



**MONTGOMERY-BUCKS DENTAL SOCIETY**  
**2ND DISTRICT - Pennsylvania Dental Association**

# **BULLETIN**

Volume 65, Number 5

May 2018

## **President's Message**



*Dr. Angel Stout*

*Greetings!*

**S**pring has finally sprung – it was a long time coming!! Yet, Montgomery Bucks has weathered all the storms with few effects! While the weather was most

unusual, my year as President ran smoothly thanks to the support of the many hardworking board and committee members. I appreciate the members that have attended the various programs sponsored by MBDS. Please continue to take advantage of the opportunities throughout the year to ensure our success.

As I reflect on the year that has passed, I am proud of what Montgomery Bucks has offered both professionally and socially to our members. The continuing education courses, both day and evening, presented a variety of cutting edge topics and the Re-Licensure Symposium was a sell out at 250 attendees! The new dentist events, as well as, our 90th Gala Celebration allowed us to make new friendships and relationships and rekindle old. It was a year to remember!

### **Congratulations to the new Executive Officers:**

President	Dr. David Kaffey
President-Elect	Dr. Hadi Ghazzouli
Corresponding Secretary	Dr. Pappy Chinna
Recording Secretary	Dr. Alyssa Nielubowicz
Treasurer	Dr. Matthew Garbin

Our organization is in good hands with our leadership. These officers are committed to the mission of Montgomery Bucks Dental Society and our profession of dentistry. Another good year is on the horizon.

My term as your President has certainly flown by. It has been an honor and a privilege to represent the best dental society in Pennsylvania! I have enjoyed every meeting, course, dinner and social time with you, especially getting to know you all. Please join me to celebrate the year end at the President's Banquet on May 30, 2018. There will be magic in the air as we bring my favorite places to Blue Bell, PA...*the Beach and Boardwalk!* I am not going far as I pass the gavel to David and will be there to help him move our society into the 91st year!!! Have a wonderful summer!!

Gratefully,  
*Angel*

**It's never too early to start planning - Save the Date**

 **ADA® 2018**  
AMERICA'S DENTAL MEETING®

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**Honolulu, HI**

## MONTGOMERY-BUCKS DENTAL SOCIETY

P.O. Box 633 • Green Lane, PA 18054

Phone: 215-234-4203

Fax: 215-234-9936

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

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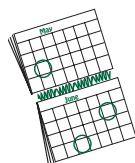
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*Treasurer*  
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*Immediate Past President*

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Dr. Lon Kessler (2018) 610-933-3342  
Dr. David M. Kaffey (2018) 215-368-6636  
Dr. Joanne Burrell (2017) 215-885-9010  
Dr. Parampreet Chhina "Pappy" (2107) 215-672-9444

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*Budget & Finance* ..... Dr. Lon Kessler  
*Community & Dental Awareness* ..... Dr. Jonathan C. Limberakis  
*Constitution & Bylaws* ..... Dr. E. Steven Moriconi  
*Continuing Education* ..... Dr. Laurence H. Stone  
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*Patient Relations* ..... Dr. Robert Singer  
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*Social Functions* ..... Dr. I. Jay Freedman  
*Sponsorship* ..... Dr. Mark Kienle DMD MD  
..... Dr. Andrew Steinkeler  
*Parliamentarian* ..... Dr. Thomas A. Howley, Jr.



## MARK YOUR CALENDAR 2017-2018

### Dinner Meetings: 7:00

Monday, May 30, 2018 – President's Banquet Event

See Page 15 for Registration Information

All dinner meetings are held at Normandy Farms in Blue Bell unless otherwise noted. CE meetings are held at the Blue Bell Country Club Clubhouse off Route 202 in Blue Bell unless otherwise noted.

## ATTENTION!

### The PDA needs your email address

If you are not receiving email updates and notifications from the PDA, please take two minutes to submit your current email address to the Pennsylvania Dental Association through the website: [www.padental.org](http://www.padental.org). The PDA sends important information to the membership through email. If you do not have your email address registered with the PDA you will not receive these communications and other updates important to your practice and you as a member.

The entire PDA membership is invited to vote for officer and delegate candidates for both the PDA and the ADA through email. Please register your email so you can take part and support these members who give countless hours of their time to monitor and effect change in your profession. Your vote is important to those who are willing to guide your organization and represent you at all levels of the tripartite.

### Important Contact Information:

#### Second District Executive Secretary

Ms. Betty J. Dencler	800-860-3551
Pennsylvania Dental Association	717-234-5941
American Dental Association	312-440-2500
Philadelphia County Dental Society	215-925-6050
Pennsylvania State Board	717-783-7162

### Deadline for September 2018 Issue: August 1, 2018

The Bulletin (ISSN 0027-0156) will be published six times for the 2018-2019 Year in September, October, November, January, February, and April. The Montgomery-Bucks Dental Society and the editorial staff assume no responsibility for articles or opinions expressed in this publication by its contributors, or for omissions from such articles. All articles must reach the editor by the first of the month previous to next issue's publication.

Advertising rates are available from the Business Manager, Dr. Thomas A. Howley, P.O. Box 633, Green Lane, PA 18054, 215-234-4203, [mbdsdr@comcast.net](mailto:mbdsdr@comcast.net)



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# Montgomery - Bucks Dental Society



## President's Dinner

*honoring*

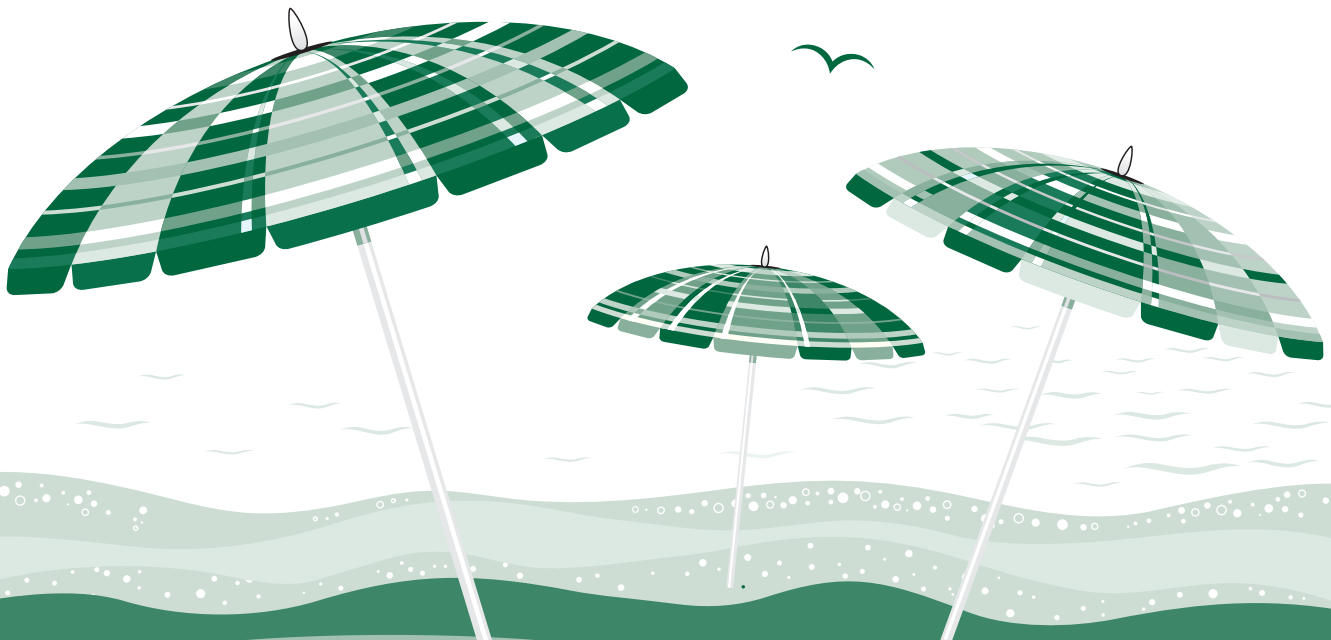
**Dr. Angel Stout**



**Wednesday, May 30, 2018**

**Cocktails 6:00 PM • Dinner 7:00 PM**

**Normandy Farms**



*Please visit our website at [www.mbds.org](http://www.mbds.org) for details.*

# Thank You - Dr. Angel Stout



It has been my great pleasure to work with our President, Dr. Angel Stout, this past year! Under Angel's leadership we have had a productive and innovative year where, among other things, we celebrated our 90th Anniversary with a Gala event. We are also offering a free member re-licensure continuing education event in April covering Opioids and Child Abuse where Angel is graciously doing the lecture for us. Angel also led the way for our large and successful Halloween "Candy for the Troops" efforts.

MBDS is fortunate in that it always seems to find the office of President filled by dedicated and able leaders, but to me Angel has been one of our most effective leaders.

Not only is she hard working, dedicated and effective, but even more importantly she is such a genuinely nice person and so easy to work with!

Thank you Angel for your contributions to MBDS and its membership, I hope you continue to serve us so well in other roles in the future.

Sincerely,

**Tom Howley**

*MBDS Executive Director*



*With personal gratitude for recognizing and honoring the Past Presidents of the MBDS and spearheading the wonderful celebration of our 90th Anniversary that we most thoroughly enjoyed, I congratulate, Madame President, on a job well done!*

*Cary J. Limberakis, DMD*



Dr. Stout is an incredible mentor. As busy as she is, she will always find time to talk through cases with me. My co-residents and I used to call her late at night from the Abington ER, and she would always answer or text back. I am grateful for her kindness, her generosity, & her passion for our profession.

*-Ariana Mason*





It is both an honor and a privilege to work with Dr. Angel Stout. She is an organized, compassionate leader with the ability to bring opposing viewpoints together. Under her leadership, the Montgomery Bucks Dental Society marked a historical moment with a celebration commemorating our 90th Anniversary. She has also been instrumental in the annual Halloween Candy Buy Back Program and the development of new dental leaders. Her commitment to organized dentistry is only surpassed by her commitment and devotion to the children she cares for. As a Pediatric Dentist, a business owner, a teacher, a leader, and a dear friend, Dr. Stout has shown that you can find the right balance between your professional and personal lives. She is an inspiration to all and it has been my pleasure to serve as President-elect under her leadership as President.

*All the best, now and always.*

**David M. Kaffey, DDS**

*President-elect, Montgomery Bucks Dental Society*

*Dr. Stout is an incredible leader in dentistry. She is a distinguished clinician, educator, mentor, and a dedicated professional to organized dentistry. Under her leadership this year, MBDS has improved member benefits by offering enhanced courses, socials and activities. Thank you Dr. Stout for your dedication to our organization and profession! You are a true inspiration.*

*Amanda Hemmer, DM'D*



Angel is one of the most dedicated, caring and knowledgeable leaders I know. It is not surprising that all of those qualities, combined with her positive energy, flowed through her Presidency at MBDS. Congratulations, Angel, on a stellar tenure!

Anne E. O'Day, DMD, MS

Dear Angel,  
Thank you so much for being our President this year! Rarely have I ever seen a president who was so hands-on and involved in every aspect of the executive committee and the society at large. Your willingness to serve has been an inspiration to us all!  
Best wishes always!

Larry Stone



# **TRIVIA NIGHT**

## **FUNDRAISER**

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**FRIDAY, MAY 4<sup>TH</sup>**

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# ADA NEWS

## *Decoding Dental Benefits: Navigating contract clauses*

By David Burger

Dental benefits and third-party payer issues are often rated among the most important concerns confronting dentists, and are the source of many calls to the staff of the ADA Center for Dental Benefits, Coding and Quality each day. And many of those calls concern the complicated legal language in clauses that proliferate in the contracts.

“Above all else, remember this: When dentists receive a third-party payer contract, they should read, understand and evaluate the contract itself — and all of the clauses — thoroughly to determine if signing it is a sound business decision,” said Dr. Dave Preble, vice president of the ADA Practice Institute. “It is also recommended that dentists check the payer’s websites to review the plan’s national processing policies as these policies can dramatically affect a dental practice.”

A comprehensive list of questions to consider when reading a contract called “*What every Dentist Should Know Before Signing a Dental Provider Contract*” is located online at [ADA.org/dentalcontract](http://ADA.org/dentalcontract).

Below are some common clauses within provider contracts and suggestions that dentists may use to negotiate with the payer. These clauses are described in more detail at [ADA.org/dentalbenefits](http://ADA.org/dentalbenefits), the ADA’s one-stop shop on dental benefits, and part of the ADA Center for Professional Success. The ADA Contract Analysis Service for unsigned contracts is another resource. The service can provide member dentists with information concerning a proposed contract. The service analyzes:

- Dental provider contracts with third party payers.
- Dental management service organization contracts.
- Contracts that offer dental school students scholarships or loans in exchange for a commitment for future employment.

For more information on that service, visit [ADA.org/contractanalysis](http://ADA.org/contractanalysis). For more

information on contracts, visit [ADA.org/dentalplans](http://ADA.org/dentalplans).

The clauses include:

**Hold harmless:** With this language, the dentist may be assuming liability for losses for which the dentist would not normally be fully responsible. “A dentist may wish to consult with his or her legal counsel and malpractice insurer about the legal and financial implications of this clause,” Dr. Preble said. “Negotiate for the carrier to provide a reciprocal hold harmless clause in favor of the dentist, which clause would require the carrier to pay the dentist for any loss that the dentist incurs due to an act or omission of the carrier.”

**Recoupment:** The ADA staff receives many calls on refund requests and usually it is the third-party carrier that is responsible for notifying the dentist of an alleged overpayment — not the other way around, even though the contract may include this stipulation. “Unfortunately some states do not have legislation that limits how far back a carrier can ask for a refund,” said Dr. Brett Kessler, chair of the Council on Dental Benefit Programs Dental Benefit Information Subcommittee. “The council has developed principles for model legislation at [ADA.org/modellegislation](http://ADA.org/modellegislation) that states can use to craft their own legislation for refund requests and other issues.”

**Affiliated carrier:** The clause allows the third-party carrier to grant to another third-party payer or administrator the right to access the rates offered under the provider agreement, even though the dentist did not sign an agreement directly with the affiliated plan. “Dentists should ask the carrier to include language in the contract that requires the carrier to notify the dentist in writing and in advance of any such third-party arrangement and allow the dentist the opportunity to opt out prior to the arrangement becoming effective,” said Dr. Kessler.

**Most favored nations:** This clause means the dentist agrees not to charge higher fees to patients covered under a particular plan than to the dentist’s other patients. “The ADA recommends that you consider

asking the carrier to delete this clause from your contract,” said Dr. Christopher Bulnes, vice chair of the Council on Dental Benefit Programs. “It certainly doesn’t hurt to ask.”

**Automatic renewal:** This clause ensures that the agreement automatically renews and will never expire. “If this is a concern, a wise decision would be to ask the carrier to limit the agreement to a two-year term,” said Dr. Bulnes.

**Compliance with policies and procedures:** The ADA staff has received many calls involving the use of disallow clauses. A disallow clause means that not only will the plan not pay for the procedure but it prohibits the dentist from charging the patient for the procedure. “It is important that dentists be notified in writing and in advance of any changes to the provider manual,” said Dr. Bulnes. “The ADA has been very active in its opposition to these types of contractual clauses.”

**Influencing members’ choice of dentists:** Over the summer, the ADA sent a letter to Delta Dental Plans Association stating that various Delta Dental plans have engaged in “highly objectionable practices” in their explanation of benefits statements. The statements, the ADA claims, threaten the doctor-patient relationship by providing a list of Delta Dental network participating dentists who might charge less than the nonparticipating dentist the patient recently sought treatment from.

Staff from the Center for Dental Benefits, Coding and Quality can help dentists with their dental benefits-related problems, questions and concerns. Staff can be reached at 1-800-621-8099.

If dentists have a concern or question they would like addressed in a future issue of ADA News, they can contact [dentalbenefits@ada.org](mailto:dentalbenefits@ada.org).

# Help Make A Difference

## *Volunteer for our 6th Annual MOM-n-PA Dental Mission in Reading*



On May 18 and 19, 2018 volunteers will assist in the treatment of 2,000 needy patients at the Santander Arena in Reading.

***WE NEED YOUR HELP!***  
***ALL VOLUNTEERS NEEDED***

We need **dentists, hygienists, EFDAs, assistants and nurses** to provide patient care.

**Lay volunteers** are needed to help escort patients (ambassadors), monitor patients, data collection and entry and register patients. No experience necessary, only a willingness to give back to the community.



Go to [www.MOM-n-PA.com](http://www.MOM-n-PA.com) to learn more and to volunteer. Online registration is open.

***Please help us to help others!***  
***An experience of a lifetime awaits you.***

## CLASSIFIED ADS

### JOB OPPORTUNITY:

Established suburban Philadelphia multi-specialty group practice seeks individual for long term relationship leading to equity ownership. Advanced training in restorative dentistry or experience required. Please contact dental632@comcast.net for more information.

### FOR SALE:

20 New and used Dental Stools for Sale. All proceeds benefit Kids Smiles Nonprofit Dental Centers. Call Kate for more info 215-365-1033 ext. 210





# NEWS RELEASE

1775 Street Rd, Southampton, PA 18966  
(215) 364-4247 phone  
(215) 791-1907 fax  
www.healthlinkdental.org

## Milestone 25,000 Free Appointments Provided at Local Dental Clinic

March 20, 2018

Raquel Braemer, CFRE  
Development Director  
rbraemer@healthlinkdental.org

**SOUTHAMPTON, Pa.** A significant milestone was reached as HealthLink Dental Clinic reached the 25,000 mark in appointments provided at no-cost to local adults.

**HealthLink Dental Clinic**, who opened its doors in 2001, provides free dental care to low-income, working adults and veterans who live in Bucks County or Montgomery County. The free oral services available range from exams, x-rays, and cleanings to more extensive work like fillings, extractions, root canals, and crowns. All of which are provided for free to eligible patients.

“We’re proud to have reached such a milestone and to have made such an impact in the community. Dental care is often inaccessible to low-income adults, but our clinic eliminates the financial barrier for these individuals, empowering them to improve their oral health and their overall health,” said Raquel Braemer, development director at HealthLink Dental Clinic.

In fact, studies continue to show that the health of our mouth is connected to the health of the rest of your body. Poor oral health and diabetes go hand-in-hand; an infection, like gum disease, affects one’s blood glucose levels. Good oral health, alternatively, can lead to a reduced risk of heart disease, arthritis, and stroke.

Last year alone, more than 2,000 local residents walked through the clinic doors and received \$760,980 worth of free dental care. This feat is made possible through financial contributions from the community – through donations, grants, and attending special events – and the donation of time and talent from local dental professionals. In 2017, HealthLink Dental Clinic’s small staff was aided by 1,334 hours donated by dentist volunteers.

Local dentists, dental hygienists, and dental assistants are encouraged to join the team of volunteers at the clinic. Whether you can make a commitment of once a week or once a month, the clinic needs your help!

If you would like to make an investment in the health of your community, you can also make a donation online at **www.healthlinkdental.org** or by sending a check to: HealthLink Dental Clinic, 1775 Street Road, Southampton, PA 18966. All donations are tax-deductible.

To be eligible for the free dental care provided at the clinic located on Street Road in Southampton, one must: be at least 18 years old; live in Bucks County or Montgomery County; be working, have a spouse or domestic partner who or working, or be a veteran; and have a household income at or below 250% of the Federal Poverty Guidelines. More information about patient requirements can be found online at [www.healthlinkdental.org](http://www.healthlinkdental.org)

###

HealthLink Dental Clinic is a nonprofit organization whose mission is to improve the overall health of qualified low-wage earning adults in Bucks and Montgomery counties by providing free preventative and restorative dental services and oral health education. HealthLink is located at 1775 Street Road in Southampton, Pennsylvania. More information is available online at [www.healthlinkdental.org](http://www.healthlinkdental.org).



## Financial Planning Information

### Where should I invest for a safe high return?

I'm 65 and have about \$275,000 in retirement accounts. I'd like to invest my money safely, but also make the most return. What do you suggest?--Anonymous

I'd love to make some sage recommendations that give you exactly what you want. But the problem is you're asking for two things that are diametrically opposed: safety and high returns.

Unfortunately, that's not a combination that exists in the real world. Investments with higher returns always come with more risk, whether it's loss of principal, having to see the value of your money take frightening periodic dips or some other downside.

Take stocks, for example. They clearly have the potential to deliver lofty long-term gains. Over the past eight and a half years since prices bottomed out during the financial crisis, the stock market has returned an annualized 19% or so. But it's also clear that stocks go into periodic, prolonged slumps, falling nearly 40% on average over a period of a year in the 20 bear markets since 1929, according to this Yardeni Research report on bull and bear markets.

Of course, it's easy enough to find investments that don't have that loss potential. If you stick to cash equivalents like FDIC-insured CDs and money-market accounts or short-term Treasury bills, you don't have to worry about losing principal or seeing

the value of your savings drop when the financial markets are in turmoil. But you're not going to reap big gains, either. Over the past eight and a half years, for example, Treasury money market funds and 3-month Treasury bills returned only an annualized 0.2% or so.

So what's an appropriate strategy for someone in your position? I'd say it's to steer a middle course, investing some of your savings in a mix of investments that can generate higher returns, while also devoting some to more secure investments. Or, to put it another way, achieve a balance between risk and reward that gives you a shot at decent returns while also allowing you to sleep at nights.

Start by creating an adequate cash reserve, which would be the most secure part of your portfolio and would be limited to such investments as savings accounts, CDs, money-market accounts or money-market funds. If you're still working, this reserve would function as an emergency fund, providing money you could dip into in the event of a layoff or to meet large unexpected expenses, and would consist of anywhere from three to six months of living expenses.

If you're already retired and living off withdrawals from your savings, then you would tap this reserve for retirement living expenses and fund it with one to two years' worth of living expenses beyond what's

covered by Social Security and any other guaranteed income sources like annuities or pensions.

Once you've set up that reserve, you can invest the rest of your savings in a mix of stock and bond funds or ETFs. The idea is to invest enough in stocks to give you some growth potential that can help you maintain your purchasing power throughout retirement, but also a large enough bond stake to limit the downside during periods when stocks take a dive. Arriving at that mix is a subjective matter that depends largely on how much volatility and uncertainty you're willing to accept in the short-term for the possibility of higher long-term returns.

I suspect that most retirees probably feel most comfortable with a stock allocation in the neighborhood of 30% to 60%. But you can gauge what blend of stocks and bonds is right for you by going to a tool like Vanguard's Investor Questionnaire, which suggests a mix of stocks and bonds based on your tolerance for risk and the length of time over which you plan to withdraw money from your savings.

As a safety check, I'd also recommend plugging the asset allocation you intend to use into T. Rowe Price's retirement income tool, which can estimate how long your nest egg is likely to last at various annual withdrawal rates.

If you're especially concerned that you might deplete your savings prematurely, you might also consider

devoting some, but not all or even nearly all, of the investment portion of your stash to an immediate annuity, an investment that turns a lump sum into guaranteed income for life. As this annuity payment calculator indicates, a \$100,000 investment in an immediate annuity would provide a 65-year-old man with roughly \$545 a month for life, while a woman the same age would collect about \$525 a month. By choosing the “joint life” option, a 65-year-old man and woman would receive a monthly payment of approximately \$470 for as long as either one remains alive.

If you feel that achieving this balance of risk vs. return with your \$275,000 plus any other savings you have is more than you can handle on your own, you

can always seek help from a pro. Just make sure you’re getting real advice rather than a not-too-thinly disguised sales pitch for whatever investments or strategies the adviser happens to be selling. Doing a little research beforehand and asking the right questions will greatly improve your chances of ending up with someone who’s trustworthy and qualified.

The most important thing, though, is to recognize that there’s no magical investment that can deliver both high returns and low risk. The higher the return an investment purports to offer, the riskier it’s going to be, even if that risk isn’t immediately apparent.

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## How much money you need to save each day to become a millionaire by age 65

Do you want to become a millionaire? Financial advisor David Bach says the key is to start investing as early as possible. To prove how important time is, Bach calculated how much you’ll need to invest each day in order to save \$1 million by age 65. Here’s a chart showing how much you should save, depending on how old you are when you start

STARTING AGE	DAILY SAVINGS	MONTHLY SAVINGS	YEARLY SAVINGS
20	\$2.00	\$61	\$730
25	3.57	\$109	\$1,304
30	\$6.35	\$193	\$2,317
35	\$11.35	\$345	\$4,144
40	\$20.55	\$625	\$7,500

For simplicity, the calculations assume a 12% annual return and don’t take taxes into account. So where do you start? Experts recommend to start investing in your 401k or Roth IRA.

Bach also advises to refrain from spending on small daily purchases like buying coffee every morning, and instead invest that money. Decades from now, that money will be worth enough for you to buy more than just one coffee.

## What's your practice worth?



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## Handouts & Wi-Fi for CE Courses

Any relevant handouts for the MBDS continuing education series lectures will be posted on the MBDS Continuing Education webpage shortly before each session.

If attending a course, please check the webpage:

**<http://www.mbds.org/Education.html>**  
and print out the handout pages.

There is also Wi-Fi available on-site so you could also bring a device and view them during the presentation if you desire.

**Montgomery Bucks Dental Society  
Meeting Minutes** are posted and  
available on our website:

**[www.mbds.org](http://www.mbds.org)**  
from the home page  
using the "For Dentists" tab  
on the left and then  
the "Meeting Minutes" tab  
and clicking on the button there.

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# DENTAL PRACTICE SALES

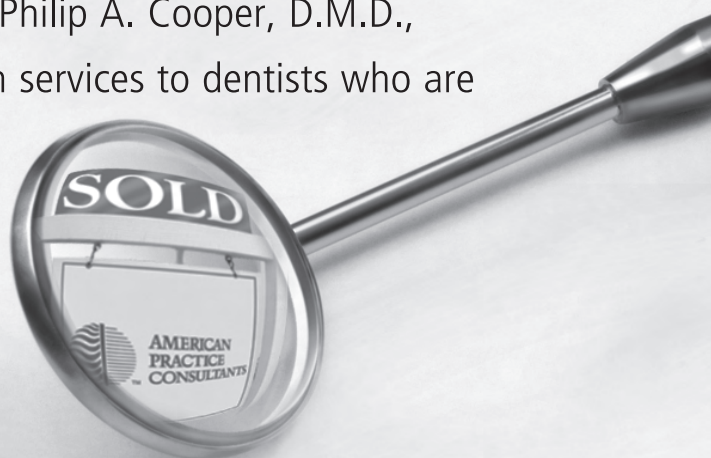
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Business Manager

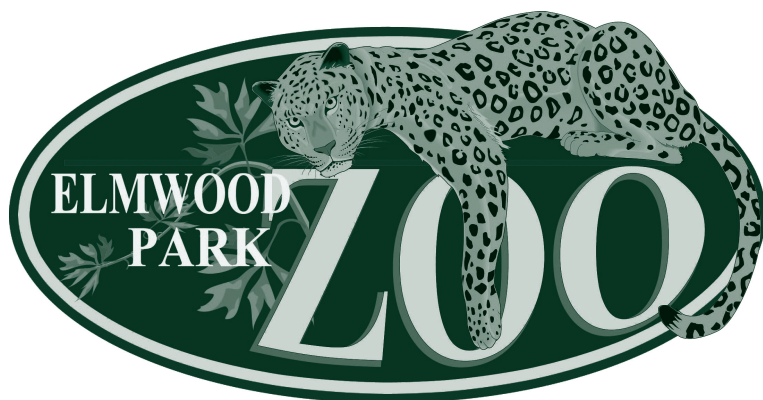
P. O. Box 633

Green Lane, PA 18054-0633

Office: 215-234-4203

Fax: 215-234-9936

Email: mbdsdr@comcast.net



# Save the Date

## Lunch at the Zoo

The Montgomery Bucks Dental Society  
is proud to invite you and your family  
to enjoy visiting the zoo and lunch

**WHEN:** Sunday September 9th  
from 10:30 AM to 1:30 PM

**WHERE:** Elmwood Zoo  
1661 Harding Blvd. • Norristown, PA 19401

*This event is specially created for dentists and their children*

# *A Big* **THANK YOU** *to ALL our Sponsors . . .*

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## **REGISTRATION FORM**

### **MONTGOMERY-BUCKS DENTAL SOCIETY**

**May 30, 2018.**

### **President's Dinner**

If you want to mail a check, please return this form with your check to:  
 MBDS PO Box 633 Green Lane, PA 18054-0633

Doctor Attending: *Note this menu will be the Theme Buffet*

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

Email: \_\_\_\_\_ Telephone: \_\_\_\_\_

Other Attendees: *Note this menu will be the Theme Buffet*

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

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

"Comp" meals are available for the May dinner, as long as you appear on the PDA dues "paid" list when making reservation! Email: mbdsdr@comcast.net to confirm usage.

\$49.00 per person Total Attending ( ) x \$49.00 - \$ \_\_\_\_\_

\$70.00 if **received** after 5/23/2018. **Please pre-register!.**



## MONTGOMERY-BUCKS DENTAL SOCIETY

P.O. Box 633  
Green Lane, PA 18054

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PERMIT NO. 34

**President's Dinner:**  
**Wednesday, May 30, 2018**

*Our mission is to encourage the improvement of the health of the public, foster excellence and ethics in dentistry, to provide a network of informed, proactive dentists, to enhance the image of the profession to the public, to provide education and services to the members, to support the growth and professional success of the members, and to represent the interest of the dental profession and the public which it serves.*

### **Membership Benefits in the Montgomery-Bucks Dental Society include:**

#### **General Membership Meetings**

- Meet with your colleagues at these monthly dinner meetings offering lectures by a variety of speakers.
- Members receive two complimentary dinners annually.

#### **Continuing Education Programs**

- Fulfill All CE Credit Requirements
- Grow professionally by attending our superb CE programs featuring nationally known speakers. New dentists receive substantial discounts for all courses; nonmembers are invited to attend one evening program or one all-day seminar free of charge.
- Accumulate the required CE credits in one year through various programs and meetings offered by MBDS while enjoying the camaraderie of your colleagues who represent a diversified membership.

#### **Valley Forge Dental Conference**

- Experience a top-rated dental meeting featuring a three-day scientific session as well as a full range of technical exhibits. Enjoy nationally known speakers, auxiliary programs and exciting social activities.