

# Bronx County Dental News



A PUBLICATION OF THE BRONX COUNTY DENTAL SOCIETY

## Job Fair Spring 2022

**THE BRONX COUNTY DENTAL** Society will host a Job Fair on April 28, 2022, at the Lake House of the Van Cortland Golf Course from 6:30pm-9:30pm. It will be a valuable event for young dentists looking for jobs, and older dentists looking for associates, practice transition opportunities or planning retirement.

The Bronx is home to 5 teaching hospitals with over 300 multi-specialty dental residents. All are welcome to join us for this free event along with all BCDS members. We will be serving light snacks and beverages at the beautiful Lake House setting. Representatives of over 10 companies that are looking to hire dentists or facilitate transitions will be there.

The event is co-sponsored by the MLMIC Insurance Company. Whether you are a new dentist or an established practitioner, no professional liability carrier is more trusted and essential than MLMIC.

Also supporting our Job Fair are (in alphabetical order):

Bank of America. Sponsors of the BCDS, B of A provides the best financing options available for young dentists. If you're starting

a practice for the first time, their practice startup loans offer more flexibility to get you up and running.

Brookbeam Dental. Current managers of 12 dental practices in NY State and looking to grow.

Cloud Dentistry. They are the largest talent marketplace directly connecting professionals seeking temp, part-time, or full-time work to offices in their area.

Collaborative Management Systems. A group practice with 8 offices locally and looking to acquire 4 per year.

Danziger and Markoff. Legal Counsel endorsed by the BCDS representing dentists in practice transitions, office leasing, estate and tax planning and

retirement plan design.

DDS Match. A premier dental practice brokerage firm that represents dentists looking to sell their practices or find associates.

Heartland Dental. Founded in 1997, Heartland Dental serves 2,300 dentists and supports 1,150 dental offices across 38 states.

Markovitch Dental Group. Managers of 5 independent practices. They are looking for talented dentists to join them.

Smile Brands. Smile Brands provides comprehensive business support services to over 700 affiliated dental offices across the country. They have over 8200 team members, and



*View from Van Cortlandt Golf Course Lake House*

they are looking for more.

The Smilist. BCDS sponsors, they are a group practice with over 40 offices in the tri-state area. They are looking to acquire

practices and hire talented young dentists.

We have been assured that April 28 will be a beautiful spring evening and we look forward to

seeing you. Please register in advance so we can make sure we have enough food and a well-stocked bar. Contact Joy Patane at [bronxdental@optonline.net](mailto:bronxdental@optonline.net) or 718-733-2031 ■

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# Black History Month Celebrates the Legacy of Robert Tanner Freeman

## FEBRUARY WAS BLACK HISTORY MONTH. THIS

page is a few days late, but any time is appropriate to honor those who have made a difference to the black experience in dentistry.

Robert Tanner Freeman was the first professionally trained black dentist in the United States. A child of slaves, he eventually entered Harvard University and graduated only four years after the end of the Civil War on May 18, 1869.

Robert Tanner Freeman was born in Washington, D.C. in 1846. His formerly enslaved parents took the surname "Freeman" as did countless other people after gaining their freedom from bondage. As a child, Robert befriended Henry Bliss Noble, a local white dentist in the District of Columbia. Freeman began working as an apprentice to Dr. Noble and continued until he was a young adult. Dr. Noble encouraged young Robert to apply to dental colleges.

Two medical schools rejected Freeman's application but with the encouragement of Dr. Nobel who had contacts at Harvard Medical School, Freeman applied there. Initially rejected, he was accepted into Harvard Medical School in 1867 at the age of 21, after a petition by Dean Nathan Cooley Keep to end the school's historical exclusion of African Americans and other racial minorities.

Robert Tanner Freeman and classmate George Franklin Grant became the first blacks to enter the 1867 Harvard Dental School inaugural class of sixteen. Upon Freeman's graduation in 1869, he and Grant became the first African American dentists in the United States.

Dr. Freeman returned to Washington, D.C. after his graduation to open his own practice. He became a pillar in the D.C. black community because of his commitment to mentoring other African American youth interested in health professions.



Unfortunately, his death came in 1873, only four years after he received his dental school degree. While working in Washington, D.C. he contracted a water-borne disease although the records are unclear as to the specific disease.

Dr. Freeman's legacy extends beyond his short life. He was honored by the National Dental Association, the all-black dental group which was founded in 1913 and is headquartered in Washington, D.C. The Association adopted the mission of Dr. Freeman to extend dental treatment and education to the impoverished, the disabled, and people of color as well as those who may not seek proper care due to age. In 1907 the predecessor organization to the National Dental Association called itself the Robert T. Freeman Dental Society.

Dr. Freeman's grandson, Robert C. Weaver, became the first African American to serve as a member of the Presidential cabinet. Lyndon Baines Johnson appointed him Secretary of Housing and Urban Development in 1966. ■



# NO ONE KNOWS NEW YORK DENTISTS BETTER THAN MLMIC

Whether you are a new dentist or an established practitioner, choosing a professional liability carrier is a crucial decision for your practice. Have you ever wondered what makes one carrier stand apart from another? What exactly should you be looking for when making this important decision?

The strength and stability of your professional liability carrier should be one of your first considerations. MLMIC Insurance Company is not only an admitted carrier in New York State, but is now a member of the Berkshire Hathaway family, which further enhances our financial strength. A.M. Best has recently assigned MLMIC Insurance Company a Financial Strength Rating of A+ (superior). This A+ Rating is a testament to MLMIC's stability and unwavering commitment to securing the future of dentists throughout New York State.

In addition to strength and stability, you will also want to look at coverage options and value-added services. MLMIC dentist professional liability policies all come with built-in coverage and benefits including:

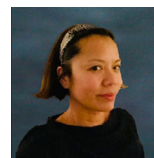
- 1 Legal Defense Cost coverage up to \$25,000 for administrative actions and/or Medicare/Medicaid and/or abuse proceedings
- 2 Contractual liability coverage

- 3 Shared limits coverage for Qualified Professional Entities

- 4 Access to our 24/7 Legal Hotline

In addition to the above, MLMIC also waives the cost for tail coverage (Automatic Extended Reporting Endorsement) for qualified Claims Made policyholders on their retirement from the practice of dentistry, and offers some of the most competitive premiums in the state. Both Claims Made and Occurrence policy options are available, as well as an array of liability limits. Whatever your coverage needs, MLMIC has options for you and your practice.

Finally, customer service is another area to investigate while making this decision. MLMIC prides itself on concierge-level service. Whether you have a question regarding coverage, are reporting a claim, or need risk management support, MLMIC is here for you. With over forty-five years of New York-specific experience, MLMIC is New York's #1 dental liability insurer. There is no better way to protect your practice than choosing a carrier located in your "own backyard"!



**Luisa Fernandez**  
Senior Underwriter, Dental  
MLMIC Insurance Company  
[lfernandez@mlmic.com](mailto:lfernandez@mlmic.com)

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# Flossing Habits of the Stars

## KATY PERRY HAS REVEALED THAT HER FIANCÉ,

Orlando Bloom, is in the habit of leaving his used floss everywhere in their home. "He loves to floss, which thank God, 'cause some partners don't and it's disgusting," Perry 37 said of Bloom 45. She added, "He has brilliant teeth, but leaves the floss everywhere." Perry, who was last seen dancing with sharks at Super Bowl XLIX, explained that she will often find Blooms' used floss "on my side of our bed, in the car and on the kitchen table despite there being bins everywhere."

Our intrepid Bronx County Dental News Hollywood correspondent Adam Goodman, reached out to Bloom, but the star of Pirates of the Caribbean and Lord of the Rings refused to comment. ■



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# Dr. Kevin Henner, President of the New York State Dental Association: 5 Things You Need To Create A Successful Career As A Dentist



(From an interview in Authority Magazine)

**1. NETWORKING** Get involved with committees and boards to meet others in our profession and learn from them to grow your career. When I was first starting out, I was asked to sit on the Professional Liability Malpractice and Ethics Committee. If I didn't accept those invitations back then, I wouldn't be where I am today. The connections I made through sitting on committees are now among my closest friends.

**2. MEMBERSHIP** Consider joining your state's dental association. The New York State Dental Association (NYSDA) is the voice of the dental profession in New York State and focused on providing success to the patients and the members of the profession of dentistry. Joining this type of diverse group of professionals offers members the chance to make connections, develop networks and get involved in organized dentistry. Through my membership with NYSDA, I've been able to build up a web of trusted individuals who I can call and say "listen, I have a tough case. I need your help." NYSDA also works to keep members informed and strives to keep the voices of our profession represented in the legislature at the state and national levels.

**3. COMMITMENT TO CONTINUAL LEARNING** That's why they call it "practicing" dentistry because you must keep up with your education and grow with the times. I learn something new every day, from my staff, my peers, my patients and reading new research.

**4. RESPECT** My motto is the golden rule: "do unto others as you would have them do unto you." I always seek to do what's right for the patient, and thereby for the profession. It can sometimes be a tricky balance between respecting a patient's wishes and doing what you believe is right for their care. Learning how to handle this balance is important.

**5. PRESERVE MENTAL HEALTH** During the pandemic, there has been an increase in the number of dentists suffering from mental illness and substance abuse as a result of increased financial stress in their life, isolation and depression. Do not be afraid to ask for help. There are resources available to you such as NYSDA's Committee on Substance Abuse and Well-Being, which provides a statewide network of dentist-peers who are available to confidentially assist members, their families and dental office staff. Remember, you are not alone. ■

## ASSISTANCE FOR SUBSTANCE ABUSE

NYSDA's Committee on Substance Abuse and Well Being is ready to assist dentists, their families and dental office staff who may have a problem with drugs or alcohol. All inquiries are kept strictly **CONFIDENTIAL** and non-punitive. **The Committee never refers a dentist to OPD or any other agency.**

If you or a colleague is struggling with substance misuse or addiction, it is easy to get help. **Contact Dr. Don Safferstein 914-262-0976 ; Dr. Bob Herzog at 716-830-3055; or Ms. Jacquie Donnelly at NYSDA, 800-255-2100 ext. 250. Your call is confidential.**

# Private Equity: An additional option to exit your professional practice

## IN THE PAST WHEN A DENTIST

or medical doctor wanted to retire, his options included selling his practice to his partner, or if he was a sole practitioner, selling to another unaffiliated professional or a hospital system.

Another option has presented itself: Selling to a private equity firm.

A private equity firm raises funds from investors and seeks to purchase privately owned businesses. Historically private equity has shied away from investing in professional practices in New York State due to its strict regulations preventing non-professionals from owning professional practices and its strict fee-splitting laws. Private equity has now cracked the code on how to properly structure the purchase of a professional practice in NYS and private equity firms are investing heavily in this area.

In order to adhere to the strict NYS laws referred to above, a private equity firm will form two separate entities to purchase the assets from a dentist or medical doctor. A professional entity (i.e. a PLLC or P.C.) owned by a dentist or medical doctor affiliated with the private

equity firm, will purchase the professional assets (i.e. patient list, goodwill of the seller) and a separate business entity (an LLC or corporation) will purchase the non-professional assets (furniture, fixtures, equipment, supplies, etc.). A management agreement will then be established between the business entity and new professional entity whereby the business entity will be paid a fee for providing management services to the professional entity.\*

Selling to private equity has many attractive features: (1) often the purchase price is higher than that offered by another buyer (typically based on a multiple of EBITDA), and is not constrained by the anti-kickback provisions which may be applicable to a hospital transaction; (2) the purchase price is typically allocated to capital assets being sold so that the seller will pay tax at the lower capital gains tax rates; (3) a portion of the purchase price is offered as equity of the buyer (so the seller can participate in the growth of the private equity entity); (4) the seller is typically offered an employment contract with the buyer so he can continue to work for a few years (typically a

guaranty up to 5 years) before fully retiring.

Some of the items that the seller needs to be concerned with when selling to private equity: (1) the seller will typically be offered less compensation than what he was earning prior to selling his practice (the advantage to the seller is that he receives cash upfront at capital gains rates in exchange for a reduced income from his practice taxed at ordinary income tax rates); (2) the seller will typically not be guaranteed employment with the buyer for more than 5 years; (3) the seller will not be paid all cash for his practice at closing (the buyer will require a large portion of the purchase price be paid in equity in the buyer [i.e. "roll-over" equity]) which will have limitations on when and how that "roll-over" equity can be converted to cash.

The attorneys at Danziger and Markhoff have been involved with representing sellers of professional practices to private equity firms as well as representing private equity firms in acquiring professional practices. Please contact Robert B. Danziger or Joshua Levine to discuss this exciting possibility at 914.948.1556 ■

*\*The details of properly structuring a management services agreement is the topic for a separate article.*





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# Risk Management Best Practices for Dental Offices During COVID-19 from MLMIC Insurance Company

**DURING COVID-19, DENTAL OFFICES HAVE BEEN** diligent in efforts to keep patients and staff safe, implement the latest governmental mandates and avoid potential liability exposure. Two years into the pandemic, we have the benefit of research and experience to help dentists make the best decisions for their practices. Unfortunately, the end is still not in sight. New York State and the entire country are facing a surge of coronavirus cases due to the incredibly infectious Omicron variant. To help you handle the current situation, read our risk management best practices for dental offices during COVID-19.

## **REDUCE THE RISK OF COVID-19 SPREAD DURING PROCEDURES**

Thankfully, research has found that [dental procedures during COVID-19](#) are not much riskier than taking a drink of water. Still, there are actions dentists can take to reduce the spread of aerosols during dental procedures. One option is to make these [two small adjustments to dental drills](#), which have been shown to decrease aerosol production. Other options are to use an [extraoral suction system](#), which reduces droplet spatter during procedures, or use [teledentistry](#) for some appointments.

## **CONTINUE IMPLEMENTATION OF COVID-19 SAFETY PROTOCOLS THROUGHOUT THE DENTAL OFFICE**

First and foremost, make sure you are in adherence to the [CDC's guidance on infection prevention](#) and control in dental settings during COVID-19. Other appropriate steps include:

- Pre-screen your patients before they enter the office for appointments to make sure they haven't had symptoms of or possible exposure to COVID-19.
- Require visitors to wear a face covering that covers both the nose and mouth.
- Implement physical distancing in the office by spacing chairs six feet apart and limiting the number of people in common spaces.

- Encourage online payment to minimize time in the office.
- Remove magazines, toys and anything else that could be a source of infection.

## **FOLLOW UP ON CANCELED APPOINTMENTS**

With the continued spread of COVID-19, it is likely that patients will miss or cancel more appointments than usual in the coming weeks and months. Dental offices need to have a well-defined process to follow-up with patients and re-schedule the appointment, to ensure continuity of care and enhance patient safety. For more tips on handling missed or canceled appointments, see our [risk management checklists on office policies](#).

## **ENCOURAGE YOUR STAFF TO GET THE COVID-19 VACCINE**

[Mandatory vaccination](#) requirements are still murky for private dental practices in New York State, but dentists can (and should) encourage their employees to stay up to date on the vaccines and booster shots. The vaccine has proven very effective at curbing severe infection and hospitalization. The more people in your office who are vaccinated, it will be less likely that a mass transmission event will occur. And remember, it is important to lead by example and get your vaccinations!

## **PRIORITIZE YOUR OWN AND YOUR STAFF'S MENTAL HEALTH**

Mental health issues are prevalent among adults in the United States, and the COVID-19 crisis has only exacerbated those conditions for many people. Dental and medical professionals, in particular, have been on the frontlines throughout the pandemic, caring for others despite the difficulties they are also facing. It is vital that dental professionals take care of their mental health, which allows them to give a high level of service to patients. Check out our tips for [caring for your well-being](#) and share them with your team.

## DOCUMENT, DOCUMENT, DOCUMENT

Keeping robust records is one of the best ways to protect your dental practice in the event of a liability claim. Our experience has shown that [good documentation](#), which provides a comprehensive overview of the treatment plan and history, is invaluable in lawsuits. This is especially important during COVID-19 when more appointments may be missed or canceled. Be sure all that information, including attempts to reschedule, is included in the dental record.

## REACH OUT TO YOUR PROFESSIONAL LIABILITY INSURER WITH QUESTIONS AND CONCERNS

The challenges around COVID-19 open dentists to [potential liability exposure](#). It is vital that dentists remain in close communication with their dental professional liability insurer to ensure that best practices are followed. When in doubt regarding a state mandate or local guidance, these professionals can provide the information you need to keep your patients safe and your office free from liability.

MLMIC's Risk Management Consultants are available to assist insured dentists in their ongoing efforts to identify and address areas of concern related to patient communication. For guidance regarding a specific situation, please contact MLMIC's Risk Management Department at (800) 275-6564.

In addition, policyholders can stay up to date on the latest risk management guidance and alerts by monitoring the [MLMIC Dental blog](#), [The Scope: Dental Edition](#), Dental Impressions and our [Twitter](#) and [LinkedIn](#) pages. ■

# DANZIGER & MARKHOFF LLP

Attorneys at Law

*Legal counsel to and endorsed by  
the Bronx County Dental Society*

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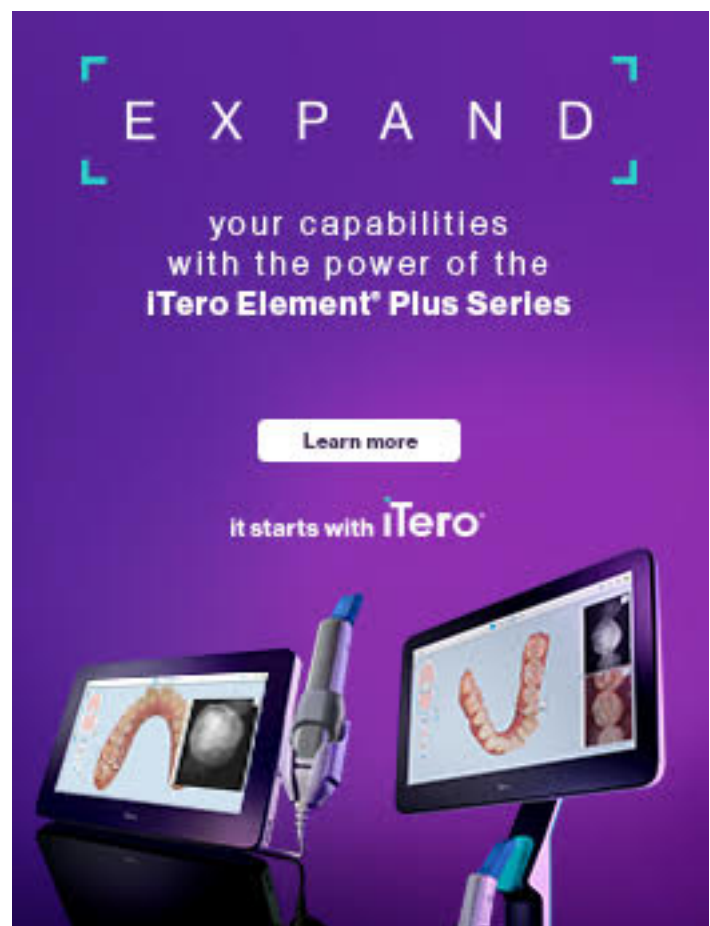
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# More information on the new policy on private sector COVID-19 vaccination requirements for business owners

**Beginning December 27**, all workers in New York City who perform in-person work or interact with the public in the course of business beyond a quick and limited purpose will be required to show proof of their first dose of the COVID-19 vaccine. Workers will have up to 45 days to receive their second dose of a two-dose vaccine. Covered businesses are required to exclude from the workplace all workers who have not met this requirement, with the exception of individuals who have requested reasonable accommodations for medical or religious reasons by December 27. For a full list of covered businesses, requirements, and exemptions, go to [nyc.gov/vaxtowork](https://nyc.gov/vaxtowork).

Here is a helpful checklist to make sure your business is prepared for this new policy:



- **Familiarize yourself** with covered businesses, requirements, and exemptions.



- **Have a plan in place** to maintain worker vaccination records and process reasonable accommodations. Covered businesses are responsible for collecting proof of vaccination and securely maintaining records. Your plans should also include a process for determining whether workers are eligible for a reasonable accommodation.



- **Be prepared** to make your records available for inspection upon request by a city agency.



- **When you are in compliance**, sign the NYC affirmation and place it in a clearly visible area of your business. **Businesses must sign and post the affirmation no later than December 27.** You can download the affirmation form at [nyc.gov/vaxtowork](https://nyc.gov/vaxtowork).

For more information on this policy, please visit [nyc.gov/vaxtowork](https://nyc.gov/vaxtowork).

If you are a small business with further questions, you can also call NYC Small Business Services at (888) SBS-4NYC (888-727-4692) for assistance understanding and implementing this policy.



# The Bronx County Dental Society Has a New Website

[www.bronxcountydentalsociety.org](http://www.bronxcountydentalsociety.org)

THE SITE IS DESIGNED TO BE A RESOURCE FOR member dentists as well as the public we serve. Take a few minutes to take a tour of the site. Some of the new features are:

- A Member Center full of resources for your practice. All information here is updated constantly by the ADA and NYSDA to keep you informed in real time.
- A Public Resource Center for the general public. The Find A Dentist feature enables patients to search for ADA member dentists by zip code and specialty.

Please give us feedback. This is your site and we have the ability to adapt it to better serve our members. ■

THE DENTAL LIFELINE NETWORK, A STRATEGIC partner of the American Dental Association, has been operating the Donated Dental Services (DDS) Program nationally since 1985. There are over 50 patients waiting for care currently in the Bronx. Only patients with disabilities, who are elderly or medically compromised and cannot afford care are accepted into the program. Please join the other dentists throughout the state who currently volunteer with DDS and help one patient. More dentists are needed, including specialists. Will you see one?

- Pre-screened patients are treated in your office.
- You determine the treatment plan.
- Coordinators work with specialists and the labs.
- You pay for lab expenses.
- Very little paperwork is required

It is easy to volunteer. Go to [www.DentalLifeline.org](http://www.DentalLifeline.org) and click on Volunteer or go to [www.WillYouSeeOne.org](http://www.WillYouSeeOne.org). Additional information about the program is available. Just see one patient for a consult and you decide if you want to continue. ■

Welcome to Bronx County Dental Society



## YOU CAN CHANGE A LIFE

If you are a dentist or a lab interested in providing charitable care to those in need—we want your help. From clearing up painful dental infections and helping others eat again—volunteering with Dental Lifeline Network's Donated Dental Services (DDS) program will make a life-changing difference.



For many adults, right here in our own community, dental care is not an option. Dental Lifeline Network is looking for dentists who can change this.

"Today I ask you to join me in donating your time for an important cause: Dental Lifeline Network (DLN), a strategic partner of the American Dental Association. The goal is to help our country's most vulnerable residents get much-needed dental treatment. These are our friends and neighbors who are elderly or disabled or medically fragile, and can neither afford treatment nor obtain public aid."

—GORDON J. CHRISTENSEN, D.D.S., M.S.D., PH.D.  
Board of Directors, Dental Lifeline Network  
Donated Dental Services Volunteer

Dental Lifeline Network is a national nonprofit and strategic partner of the American Dental Association. More than 14,500 volunteer dentists and 3,300 laboratories participate in DLN's Donated Dental Services programs nationwide.

**OUR MISSION**  
We help the country's most vulnerable residents get much-needed dental treatment. These are our friends and neighbors who are elderly or disabled or medically fragile, and can neither afford treatment nor obtain public aid.

**WILL YOU SEE ONE?**



[WillYouSeeONE.org/volunteer](http://WillYouSeeONE.org/volunteer)



# Advertising in our newsletter

**MEMBERS CAN NOW PURCHASE ADVERTISEMENT SPACE IN** the BCDS Newsletter. Our newsletter is a quarterly publication that is emailed to over 300 member dentists.

Rates:

- Quarter Page- \$250
- Half Page- \$500
- Full Page- \$750

If you prepay for 4 consecutive issues there is a 25% discount. Classified ads will continue to be free to members in our newsletter and on our website

To place an ad or classified, contact Joy at [bronxdental@optonline.net](mailto:bronxdental@optonline.net) ■

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**Robert Malandrucolo**  
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\*All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. The term, amount, interest rate and repayment schedule for your loan, and any product features, including interest rate locks, may vary depending on your creditworthiness and on the type, amount and collection for your loan. Products and restrictions are subject to change. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account.

<sup>2</sup> For the limited time beginning with Practice Sales Acquisition (PSA) applications submitted on or before March 31, 2022, and ending with applications submitted on or before March 31, 2022, a promotional fixed rate of 1.89% per annum for the first 24 months of the loan will be applied for qualified, approved loans only. Excludes all other Practice Solutions products, including, but not limited to, refinances, established, startups, debt consolidations, commercial real estate, and any product that contains a variable rate. Not eligible with interest only payments. To be eligible for the interest rate offer the loan must be a minimum of \$250,000. Loan terms must be 10 to 15 years in duration, include a five-year prepayment agreement, and the borrower, before loan closing, must have a demand deposit account with Bank of America that will serve as the primary business operating account of the borrower, and which demand deposit account must be maintained for the life of the loan. If the borrower fails to maintain this demand deposit account with Bank of America at any time during the life of the loan, the promotional rate shall terminate, and the interest rate for your loan will increase by 1.00%. Your rate after the promotional period ends will be fixed for the remaining term, up to 15 years.

<sup>3</sup> Preferred Rewards for Business Overall Program Rules. The Preferred Rewards for Business program is only available to Small Business, Member Small Business, and Bank of America Private Bank<sup>SM</sup> Small Business clients. Other categories of clients, such as those commonly referred to as Business Banking, Global Commercial Banking, Global Corporate Investment Banking or Institutional clients are not eligible to participate in the program. Subject to certain exceptions, eligible business checking accounts generally are any Small Business checking account and the following Analyzed checking accounts: Full Analysis Business Checking or Analyzed Business Interest Checking. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$50,000 for the Gold tier, \$100,000 for the Platinum tier or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business deposit accounts (such as checking, savings, certificate of deposit and/or your Member Business investment accounts such as Money Market Accounts, Business Investor Accounts, Dividend Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for three calendar months prior to, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Refer to your Business Schedule Rewards for details on accounts that qualify towards the combined balance calculation and receive program benefits. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Bank of America Private Bank<sup>SM</sup> Small Business clients are automatically enrolled in the program at the Platinum Honors tier as long as you maintain your Bank of America Private Bank<sup>SM</sup> relationship. Once you are no longer a client of the Private Bank, your enrollment in Preferred Rewards for Business will end and the benefits from enrollment will no longer be provided. You can continue to receive Preferred Rewards for Business benefits if you are eligible for the program and you take action to enroll benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements.

<sup>4</sup> Practice Solutions Client Interest Rate Discounts: Practice Solutions business line of credit and term loan interest rate discounts are available to business applicants and co-applicants who are enrolled in the program at the time of line of credit or term loan application for a new credit facility (includes specialty lending products that receive customized pricing). Amount of discount: 0.25% for Gold tier, 0.50% for Platinum tier, and 0.55% for Platinum Honors tier (is based on the business applicant's or co-applicant's eligible tier and rates at the time of application. Benefit is non-transferable. The interest rate discount is a standalone benefit and in certain instances may be combined with or superseded by other promotional offers. This interest rate discount will be incorporated into final pricing upon loan approval, which is subject to credit approval. Standard underwriting and credit policies apply.

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**VISTA I APEX**



# Thomas Passalacqua

## Business Trends in the Dental Industry and the Influence of Dental Service Organizations

Tuesday, March 22, 2022 | 6:00pm

**Maestros Caterers** 1703 Bronxdale Avenue, Bronx, New York 10462

Proof of vaccination must be presented

Buffet Dinner at 6pm (Kosher meals available upon advance request\*)

Lecture at 7pm

\$35 for BCDS members | \$50 for non-members | Free for residents of Bronx Hospital programs

This course will educate doctors on changes within the dental industry and the challenges and opportunities for owning and operating a dental practice. Among other topics, the course will cover what's driving these changes, options for selling your practice, and how to best prepare for future transitions. We will also review industry strategies to increase profit margins, quality of care, and patients' experiences; as well as reviewing valuation and comparing DSOs in general.

### Thomas Passalacqua

Thomas Passalacqua is the Director of Business Development for the Smilist. Thomas comes from an extensive education and sales background excelling as a top performer in both industries. Prior to joining The Smilist, Thomas served as the NYC Metro Sales Consultant for VOCO America Inc., a leading dental materials manufacturing company that specializes in high performing restoratives. Building a large knowledge base in clinical dentistry and dental materials, Thomas was able to achieve the highest recognition within VOCO as a top performer, as well as having opportunities to consult and train his colleagues on sales techniques and strategy



The Smilist is the leading dental group practice in the NY metro area; established in 2014, currently with 40 practices and growing. They partner with terrific dentists who prefer to focus on clinical dentistry and let an experienced partner focus on things like marketing, billing, and staff management. The goal is to become the largest and most respected multi-specialty dental health system in the NY metro area. Within The Smilist, their partners can continue to do what they love, treat patients, while the administrators are responsible for running the business side of the practice.

**TO REGISTER FOR THIS DINNER LECTURE, EMAIL JOY PATANE AT [BRONXDENTAL@OPTONLINE.NET](mailto:BRONXDENTAL@OPTONLINE.NET)**

2CE Credits.

*\*Kosher meal requests must be received one week prior to the course.*

# Job Fair 2022

Presented by the Bronx County Dental Society  
Sponsored by MLMIC Insurance Company

## When

Thursday April 28, 2022 | 6:30pm-9:30pm

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## Where

The Lake House at Van Courtlandt Park Golf Course  
(Van Courtlandt Park South and Bailey Avenue)

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## Who's Invited

All dental residents working at our Bronx Hospitals  
All Bronx County Dental Society Members, especially those looking  
for an associate or ready to transition towards retirement

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## What's On the Menu

Light snacks, appetizers, beer, wine and soft drinks

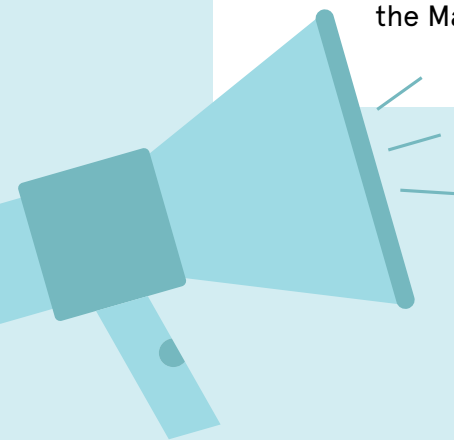
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## Who Else Will Be There

Dental Service Organizations, Practice Brokers, and other businesses that are essential to dentists and dental practices including MLMIC, Bank of America, Brookbeam Dental, Cloud Dentistry, Collaborative Management Systems, Danziger & Markoff, DDS Match, Heartland Dental, the Markovitch Dental Group, Smile Brands Dental and The Smilist.

## Join Us!

Please RSVP to Joy at 718-733-2031 or  
[bronxdental@optonline.net](mailto:bronxdental@optonline.net)



# Dr. John Kanca

## Introduction to Bioactive Materials Utilizing Bioglass

Tuesday, June 14, 2022 | 6:00pm

**Maestros Caterers** 1703 Bronxdale Avenue, Bronx, New York 10462

Proof of vaccination must be presented

**Buffet Dinner at 6pm** (Kosher meals available upon advance request\*)

**Lecture at 7pm**

\$35 for BCDS members | \$50 for non-members | Free for residents of Bronx Hospital programs

This course will serve as an introduction to bioactive materials and their use in restorative dentistry. It will include a history of the development of Bioglass, the concept of bioactivity, how Bioglass works and the possibilities it offers to restorative dentistry. The attendee will learn the difference between real bioactive materials and pseudo-bioactive materials.

Also included will be the dispelling of some common misconceptions, a brief resin adhesive history and clinical cases depicting the best use of bioactive restorative materials.

### Goals:

1. Familiarize participants with the concept of bioactivity
2. Familiarize participants with the advantages of bioactive materials
3. Familiarize participants with how bioactive materials can improve dental outcomes
4. Familiarize participants with the proper methods of using bioactive dental materials

### Dr. John Kanca

Dr. John Kanca graduated UConn undergrad and the UConn School of Dental Medicine before his residency at Waterbury Hospital. He now practices in Middlebury, CT and has published over 70 peer-reviewed articles and abstracts. He validated the etching of dentin, discovered wet bonding, created the concept of pulse activation of resin composites, and created the 4th generation of dentin bonding system. Dr. John Kanca also created numerous bonding systems, including All Bond, All Bond 2, One Step, Simplicity, Surpass and Superb in the Apex product line and the REGEN bioactive line from Vista-Apex. He is the co-founder and 4th President of the American Academy of Cosmetic Dentistry, and has been awarded Fellowships in the Academy of General Dentistry, Academy of Dental Materials, the Academy of Cosmetic Dentistry, and the Academy of Esthetic Dentistry. He has received a number of awards, including Christensen Award from the Chicago Dental Society, the Alfred Knab Award, The William Gies Award and the Outstanding Achievement Award from the American Academy of Cosmetic Dentistry. Dr. John Kanca has lectured at every major meeting in the world and on every continent except for Antarctica, and yet his biggest achievements of all are his 43 year marriage and his 3 children.



**TO REGISTER FOR THIS DINNER LECTURE, EMAIL JOY PATANE AT [BRONXDENTAL@OPTONLINE.NET](mailto:BRONXDENTAL@OPTONLINE.NET)**

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