



If you have an idea tumbling around in your head that you feel might be interesting to other dental professionals, ***I want to hear from you!*** The MBDS Bulletin is always looking for member-submitted content covering topics of interest to our dental community such as technique tips, case studies, personal victories, etc. Bulletin articles are typically 500-1,000 words in length, and all submissions are reviewed, edited, and approved prior to publication.

Soon, you may find more content from me, your dutiful editor, but my goal is to amplify your voices. Nervous about writing something and want to request a topic to be featured, or discuss an idea you have before you start typing? Go for it! Have a question about something you read in a past edition? Write a Letter to the Editor! Have you been feeling slightly less shy and are ready to be featured in one of our Member Spotlights? Reach out!

I don't bite. (*Get it? Bite?*)

Yours Truly,
Rachel Lewin, D.D.S.
MBDS Editor
DrRachelLewin@gmail.com



President's Message

Greetings & Happy Spring! I hope this message finds you

and your loved ones in good health and spirits. I don't know about you, but I am welcoming this season of change with more-than-usual enthusiasm. Spring feels springier and newer, the birds sound more lovely and lively than usual, the sun feels warmer, even the grass and buds seem greener and brighter. People are eager to start to emerge from what has felt like a year-long hibernation. More and more vaccinations are being administered, giving us hope we will return again to a somewhat normal, albeit different than it was before, life. I hope you will join us again at one of our in-person events as restrictions are beginning to be lifted (we are being very cautious and still following all recommended protocols, of course). Also during this time of change it is time to turn over the Montgomery Bucks Dental Society Presidency to our President-Elect, **Dr. Andrew Steinkeler**. I congratulate Andrew and am confident that our membership and association are in excellent hands!

Montgomery Bucks Dental Society is also very happy and fortunate to

have several board members who have been elected to both the state and national levels of our PDA and ADA. Congratulations to **Dr. Nancy Rosenthal** for being elected as President-Elect of the PDA! I have known Nancy since she was a mentor to me during my dental school years and I am so happy for her and excited to have her serve as our PDA President! Congratulations to **Drs. Jay Freedman and Rachel Lewin** for their election as ADA Delegates and to **Drs. Hadi Ghazhouli and David Kaffey** as ADA Alternate Delegates! We are very lucky to have so many of our members representing us at the state and national level and we thank them for their ongoing service and commitment!

It has been my honor and a privilege to serve as your President this past year. I want to thank you all for continuing to be supporting and active members of your society and of organized dentistry even during these difficult times. We have certainly seen a return on our membership dues this year with all of the hard work being done to make sure that our dentists are being kept up-to-date on the latest COVID-19 information and protocols as well as helping to advocate on our behalf, as always. The PDA Go App has been

Continued on Page 2



Save *These* Dates

2020-2021

Executive Council Meetings:

(held at Blue Bell Country Club Clubhouse – Thursdays)
May 26, 2021

Friday Full Day CE. Meetings: Friday courses run 9:00 to 3:30

All CE Events are held at Blue Bell Country Club

RESCHEDULED TO September 24, 2021 – Todd Snyder, DDS, FAACD

AM: *The Nuts & Bolts of Veneers*

PM: *Singularity*

Continued from Page 1

a great tool and resource with new information and updates being posted regularly - please be sure to check it out if you haven't already - it's a free member benefit that's available right on your phone in the Android or Apple App Store.

I hope that you enjoy this edition of the Bulletin. Wishing you a rejuvenating spring ahead and success in all your work and personal endeavors!

Sincerely,

Jessie Scordamaglia, DMD

PLEASE NOTE:

Due to the current COVID-19 Pandemic
 All Dates in this issue are tentative
 and subject to change.
 Please keep checking your email,
 MBDS website & Social Media
 for up-to-date information.

Deadline for September 2021 Issue: August, 5 2021

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Spring Family Celebration

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**Thursday, May 6
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**Open to ALL Members
Spouses, Children & Guests Welcome**

**BBQ - Family Friendly Food
Casual Dress**

Please register on our website: www.mbds.org

Watch for eBlasts with more details



Financial Planning Information

Is Now a Good Time to Consider a Roth Conversion?

This year has been challenging on many fronts, but one financial opportunity may have emerged from the economic turbulence. If you've been thinking about converting your traditional IRA to a Roth, now might be an appropriate time to do so.

Conversion Basics

Roth IRAs offer tax-free income in retirement. Contributions to a Roth IRA are not tax-deductible, but qualified withdrawals, including any earnings, are free of federal income tax. Such withdrawals may also be free of any state income tax that would apply to retirement plan distributions.

Generally, a Roth distribution is considered "qualified" if it meets a five-year holding requirement and you are age 59½ or older, become permanently disabled, or die (other exceptions may apply).

Regardless of your filing status or how much you earn, you can convert assets in a traditional IRA to a Roth IRA. Though annual IRA contribution limits are relatively low (\$6,000 to all IRAs combined in 2020, or \$7,000 if you are age 50 or older), there is no limit to the amount you can convert or the number of conversions you can make during a calendar year. An

inherited traditional IRA cannot be converted to a Roth, but a spouse beneficiary who treats an inherited IRA as his or her own can convert the assets.

Converted assets are subject to federal income tax in the year of conversion and may also be subject to state taxes. This could result in a substantial tax bill, depending on the value of your account, and could move you into a higher tax bracket. However, if all conditions are met, the Roth account will incur no further income tax liability and you won't be subject to required minimum distributions. (Designated beneficiaries are required to take withdrawals based on certain rules and time frames, depending on their age and relationship to the original account holder, but such withdrawals would be free of federal tax.)

Why Now?

Comparatively low income tax rates combined with the impact of the economic downturn might make this an appropriate time to consider a Roth conversion.

The lower income tax rates passed in 2017 are scheduled to expire at year-end 2025; however, some industry observers have noted that taxes may rise even sooner due to

rising deficits exacerbated by the pandemic relief measures.

If your federal tax filing status is:	Your 2020 Roth Contribution is reduced if your MAGI is:
Single or head of household	More than \$124,000 but less than \$139,000
Married filing jointly or qualifying widow(er)	More than \$196,000 but less than \$206,000
Married filing separately	More than \$0 but less than \$10,000
<i>Note that your contribution generally cannot exceed earned income for the year. (Special rules apply to spouses)</i>	

Moreover, if the value of your IRA remains below its pre-pandemic value, the tax obligation on your conversion will be lower than if you had converted prior to the downturn. If your income is lower in 2020 due to the economic challenges, your tax rate could be lower as well.

Any or all of these factors may make it worth considering a Roth conversion, provided you have the funds available to cover the tax obligation.

As long as your traditional and Roth IRAs are with the same provider, you can typically transfer shares from one account to the other. When share prices are lower, as they may be in the current market environment, you could theoretically convert more shares for each dollar and would have

more shares in your Roth account to pursue tax-free growth. Of course, there is also a risk that the converted assets will go down in value.

Using Conversions to Make “Annual Contributions”

Finally, if you are not eligible to contribute to a Roth IRA because your modified adjusted gross income (MAGI) is too high (see table), a Roth conversion may offer a workaround. You can make nondeductible contributions to a traditional IRA and then convert

traditional IRA assets to a Roth. This is often called a “back-door” Roth IRA.

As this history-making year approaches its end, this is a good time to think about last-minute moves that might benefit your financial and tax situation. A Roth conversion could be an appropriate strategy.

All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.

The information in this article is not intended as tax or legal advice, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek tax or legal advice from an independent professional advisor. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Emerald. Copyright 2016 Emerald Connect, LLC.

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(Evite to Follow)



Three Common Mistakes Healthcare Professionals Make

By Brian Madden
CARR

Real estate is the second highest expense behind payroll for most healthcare practices. The benefits of capitalizing during lease negotiations can include a healthy raise through increased profitability, reduced debt, a nicer office and more. On the contrary, if negotiations are not handled properly, the results can be decreased profitability; resulting in the need to produce tens to hundreds of thousands of additional dollars just to pay the same bills that should have cost dramatically less.

While there are many key concepts and strategies you should always do prior to and during any lease or purchase negotiation, there are an equal or greater number of mistakes you should avoid. Having represented thousands of healthcare professionals over the last decade, we have gathered some of the most common mistakes healthcare professionals make during lease and purchase negotiations with the goal of helping others avoid the same mistakes. Here are three of the most common mistakes:

#1: Believing the landlord or seller will simply offer their best terms

Landlords and sellers are in business to make money. They are no more likely to voluntarily reduce lease

rates or give up any extra money through concessions as you would be to voluntarily reduce your reimbursement from an insurance company or cut your patient fees if you didn't have to. While it sounds pleasant to hear a landlord talk about giving a 'fair deal' or 'reasonable price', your odds of getting either are bleak without truly understanding the market, entering the negotiation process with multiple other options and having the needed guidance to capitalize. Trusting a landlord or seller without the help of professional representation will most likely result in the forfeiture of tens to hundreds of thousands of dollars that could have stayed in your checking account. Case and point: if you were about to sell your home and a fair price was \$400,000... but your agent told you a buyer would pay \$500,000... what would you list or sell it for? The "fair" price of \$400,000... or the most you could get for it? Exactly. You would sell it for the most you could. Your landlord will treat you the same way. They will charge you the highest they can while giving you the least they can get away with.

#2: Determining market value by asking what your neighbors are paying

Several years ago, we were reviewing the lease terms of a doctor who had been in a building for 20 years. In looking at his lease, he was paying \$30 per SF, and had not received any free rent or tenant improvement allowance in his last negotiation. When we posed the question: "Do you believe \$30 per SF with no concessions is a good deal?", his response was: "I believe so." "Why, we asked?" His response: "There are four other healthcare practices on this floor. We all know each other and talk about our leases. We are all paying \$30 per SF and the landlord has told all of us they don't give free rent or tenant improvement allowances." Our response: "I understand the logic behind that approach... but what if I told you we just did a lease with a brand-new tenant on the first floor at \$21 per SF (\$1,800 per month in savings if it were your lease rate), while also obtaining 3 months of free rent and over \$100,000 in tenant improvement allowance!" The bottom line is that landlord got away with convincing five different practices the market was far higher than it really was and that they didn't deserve any concessions. Imagine finding out that you have been overpaying by \$1,800 per month for the last 5 to 10 years and

forfeiting money that could have completely renovated your space? This scenario happens every day to uneducated tenants who consult with other uneducated tenants and compare terms that were the result of having no posture, no knowledge of the market and not applying leverage through representation.

#3: Not knowing market availability and comps

The foundation of a successful negotiation starts with understanding what your other viable options are, how they compare to each other and how to execute on them. When dealing with landlords or sellers, many healthcare providers try to bluff their way into and through negotiations. A savvy landlord or seller can often read a bluff from a mile away. Here is the problem with this approach: it communicates you are too busy, you don't know who to hire and you don't know what you

could achieve. Trying to wing it in these scenarios will not work! This approach typically results in less respect from a landlord and the exact opposite results you were hoping for. Also, overly aggressive offers or unrealistic requests can compound the problem, as can emotional responses to the conflict inherent in most high-dollar negotiations. If you are going to be successful in your next negotiation, understanding market availability and comps is the first place to start. You can hire representation to do this for you, or you can invest dozens of hours yourself into the process.

These are just a sample of the more common mistakes you should seek to avoid when looking at your real estate decisions. Unfortunately, there are several more you need to avoid.

Summary

Don't be taken advantage of during your next purchase or lease negotiation. There is too much on the line. Losing tens to hundreds of thousands of dollars affects your income and can also impact the quality of care you provide. Hire professional representation to level the playing field, start the transaction at the proper time, know the market and top available options and negotiate with multiple owners. If you do these things you are very likely to capitalize on your second highest expense.

CARR is the nation's leading provider of commercial real estate services for healthcare tenants and buyers. Every year, thousands of healthcare practices trust CARR to achieve the most favorable terms on their lease and purchase negotiations. CARR's team of experts assist with start-ups, lease renewals, expansions, relocations, additional offices, purchases, and practice transitions. Healthcare practices choose CARR to save them a substantial amount of time and money; while ensuring their interests are always first.

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Member Spotlight



Matt Garbin, DMD

Positions Held:
President-Elect

Dental Specialty:
General Dentistry

What is your favorite dental learning resource?

Study clubs are one of my favorite ways to learn. To be able to review material and have a discussion with colleagues not only makes it engaging but creates lasting relationships. I have also been really enjoying on-demand webinars that can be paused and played whenever. Taking a course to learn a new skill is great, but sometimes it takes a while for a relevant case to come across. Being able to review and refresh the night before is a confidence booster.

Do you have any non-dental hobbies?

I enjoy spending time outdoors and exploring nature. One upside of COVID is that many more of my friends are getting into hiking and enjoying the outdoors with me. I also enjoy cooking and trying out new recipes from around the world.

What is your favorite part of being involved in organized dentistry?

The people I have met! Being able to get together with other dentists is great for mental health. I am the only doctor in my practice so it can be isolating at times. Reaching out to peers and mentors to troubleshoot issues and celebrate victories is so important.

Weirdest COVID-related thing you've seen or experienced?

I had a patient bring in a spray bottle of 190 proof grain alcohol to an appointment. In addition to spraying pens to disinfect, he gave his mouth a brief spritz before I started working. I'm not sure if this was for my benefit or for his.

Best equipment hack?

The tips of endo irrigation syringes will usually fit the ends of white surgical suctions. This saves a lot of time when drying a canal prior to obturation.

Volunteer to be Featured in Member Spotlight

Share your ideas/experiences in one of our upcoming Newsletters, please contact Rachel Lewin at DrRachelLewin@gmail.com

Bradford Plasha, DMD

Position:
Member

Dental Specialty:
General Dentistry



Do you have a favorite tooth? If so, which tooth/teeth?

Canines. Because without them restorative and removable become much more difficult.

What is your best tip to balance involvement in organized dentistry with personal life?

Devote time to it. We never think we have enough time, but we do. It was kind of like playing sports growing up. You devoted time to playing your sport outside of school and you could still find the time for both.

Favorite article of PPE?

My favorite is the face shield. I only started using them after COVID and now that I see how dirty they get I am not going back.

What is something you wish you could go back in time and tell yourself as a new dentist?

Don't start-up a dental office in 2020. This was by far the worst timing to open an office. I had my office opening delayed by the Borough and Landlord which caused me to miss the wave of patients coming in after the COVID shutdown. On top of it, my timing prevented me from taking advantage of any government assistance, despite having to manage huge increases in overhead. Meanwhile, we had to deal with major medical issues in the family, and were unable to delay opening the office any further. Luckily, we finally seem to be getting on our feet now, but it was a really rough start.

What has been your best investment that has improved your dentistry?

The best investment that has improved my dentistry falls into the patient management category. Particularly, DISC training that I received through the Straine Group. It helped me categorize and recognize patient's preferred communication styles so I could adjust how I spoke with them and not what I spoke to them about. Best part is that it can be used outside of dentistry. For instance, I taught my wife how to use it with a co-worker she was having a hard time communicating with. They ended up being pretty good friends.

Heart of Stone

A Cookbook for the Ages

by Larry Stone

Last year at this time I read an article in our local paper (*The Intelligencer*) about a “chocolate trip” that was about to embark to Belize. Being a chocolate lover and having never been to Belize I felt that it was a unique opportunity for a much needed getaway, never suspecting that from the time we returned we would essentially be quarantined due to the COVID-19 pandemic.

My wife, Chris and I immediately made arrangements and in a matter of weeks found ourselves in a luxurious resort, the Cotton Tree Lodge, in the middle of the jungle in Belize just north of the border with Guatemala. The trip was organized by “bean to bar” chocolate maker Enna Grazier from New Hampshire. We spent the next week visiting cacao plantations, processing facilities, and small manufacturing plants as well as enjoying some of the more typical tourist destinations.

Among the dozen or so guests on our adventure was Rachel Forrest, a food writer for Gannet Press who

actually authored the article appearing in our local paper that attracted us to the trip. When I mentioned that it had long been a desire of mine to publish a cookbook, she casually stated, “I can help you with that”. And so it began!

I come from a family that enjoyed cooking and dining together, and some of that surely rubbed off on me. I’ve been to many cooking schools and classes over the years and, like many of us, have a substantial collection of favorite recipes and dining experiences. The process of organizing the recipes, photos, and stories surrounding these experiences was arduous but ultimately rewarding. With Rachel’s help, I was able to take advantage of the downtime caused by the pandemic and at long last self-publish the details of my culinary journey.

As a special treat for my friends and colleagues, I have included a recipe for Fillet of Salmon with Horseradish Crust from my friends at “Star Clippers”, which can be found in the “Cruising” chapter of my book *Heart of Stone- A Cookbook for the Ages*, available now on Amazon. I hope you enjoy it as much as I have!

Heart of Stone
A Cookbook for the Ages



Dear Sailing Friends,

Happy Wednesday! Today we are sharing Chef Bernd’s recipe for Fillet of Salmon with a Horseradish Crust. There is a wonderful contrast between the softness of the cooked salmon and the crisp crust. This is definitely worth a go at your next dinner party. Bon appétit!

Fillet of Salmon with a Horseradish Crust

Recipe serves 4

- 4 fresh salmon fillets without the skin

For the Horseradish Crust

- 7 tbs butter
- 2 tbs freshly grated horseradish
- 2 cups breadcrumb
- salt, pepper, sugar & lemon

Garnish

- 6 tbs extra virgin olive oil
- 1 lemon in quarters
- 12 mint leaves

Accompaniment

- mashed or boiled potatoes

Preparation

- Beat butter by hand till fluffy
- Add breadcrumbs & horseradish and season to taste
- Place mixture in tin foil and refrigerate for a minimum of 2 hours
- Preheat oven to 220°C
- Season fish fillets and cook in a little oil, the inside should be medium
- Place fish in a heat resistant dish, cover the salmon with the horseradish butter mixture and gratinate in the oven until golden brown

Presentation

- Garnish with lemon, olive oil and mint leaves or toasted almonds
- Accompany with glass of Sauvignon Blanc

Continuing Education 2020-2021

See Page 14 for registration.

Will be held if COVID Restrictions allow.

Seminar #3, Friday, RESCHEDULED TO September 24, 2021

Level: For Entire Team

Todd C. Snyder, DDS, FAACD – *AM: The Nuts and Bolts of Veneers*
PM: Singularity



ABOUT THE AM COURSE:

The numerous dental products and materials can yield incredible results but can be overwhelming and or confusing. This presentation will discuss all of the Nuts and Bolts necessary to fabricate amazing, life-like veneers and when to utilize them. This course will discuss the veneering procedure from diagnosis and treatment planning to preparation, provisionals, try-in and cementation.

Course Objectives:

- Diagnosis.
- Proper preparation design & no preparation techniques.
- Ceramic materials.
- Provisional techniques.
- Try-in and cementation.
- Legal documentation via photos, models and consent forms.

ABOUT THE PM COURSE:

YOU! Are you happy with the number and type of new patients you receive each month. If you are not satisfied with those patient numbers, do you think **YOU** need to change something? Are your current marketing efforts working as well as you would like? Understand and start to build the necessary marketing and advertising campaigns. If you are ready to transform your mind and business through the utilization of new technology and proven concepts capable of bringing in more patients specific to what you want, then you are in the right place.

Course Objectives:

- Branding
- Improve Internet Presence & Websites
- Social Media, Blogs, Videos and Podcasts
- Creating Valuable Content
- Elective & Cosmetic Dentistry
- Increased new patient flow

TODD SNYDER received his doctorate in dental surgery at the University of California at Los Angeles School of Dentistry and is an Accredited Fellow of the American Academy of Cosmetic Dentistry. He has trained at the F.A.C.E. institute for complex gnathological (functional) and temporomandibular joint disorders (TMD). Dr. Snyder lectures on numerous aspects of dental materials, techniques, equipment, use of the internet, software and business marketing tools. Dr. Snyder is currently on the faculty at Esthetic Professionals. Dr. Snyder is also a member of Catapult Education, is a consultant for numerous dental manufacturing companies, has authored numerous articles in dental publications worldwide in addition to authoring chapters in two books. With his passion for aesthetic dentistry, Dr. Snyder helped create and co-direct the first (in the nation) two year graduate program in Aesthetic and Cosmetic Restorative Dentistry at the UCLA School of Dentistry.

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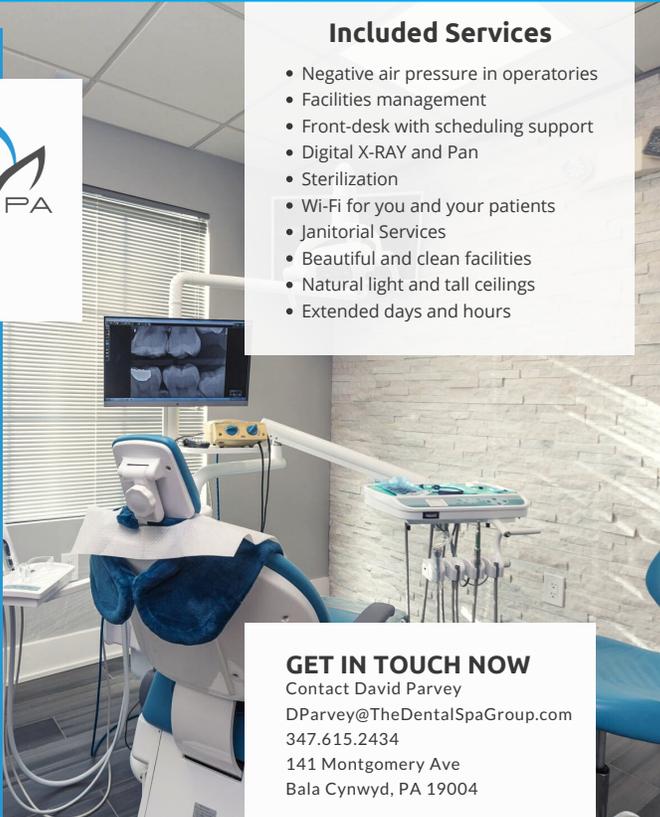
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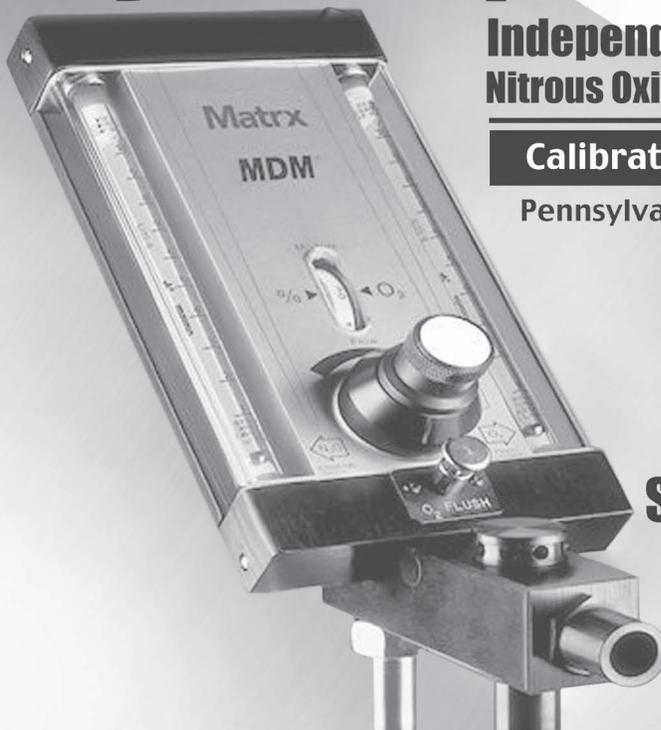
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Sponsorship Chairs

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sponsorshipmbds@gmail.com

For Bulletin and Web Ads

Contact: Dr. Tom Howley
Business Manager
P. O. Box 633
Green Lane, PA 18054-0633
Office: 215-234-4203
Fax: 215-234-9936
Email: mbdsdr@comcast.net

Continuing Education Registration Form

REGISTRATION FORM

All courses are held at **Blue Bell Country Club Clubhouse** in Blue Bell, PA. Includes all breaks, lunch and instructor handouts. Registration is 8:00 AM to 9:00 AM. Courses begin at 9:00 AM and conclude by 3:30 PM.
**Enter off Route 202 opposite the Montgomery Community College entrance. Tell them you are attending the dental meeting at the clubhouse. Clubhouse is straight back and on the left.

Six hours of CE credit will be given for each course.
All courses are acceptable for AGD credit.

- #3, RESCHEDULED TO SEPTEMBER 24, 2021 -**
AM: The Nuts & Bolts of Veneers
PM: Singularity

Number of Attending Doctors	Number of Attending Team	Total Attending	Total Dollar Amount

Total Cost

FEES

ADA Members (*Register for 4 courses before September 10, 2019 for package discount)
Reservations for 4 course package - \$695 Individual courses - \$195
For those already registered for the 11/13 rescheduled Sleep Course, the remaining 3 course package would be \$525. Or you can register for individual courses.

MBDS Members: Individual courses - \$195 **Members' Staff** - \$98
New Dentists (during first five years of leaving dental school or residency) - \$500 for all four courses

Non-ADA Members Dentists: Individual courses - \$450 **Non-Member Staff** - \$195

Note: No refunds will be made for any reason. Late fee of \$50 will be assessed for registration within 7 days of any course.
Doctors are not permitted to transfer admission to the seminars to any other doctor or team.



Doctor's Name: _____
 Team Names & Position: _____

 Address: _____

 Phone #: _____ E-mail : _____
 Doctor's ADA # _____

Return this form with check to:
Montgomery-Bucks Dental Society
P.O. Box 633
Green Lane, PA 18054
215-234-4203
mbdsdr@comcast.net



Approved PACE Program Provider FAGD/MAGD Credit Approval does not imply acceptance by a state or provincial board of dentistry or AGD endorsement 11/1/2017 to 10/31/2020. PACE renewal application submitted.



Congratulations to Dr. Angel Stout

for being honored with the
2021 Kornberg School of Dentistry Alumni Achievement Award in Leadership!

This is a very exciting time for the Kornberg School of Dentistry at Temple University. With innovation spanning every corner, Temple Dental is strengthening all aspects of our school. We have multiple renovations underway, new clinicians joining our faculty, cutting edge research in progress, and new academic programs available for incoming students. Opportunity has never been greater for our students to become excellent, well-rounded clinicians.

Temple Dental's incredible progress would not be impossible without the support we receive from our alumni, parents of current and past students and residents, and others who share our commitment to the dental profession. People like you are invaluable to our work.

As a celebration of your outstanding work in the field of dentistry and your support of Temple Dental, the Dental Alumni Association would like to honor you with the 2021 Alumni Achievement Award in Leadership.

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

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
Phila. County Dental Society	215-925-6050
Pennsylvania State Board	717-783-7162

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 evening dinner meetings offering lectures by a variety of speakers.
- Members receive one complimentary dinner annually.
(Prospective members are able to arrange to attend one evening program free of charge.)

Continuing Education Programs

- Fulfill All CE Credit Requirements
- Grow professionally by attending our superb CE programs featuring nationally known speakers. Members attend at discounted rates. New dentists receive substantial discounts for all courses..
- 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.

Greater Philadelphia Valley Forge Dental Conference

- Experience a top-rated dental meeting featuring three days of scientific sessions, as well as, a full range of exhibitors. Enjoy nationally known speakers, auxiliary programs and exciting social activities.
- * GPVFD is FREE to MBDS members!



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TUESDAY, MAY 4TH

**JOIN US AT 7:00 PM EASTERN FOR A PACE
APPROVED VIRTUAL LECTURE**

EDUCATIONAL OBJECTIVES:

Tax Strategies: Learn tax strategies that will work for you and put money back in your practice and family's pocket.

Asset Protection: Essential tools to ensure that your practice and family's assets are protected from the threat of lawsuits.

License Protection: Proven strategies to protect your Dental License.

Estate Planning: What are the best tools to protect my family if something happens to me?

REGISTER AT <https://event.webinarjam.com/register/168/1n1nvuxm>