your high-speed handpieces (not applicable on Electric Handpieces).
- Save \$50 off of your purchase of \$400 or more on products purchased from Hayes Handpiece.
- Convenient, centrally located in Montgomery, Ohio.



www.hayeshandpiece.com



**YOU BELIEVE IN PROVIDING
SERVICE AND EXPERTISE.
SO DO WE.**

Your patients rely on your expertise to evaluate and make recommendations for good oral health. Your local independent insurance agent can do the same for you when it comes to suggesting the right combination of coverage to protect the practice you've worked hard to build.



Find an independent agent representing The Cincinnati Insurance Company by visiting cinfin.com or by calling Mike Terrell, 800-769-0548.



© 2022 The Cincinnati Insurance Company, 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Products not available in all states.

Website Build & Support

AI Software, Inc.

Josh Fardy, (513) 335-6222
<http://www.aisoftware.us/>
Email: josh@aisoftware.us



AISOFTWARE was incorporated in 2003. Our team of web development and support experts serves over 400 clients in more than 30 states. Our approach is different as we look at the launch of a website as the beginning of relationship vs. the end. Because of this mantra, we have a business model that supports 'landscaping' a web presence with consistent updates, changes and additions to make sure our clients are getting the most out of their website and Google Business Profile (all for an affordable / fixed price).

CDS Member Benefits Include:

- 30 Days free support
- 10% off website build pricing
- Dedicated client services representative
- Month-to-Month contract (cancel anytime)

NOW HIRING DENTISTS!

Company: Ohio Dental Outreach

Compensation: \$500-\$650/day + bonus potential

Dentistry with a work-life balance. Make Money While Making a Difference!

If you're looking for **full-time** or **part-time** work at a competitive salary while helping kids in need, let's talk. Ohio Dental Outreach, a school-based mobile dental practice, is seeking a Dentist in the following cities and the surrounding areas: **Columbus, Dayton, Cincinnati, and Chillicothe** to help provide dental care to underserved children at their school. Please contact **Raquel** at **rgeorges@mobiledentists.com** to learn more!

If you aren't looking, but know someone that might be interested, please send them my contact information...we offer a **referral bonus** up to **\$6,000!**

**Smile Programs
...the mobile dentists**



April Classified Ads

Dental office available for rent in the Old Montgomery area. The office is approximately 1392 sq. ft. Rent is \$1,750.00 per month and water is included. Office is currently set up as 3 patient rooms, an office, a small lab room, reception desk, reception area and a break room. Tenant will be responsible for gas and electric. For additional information, please contact Lynn Hogan @ 513-793-6670 or lynn@designers.com.

Cincinnati Dental Society *Program and Event Highlights!*

March CDS Member Event!

On March 10, 2025, the University of Cincinnati Medical Center's AEGD 2024-2025 Resident's conducted their table clinics at Fueled Collective. As always, they did a super job and everyone enjoyed listening to some very unique topics. Residents from last year were there in support and they had a great time catching up!



Dr. Catherine Blinco "Do You Buy the Tongue Tie?"



Dr. Emily Lear "An Investigation into the Evolution of the Pulp Cap"



Dr. Sarth Patel "Artificial Intelligence: Is It Biting Back at Dental Problems?"



Dr. Paxton Reisinger
"Can You Hear Me Now? Dentistry and Hearing Loss"

"CDS Social"

Our first CDS Social was held on Thursday, April 3rd
at MadTree's new location in Blue Ash!



The next "CDS Social" will be held at the OTR Urban Winery on July 31, 2025!

Upcoming CDS Member Events!

Complementary for all CDS Members!

October CDS Member Event

"Oktoberfest at Its Best!"

Speaker: Mike Terrell, CPCU, RPLU

"Dentist's Risk Management-Are you putting yourself at risk?"

Thursday, October 9, 2025 - Hofbräuhaus – Newport, KY



November CDS Member Event

Speaker: Fred H. Peck, D.D.S.

"Avoiding trouble with anterior wear. What are the options for a successful outcome for your patient?"

Monday, November 10, 2025 - American Sign Museum

Additional information on these events will be posted on the CDS website:
www.cincinnatiadental.org by MAY 1, 2025!

“Ohio Smiles Take Flight” – June 6, 2025

Presented by



Speaker, Brandon S. Collier, J.D., LL.M., president of Collier & Associates, Inc.
will be presenting a course on

“Taking Charge of Your Practice and Personal Financial Planning-With Particular Focus on Younger Dentists”

Course Description

This course will teach the basics of financial planning – from learning how to estimate how much it will take to one day retire to, how much will need to be saved each year to get you there, and last but not least, how to actually do it! These are the things you’d typically pay a financial planner thousands to do for you, and then a portfolio manager much more overtime. Investing is often made to seem difficult, but it doesn’t have to be. These are skills that anyone (who is interested) can learn and apply themselves.

Brandon will pay particular attention to younger doctors, including huge student debt (a big negative) and their longer runway before retirement (an enormous positive). We will discuss whether student debt should be prepaid and how to do it (and how the federal income-driven repayment plans work). In addition, Brandon will address the different options for retirement savings depending on whether you are or are becoming a practice owner or will work primarily in the corporate/DSO setting.

In addition, Brandon will address hot topics in dental practice including why practice ownership is far and away the best long-term economic alternative for a young doctor, digging into the details of a DSO acquisition, and basic steps to maximize practice profitability, including the compounding power of annual fee increases, how to effectively drop PPOs, and the financial benefits of purchasing another practice.

Learning Objectives

- After attending this course, you will understand the basics of personal financial planning, including estimating how much you will eventually need for retirement and how much needs to be saved along the way in order for you to meet your goal.
- You will understand what different investments are, how they work, and when is the right time to invest in them – from cash to fixed income (bonds), stocks, and mutual funds.
- You will understand the different investment vehicles that may or may not be available to you, depending on your facts and circumstances, and when and how to take advantage of their powerful tax benefits, including traditional and Roth IRAs, SIMPLE IRAs, 401(k)/profit sharing plans, and cash balance defined benefit plans.
- You will understand key concepts for practice profit maximization, including periodic fee increases, in-house marketing, when and how to effectively drop PPO plans, and the benefits of acquiring another practice.

EARLY FLIGHT SPECIAL!

Register by **April 25, 2025** and receive 2 free tickets to be used at either one of the flight simulators, theatre or dog tag machine, a value of

\$15.00!

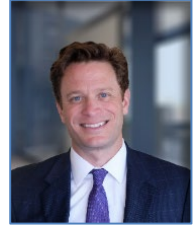


Sponsored in part by:

Advantage Technologies, Cincinnati Insurance Companies, Haleon, Hiossen Implants, Kerr Dental, Kuraray Noritake, and US Bank

About Brandon S. Collier, J.D., LL.M.

Brandon Collier is President of Collier & Associates, Inc., managing partner and practicing attorney of the law firm Collier & Associates Co., L.P.A. Collier & Associates is a 51-year-old firm specializing in representing dentists with practice transitions and providing objective, unbiased advice regarding the business aspects of their practices, law, taxes, insurance, investing and how to live a good life. He is the Editor of the twice-monthly Collier & Associates Newsletter, which for half a century has been providing topical advice and practical ideas to doctors to help them become and retire wealthy. Mr. Collier also conducts Collier & Associates' popular doctor seminars at top destinations throughout the country, focusing on practice transitions, advanced investing (nothing is sold or promoted, the focus is solely on teaching), and aggressive tax and business planning. He oversees the Collier retirement plan division, which designs and prepares profit sharing, 401(k), and defined benefit plans for hundreds of practices throughout the country.



Mr. Collier has many years of experience consulting with doctors and speaking nationwide as an invited lecturer. He believes in giving back to dentistry and previously served on the Board of Directors of the AAO Foundation (the AAO's charitable arm) and is a Regent level of the Foundation. Currently he serves on the Visiting Committee of the Case Western Reserve University School of Dentistry. Mr. Collier is a member of the Ohio State Bar Association and the Cleveland Metropolitan Bar Association.

Location: Wright Patterson Air Force Museum Cold War Gallery
1100 Spaatz Street, Wright Patterson AFB, OH 45433

CE Hours: Four (4)

Schedule: 9:00 am – Registration/Check-In
9:30 am – Program Begins
11:30 am – Lunch Served During Program
1:30 pm – Program Ends
“Enjoy the Museum to 5:00 pm”

***Free Parking, Museum Open
9:00 am to 5:00 pm, Free
Admission to the Museum.***

Fee: Member Dentists of the Dental Societies (Cincinnati, Columbus, and Dayton) = \$90/member
Non-Member Dentist = \$110 each **** Spouse/Guest = \$35/Person

REGISTRATION FORM FOR JUNE 6, 2025 - Deadline is 5/30/25

Dentist(s) Name: _____

Email: _____ Number Attending: _____ Total \$ _____

Please Check One - Member of: Cincinnati Columbus Dayton

Spouse/Guest Name(s): _____

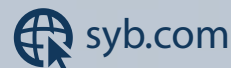
Check Made Payable to: Cincinnati Dental Society, 9200 Montgomery Rd., #21-A, Cincinnati, OH 45242

Card #: _____ Amount: _____

Exp: _____ CVV: _____ Zip Code of Billing Address: _____

Fax registration form to the CDS, 513-984-3047 OR Email, vicki@cincinnatiadental.org. The Cincinnati Dental Society is an ADA CERP Recognized Provider approved by the ODA.

(This course can count for CE credit as a practice management course. Dentists may count up to six hours of courses in practice management towards their 30-hour biennial CE requirement.)



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:

EXCLUSIVE PRODUCTS FOR DENTAL PROFESSIONALS

- MEDICAL BANKING ACCOUNT
- MEDICAL EQUIPMENT LEASING
- ACQUISITION FINANCING
- MEDICAL PRACTICE LOANS
- REMOTE DEPOSIT
- ONLINE BANKING
- MERCHANT SERVICES

- STOCK YARDS BROKERAGE SERVICES
- WEALTH MANAGEMENT GROUP

NOT FDIC INSURED
MAY LOSE VALUE
NO BANK GUARANTEE

Stock Yards[®] Bank & Trust

A TRUSTED PARTNER since 1904

CINCINNATI / NORTHERN KY:

101 W. Fourth Street
Cincinnati, OH 45202

2651 Observatory Avenue
Cincinnati, OH 45208

7124 Miami Avenue
Cincinnati, OH 45243

4790 Houston Rd.
Florence, KY 41042

2635 Alexandria Pike
Highland Heights, KY 41076

**Call a Private Banker
today at 513-824-6177**

Member FDIC. Equal Housing Lender

greater "C" dental
laboratory

3719 Struble Road
Cincinnati, Ohio 45251

(513)385-4222
fax (513)385-4291

email: greaterc@fuse.net
greaterc.com



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

Non-Profit
U.S. POSTAGE
PAID
Cincinnati, OH
Permit NO. 6666



**Thank you for letting us serve you for 60 years
and counting!**

You have allowed us to continue to strive for knowledge, develop new technology, and move forward without fear. We are greater "C" because of our dedication to product, quality craftsmanship, and devotion to service. We do what we're best at - committing ourselves to you.