



METROPOLITAN DENVER
DENTAL SOCIETY

June/July 2004
Volume 8, Issue 5

Articulator

CONNECTING MDDS MEMBERS WITH NEWS AND INFORMATION FOR OUR PROFESSION

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MDDS Career Mentoring Program Success

Twelve young adults participated in the newly established MDDS Explorer Post during the months of December–April for an in-depth look at dental careers. “Explorer” is a national program that matches the career interests of students (ages 14–20) with adult expertise and resources of sponsoring organizations. MDDS has established the first-ever Explorer Post in the country to be developed by organized dentistry.

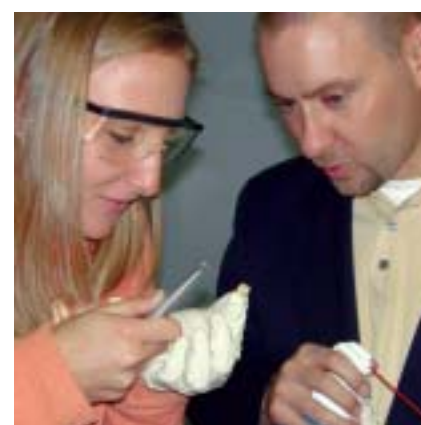
In addition to attending an open house and the Rocky Mountain Dental Convention, the MDDS Dental Explorers met twice monthly at MDDS headquarters for informal presentations, followed by “hands-on” activities, on the following topics:

- Sports Dentistry /Activity: make your own mouthguard
- Forensic Dentistry presentation
- Dental Technology /Activity: cutting soft and hard tissue with lasers
- How to plan for a career in dentistry discussion group
- Dental Laboratory Tour at Gnathodontics Dental Lab / Activity: tooth sculpting

We will begin another session of Explorer Post group meetings in October 2004. If you would be interested in assisting MDDS in developing new ideas for its ongoing Explorer Post activities, please contact (303) 488-9700, ext. 312.

From donating teeth and materials to donating time and expertise, the MDDS Explorer Post is a success only because of the encouragement and participation of our member volunteers. Very special thanks to the following volunteers and supporting organizations for making a valuable impact on the lives of our Explorers:

Dr. Eric Adler, Ms. Cory Barr, Dr. Paul Bottone, Mr. John Bozis of Gnathodontics Dental Laboratory, Community College of Denver Dental Hygiene Program, Dr. Charles Danna, Dr. Michael Diorio, Emily Griffith Opportunity School/Dental Assisting Program, Mr. Frank Garza, Dr. Jennifer Garza, Dr. Jeffery Hurst, Dr. John McDowell, Ms. Trease Miller-Hartman, Dr. Steve Nelson, Dr. Cameron Pangborn, Ms. Kim Panteloglew, Dr. Pat Prendergast, Dr. Ellen Sachs, Mr. Mike Sparks of



Biolase, T.H. Pickens School of Dental Assisting, University of Colorado School of Dentistry/Hygiene Program, Dr. Eric VanZytveld and Dr. Kenneth Wilson.

MDDS Media Coverage

MDDS has accumulated 18 traceable media “hits” in fiscal year 2003/04. We anticipate adding three more television features to our list by June 30, including stories on dental implants, liquid calcium toothpaste and dental lasers. MDDS has received a total of 118 media hits since 2000. Recent highlight...

- On Sunday, March 14, 2004, FOX 31’s Tammy Vigil presented an interesting, accurate and worth-

while report on child abuse and the reporting responsibilities for dentists. Dr. John McDowell, a member forensic odontologist, and Dr. Brad Smith, a member pediatric dentist, were featured in the story. Special thanks to Drs. McDowell and Smith. Their abilities as spokespeople for dentistry continue to establish a reputation of credibility and sensitivity within our community. The story was the result of attempts to raise awareness for the Prevent Abuse and Neglect through Dental Awareness (P.A.N.D.A) Coalition. MDDS is proud to be a member of the P.A.N.D.A Coalition, along with Delta Dental Plan of Colorado, CU School of Dentistry and CDA, ensuring that dentists are educated about how to diagnose and report potential abuse.



Amalgam waste information

Members are strongly encouraged to follow the ADA’s suggestions for disposing of amalgam waste. The “Best Management Practices (BMPs) for Amalgam Waste” are a series of amalgam waste handling and disposal practices that include, but are not limited to, initiating bulk mercury collection programs, using chair side traps and vacuum collection, inspecting and cleaning traps and recycling or using a commercial waste disposal service to dispose of the amalgam collected.

ALL dentists should follow BMPs for this very simple reason: regulators are looking closely at what dentists do. If we fail to achieve reductions in amalgam discharge through the

Continued on page 6

MDDS Names New Executive Director

EDITOR'S NOTE: Ms. Terri Gilpin was selected as Executive Director of MDDS in April 2004. With a Bachelor's of Science in Business and a minor in Computer Information Systems from Regis University, she brings over 21 years of industry experience in various dental professional and association roles.

Over thirteen years ago, Terri was hired by MDDS as Program Director. Before her employment with MDDS, she spent eight years as a dual role dental assistant. I believe that Terri's experiences working in both a dental practice and association arena have given her the variety of strengths and knowledge that are needed to carry out the duties of the Executive Director. She also possesses an innovative, enthusiastic and conscientious attitude. We are pleased to present the following message from her.

Dear MDDS Members:

I am honored to be your new Executive Director and while I am pleased with the progress that MDDS has made, I am most excited about the tremendous opportunities that lie ahead. Since the time I was selected as the Interim CEO in November 2003, I've been reflecting quite a bit on the future of the dental profession. What does it hold for all those who have called this profession home, as well as those who are looking to it for the first time? Although I cannot say what the future holds, I know that MDDS has an honorable legacy and has existed primarily to provide continuing dental education, networking opportunities and community service, and to provide its members with a unified voice. These objectives are still the primary mission of MDDS, but it's also quite

appropriate that, in a time of change, we should be carefully examining where the profession and the Society are headed.

The training you received through your professional studies and the skills inherent to your daily work environments are important and valuable. But we must be careful to avoid the mantra that training and skills, in and of themselves, lead us to success. We as individuals and as an organization must seek opportunities and anticipate changes so that our training and skills benefit us. MDDS' role is to promote the possibilities for the profession; to challenge our members to grow with the changes and become the change they wish to see.

I think that MDDS must be willing to be bold in its pursuit of new ideas; to take on new and never-before-attempted challenges; to be visionary

in the way it sees the profession in the future; and willing to change on the fly. For, if we are to survive in the new economy, we must embrace change and seek out opportunities like never before.

To that end, MDDS is in the process of implementing organizational changes to its committee structure, volunteer leadership and Society staff. In the months to come, we will be asking for your participation and contributions in fax, mail, and e-mail surveys, web polls, focus groups and interviews. When you are asked to participate, please remember that the Society cannot possibly know what path to take, if we do not have your input in this process.

With kindest regards,
Terri Gilpin
Executive Director

Letter to the Editor

Dear MDDS:

We would like to sincerely thank you for your generous gift sponsoring our Student Lobby Day trip! We had nine CU students attend this year; six of whom had never attended lobby day before. The national ASDA effort has grown from meager beginnings to a whopping 175 students in attendance this year. On March 31st, every House and Senate building contained dental students "storming the hill."

Our CU lobbying groups were able to meet with the health aides of Senator Nighthorse-Campbell, Congressman Udall, Congresswoman DeGette, Congressman Hefley, Congressman Tancredo, and Congresswoman Musgrave. We were able to personally meet with

both Senator Allard and Congressman Beauprez (the latter presumably due to the dental students' aid in his congressional campaign a couple of years ago).

We spoke with Senator Nighthorse-Campbell's office about appropriations for the dental health improvement act (\$10 million) and NIDCR/NIH (\$420 million) because Senator Campbell is our sole Colorado congressional representative on the appropriations committee. In the rest of the congressional offices, we quickly mentioned our appropriations requests, but focused more on student loan consolidation/refinancing issues.

In between appointments, several members of our Colorado chapter were able to sit in on the Senate

floor while others were able to witness an appropriations committee hearing involving the CDC. These experiences helped us to understand how our great nation makes the decisions that affect our everyday lives.

When we got back from our trip last week, I sought out the students who had lobbied for their first time to see what they thought about their experience. One student told me, "I thought it was going to be so hard and intimidating, but after my first appointment was over I was like, 'that's it?!?' — all we did was sit down and have a conversation about our dental concerns! It was so easy!" Every student that attended from CU had a great experience on the hill this year. I considered it my

Continued on page 6

MDDS Domestic Violence Dental Care Program Expands

The MDDS Domestic Violence Dental Care Program (DVDCP) is growing at a steady rate. To date, nine patients have been successfully enrolled in the program and 13 of our 74 volunteer member dentists are actively rendering treatment. To date, two patient treatments have been completed. MDDS would like to recognize **Dr. Douglas Smith** and **Dr. Marc Yasoni** for their comprehensive and compassionate care in completing these cases. Three dental laboratories have generously donated lab fees, including **O-Tec Dental Laboratories**, **Star Dental Labs** and **Comfort Dental**. As of mid-April over \$52,000 in care was donated or was in process; not including donated lab fees.

Currently, the program accepts patients only at the request/recommendation of Denver-based domestic violence shelters and all services donated are at the discretion of the dentist. Because of the overwhelming

response from member volunteers wanting to actively participate, the Society is researching new avenues to enroll patients. An informational packet was sent to all metro area domestic violence agencies announcing the program's recent award, the American Society of Association Executive's 2004 Award of Excellence, and requesting ideas for new patient enrollment. The Community Access to Care Committee will begin discussions with the crime victim advocates, the Denver Center for Crime Victims, the Kempe Foundation and the presiding justices in metro Denver. We will then identify and apply for grants to support the program.

Special thanks to all DVDCP volunteers for making our program so successful. For more information on the DVDCP or to volunteer please contact Michelle at (303) 488-9700, ext. 312.

MDDS Articulator

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All statements of opinion and of supposed fact are published under the authority of the authors, including editorials, letters and book reviews. They are not to be accepted as the views and/or opinions of the MDDS.

The *Articulator* encourages letters to the editor, but reserves the right to edit and publish under the discretion of the editor.

Advertising Policy

All matters pertaining to advertising should be addressed to advertising sales manager, Advertising Sales Department at MDDS, 3690 S. Yosemite St., Suite 200, Denver, CO 80237, (303) 488-9700. All advertising appearing in the *Articulator* must comply with official published advertising standards of the American Dental Association. The publication of an advertisement is not to be construed as an endorsement or approval by the Metropolitan Denver Dental Society. A copy of the advertising standards may be obtained upon request through MDDS.

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The 2004 MDDS/9Health Fair Partnership

MDDS was successful in recruiting more than enough member dentists to fulfill its partnership agreement with the 9Health Fair. Thirty-five member dentists provided oral health screenings at 22 metro area sites. Special thanks to our member volunteers for making our partnership with the 9Health Fair such a strong and visible one. It is because of their participation that we are able to educate our communities about the importance of oral health and its relationship to overall health at this high-profile event.

We will feature a complete 9HF event summary in the August/September 2004 issue of the *Articulator* Magazine. Stay tuned...



What We Learned at the MDDS Spring General Meeting

On Thursday, March 11, 2004, MDDS held its Spring General Membership Meeting at the Hyatt Regency Denver Downtown. The evening featured a presentation by member oral surgeon, Dr. Steve Nelson.

Dr. Nelson is a national speaker with an extensive background researching the systemic/oral disease connection for such organizations as the ADA. He shared some of these fascinating findings with the audience and MDDS asked two members, Dr. Charles Danna and Dr. Lance Long, to relay what they learned from Dr. Nelson that evening. Following is a summary of their information.

The relationship between oral and general health can be found in medical literature dating back as far as the 7th century. In 1910, the infamous Dr. Mayo stated that "a person with a healthy mouth will live 10 years longer."

Dr. Nelson reviewed findings linking oral health to pregnancy, diabetes, osteoporosis, pulmonary disease and cardiovascular disease. In research done with both animal and human studies, it was noted that pre-term delivery and low birth weight had been associated with periodontal disease. The studies indicated that scaling and root planing done to pregnant women with periodontal disease helped reduce those risks. Dr. Nelson mentioned that "we might want to have all of our pregnant patients on a shorter recall to monitor their oral health."

In the realm of diabetes, studies indicate that 79% of diabetic patients have lost at least one tooth due to chronic infection and that diabetics are more likely than others to have periodontal disease. Due to these findings, permanent control of periodontal disease seems to be an



Dr. Steve Nelson (left) and new MDDS member, Dr. Brian Gurinsky

integral part of controlling diabetes.

In relation to pulmonary disease, good oral care was shown to reduce the incidence of pneumonia by 49% and decreased nursing home deaths due to pneumonia by 50%. Similarly, studies have indicated that periodontal disease is a significant risk factor for stroke and increases the risk of future development of cardiovascular disease in patients by up to 19%, while 76% of patients undergoing heart transplants showed evidence of periodontal disease. There is an overall indication showing that the incidence of complications related to these diseases decreased when oral health was improved.

While these findings are significant and studies on the relationship between oral health and systemic disease has increased dramatically since 2000, Dr. Nelson cautioned the audience that this is still only a casual relationship. He encourages dentists to focus on educating their patients without causing alarm or providing any misinformation. We'd like to thank Dr. Steve Nelson for joining us and sharing this valuable information to enhance our members' goal of treating the total patient.

Special thanks to our members, Dr. Charles Danna and Dr. Lance Long for their contributions to this article.

Risk Management

Volunteering

By Dr. Nathan Reynolds, Berkley Risk Services of Colorado

Malpractice Coverage

Many dentists graciously give their time as a volunteer to provide dental care to those in need. Since this care is often provided outside the regular dental office setting, dentists contact the Trust about how their malpractice coverage works in those situations. Here are some answers from the perspective of the Trust and generally, other carriers.

The Trust extends coverage to you, under the provisions of the Coverage Agreement. For professional services rendered in Colorado, to include your services volunteering, if outside the office, providing services within the scope of your license. Because you are a "volunteer" it does not relieve you of any of the laws governing dentistry or obligations under your professional liability coverage. Your obligation to evaluate, communicate and document remain as primary items just as if you are in your office.

Should other coverage exist under the volunteer "program," then the Trust could share any case that may arise.

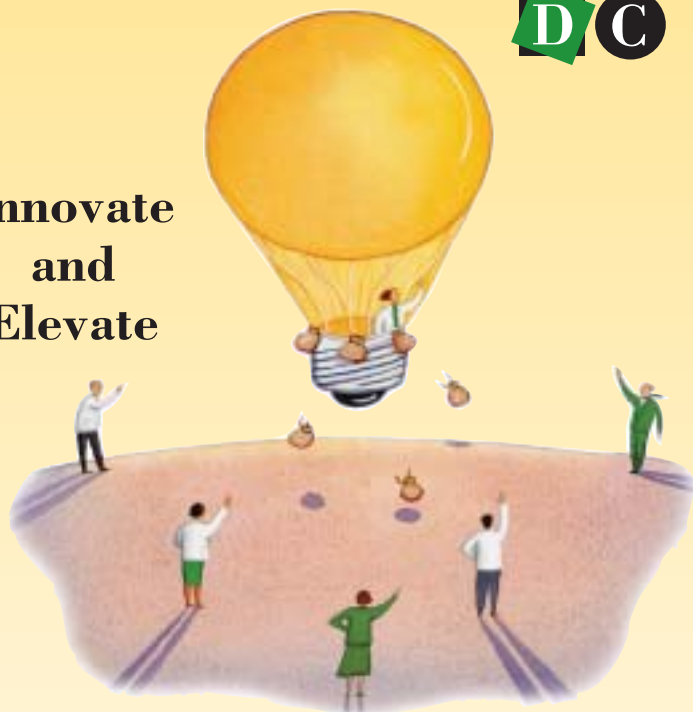
Evaluation of the volunteer program is prudent to determining the nature of the client base, the facility, any additional coverage, record keeping protocol, patient follow-up (if appropriate) and staffing.

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ROCKY MOUNTAIN DENTAL CONVENTION

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COLORADO HEART AND BODY IMAGING

CHBI offers members discounted electron beam tomography (EBT) scans that specialize in the early detection and prevention of heart disease, cancer and osteoporosis. MDDS members, their staffs and their spouses are eligible to receive a \$100 discount on select services. Log on to www.coloradoheart.com to learn more about these life-saving scans.

Contact MDDS for details and more

ONLINE: www.mddsdentist.com

PHONE: (303) 488-9700

Beyond the Call

Many of Denver's charitable dental organizations and clinics turn to MDDS for assistance in recruiting volunteers interested in sharing their valuable time to provide care to underserved citizens in our own or the world community. Because several area programs are reporting a shortage of volunteers, we have begun a "Spotlight" series highlighting these organizations with member testimonial regarding their volunteer experience.

Spotlight on Himalayan Dental Relief Project

Volunteers Needed — Katmandu, Nepal

I am looking for a few adventurous dentists and hygienists to join me as volunteer health professionals in Katmandu, Nepal. I am a 1983 graduate of the University of Colorado School of Dentistry who works 3-6 months as a dentist in Denver each year. The rest of my time is devoted to bringing first time dental care to children in Nepal. I am joined by my wife, Laurie Mathews, former Director of Colorado State Parks, and we now jointly run the Himalayan Dental Relief Project (HDRP), a 501(c)3 charity founded in 2000.

Himalayan Dental Relief brings care to over 3,000 Nepalese children each year, reaching out to children in charity-sponsored schools, orphanages and remote villages. Treatment and preventive care are provided by volunteers who join dental clinics in these school and village locations.

Volunteers may donate their services either by traveling to Nepal independently, or as part of a group

experience through HDRP's non-profit partner, Global Humanitarian Expeditions. Independent volunteers work alongside me according to their own schedules, and also receive assistance with arranging overall travel plans.

Group volunteer projects are led by Global Humanitarian Expeditions, an international volunteer organization based in Denver, Colorado. Group volunteer dental projects to Nepal depart in the fall and spring. Dentists, dental hygienists and non-medical volunteers are accepted for these projects. Group projects combine the opportunity to volunteer at mobile dental camps with the opportunity to trek or sight-



see in various parts of the Himalayas. Projects generally last two to three weeks, which includes seven days working at a dental camp, travel time to and from the clinic site, and trekking or cultural tours at the end of the project.

Nepal is one of the most beautiful countries in the world with its majestic Himalayan Mountains. Yet the country remains one of the poorest, with a subsistence farming economy, a 27.5 percent literacy rate, and average life expectancy of 58.4 years. For the children of Nepal, dental care is simply beyond reach physically and financially. Volunteering with Himalayan Dental Relief is a wonder-

ful opportunity to take an active role in bringing first time dental care and oral hygiene education to children of Nepal and surrounding countries.

Join me this fall in Katmandu. Come according to your own schedule or join one of the group clinics planned between October and December 2004. Group clinics this fall include: 1) a Katmandu clinic for orphans, followed by a trek in the Everest region to deliver fluoride tablets to children in Khumjung as part of an ongoing oral health treatment plan; or 2) a mobile clinic for village school children in and around Danang, Vietnam, followed by a cultural tour of the country.

Your help is vital to these children's future. We would love to have you on board.

— Dr. Andrew Holecek

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By Jo Ann Pulver

EDITOR'S NOTE: MDDS has received very positive feedback from those attending the 2004 Rocky Mountain Dental Convention regarding Ms. Jo Ann Pulver's presentation. Because so many dental office staff members said that they would like to hear more from her, we are pleased to present you with the following information. Share it with your staff.

The words we use, our voice inflection and intonation, the degree of self certainty that is exhibited, all contribute to whether or not someone will follow our lead. We all know by now that people do not buy what they need necessarily, they buy what they want! Bearing this in mind, it is our obligation as dental professionals to provide the appropriate information to our patients that will motivate them to prioritize their dental health and thus accept ideal care in a timely manner.

When patients ask questions or raise objections, it is important to answer with not only the correct information, but also with a customer service touch. This means that we always tell and show the patient what we can and will do for them, and not what we will not do for them.

Below are some common scenarios and possible customer service responses:

"I can only come in at 4:00 p.m. for my appointment because I work full-time."

Mrs. Smith, I realize how busy your schedule is at work and how difficult it is to get away. For this very reason, we have added some early morning hours for our business professionals. Would you prefer 7:00 a.m. on Wednesday, July 7th or Thursday at 8:15 a.m.? Since your appointment involves two visits to our office, we can see you for the second one in the afternoon. How does this sound to you?

"My insurance pays 100%. It says so right here in the literature."

Mr. Clark, I certainly see how confusing it must be with all of the insurance company parameters. While your literature indicates "100%," this is actually of a given fee dictated by your insurance company, not necessarily our fees. Therefore, your estimated co-payment is _____.

"I am too old to do these dental implants and my insurance doesn't cover them anyway."

Mrs. Jones, I hear your worry about your age and having dental implants. Which is worrying you most?

"Well, do I have to eat all soft foods for the entire six months while the area is healing?"

Actually, after we temporize this area, you will be able to eat most of your favorite foods, so long as you chew on the left side.

"Who knows how long I will be around and to spend all this money seems crazy."

Mrs. Jones, no one knows how long any of us will be here on earth. What we do know is that there is no age at which the quality of life ceases to be important. Therefore, having dental implants and thus replacing the teeth you have lost to the best of our ability allows you better health, nutrition and just plain better quality of life overall. We believe each of our patients should have this choice.

"How come you are not on the list I received from my employer?"

One of the reasons that we do not appear on your list of doctors is because some insurance plans attempt to dictate the level of care that patients are provided. Since this directly violates our philosophy that "only the best will do" for our patients, we have chosen to remain outside of this plan. Please check to see if there is an "out of network" benefit that you may be able to take advantage of. You are always welcome in our practice with or without dental insurance.

Jo Ann Pulver is the President and owner of The Sapphire Group, an internationally known practice management firm specializing in business development for dentists and dental specialists. Jo Ann has worked with over 3,000 dental practices nationwide teaching business management skills enabling dental practices to maximize profitability while enhancing teamwork in an enjoyable work environment. Jo Ann has recently been selected as a speaker for the American Dental Association Seminar Series.

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B Business Success Coaching

Fire...Get Ready...Aim!

By Steven Drury, DDS, Business and Personal Results Coach and MDDS member



When you shook hands and received your diploma, what dreams did you have? How close

have you come to living those dreams?

We hear a lot about the need to make changes and to take action ... right now! Instead, how about if you take the time to get ready, aim, and then fire? To do that you'll need to have a clear vision of what you want, in other words, what is the target? Then your actions can take you where you want to go.

Building a 1-, 2-, and 5-Year Vision

Getting ready. You will find it helps to start with questions. Where will your practice be in one to five years if you continue doing what you are now doing? What vision do you have for your practice? Why did you go into dentistry? Why don't dentists take the time to create a vision? There are lots of reasons: too much work, not enough time, too tired, or we just don't know how. Just by doing this step you can develop the strategy and plans for having the practice and

personal life you want. What goals are you ready to achieve? Victor Hugo said, "There is nothing like a dream to Create the Future."

Strategic Planning

Taking aim. You may have gotten into dentistry to have more freedom. The reality is that dentists quickly can become slaves to their practice. How can you turn this around? What is actually possible for your practice? Many of us go in too many directions at once. This keeps us from being really good at running our practice. Focus on the things that are required to run your practice. Take a break from the other "stuff." Spend 80% of your time and money doing things that will make the top 20% difference. By doing advanced planning we can create the "how to's," procedures, processes and pathways to gain that freedom you wanted in the first place. Take the time to make practical, strategic plans. Henry Ford said, "Nothing is particularly hard if you divide it into small jobs."

Fire!

You've gotten ready by creating your vision, your target. You've taken aim by doing the necessary planning. Now you're ready to make your shot. Fire!

Please send questions you want explored in future articles to: success@coachdrury.com.

To connect with more news and information about our profession, visit mddsdentist.com frequently!

Allow MDDS to assist you in your search for qualified employees.

Spotlight on: Career/Employment Center



Post job openings within your practice and search the resumes of job seekers through the convenience of the MDDS

Career/Employment Center. The service is free to members and those seeking employment in a dental practice. It is promoted to the public regularly in weekly newspapers across metro-Denver and on local career web sites, including the 9NEWS web site.

The Career/Employment Center also features information on careers in dental assisting and dental hygiene and information on MDDS-sponsored career mentoring opportunities for dentists.

If you have used the Career/Employment Center in the past, we welcome any feedback on your success in finding staff, suggestions for improvement or if you have experienced difficulty with the service.

Visit www.mddsdentist.com frequently during your search for staff as listings change continually. Contact us for assistance or more information at (303) 488-9700, ext. 320.

Amalgam Waste Information

Continued from page 1

use of BMPs, then it will be clear to regulators that all dental offices should install amalgam separators and pay for costly testing of the water quality of the wastewater they discharge. Even worse, you could be required to achieve a certain numerical level of mercury in the wastewater and it could be measured in units as small as parts per trillion. Fines and penalties for exceeding that level can be expensive.

These BMPs were approved by the ADA Board of Trustees in January 2003, and are an integral part of the Association's overall response to the waste issue. Dentists are encouraged to use them in order to help reduce the effects of amalgam waste on the environment.

The ADA hopes that in the near future, compliance with BMPs will be as commonplace in the dental office as masks and gloves. Please visit www.mddsdentist.com/DPR/DPR.asp for the complete guide or contact MDDS at (303) 488-9700 to have the seven-page guide faxed or mailed to you directly.

Letter to the Editor

Continued from page 2

primary job as first delegate of ASDA this year to introduce as many students as possible to both a House of Delegates forum and a lobbying experience. These are two elements of organized dentistry that I consider to be the most intimidating to newcomers. The more people I can get past the intimidating part of political dentistry, the more voices our field will have to share our concerns.

Without the help of the MDDS, we would not have been able to

fund the nine students who attended lobby day. We are indebted to you and certainly would be willing to assist MDDS in any way you may need us. Thank you for your continued support of the CU dental students. My hopes are that the MDDS/ASDA connection will continue to grow as we train tomorrow's organized dentistry leaders.

Sincerely,
Carolyn Seabury
CU School of Dentistry

Calendar of Events

JUNE 2004

June 10

The Denver Implant Study Club
Cement Retained Restoration,
Introduction of the Smart Step
Atlantis Abutment System by
Centerpulse

Presented by: Aldo Leopardi, DDS, MS
5:30 p.m. – 8:30 p.m.
Marriott @ Hampden and I-25
Denver, Colorado
(720) 488-7677, Laurinda Leiker

June 11-13

Colorado Dental Association
Annual Session

Vail, Colorado
(303) 740-6900 or www.cdaonline.org

June 24-26

American Dental Association
ADA 18th New Dentist Conference

Westin Horton Plaza Hotel
San Diego, California
(312) 440-2779 or
www.ada.org/goto/newdentconf

JULY 2004

July 30 – August 4

National Dental Hygienists Association
42nd Annual Convention

Century Plaza Hotel
Los Angeles, California
(215) 432-4049 or Tini97@msn.com

AUGUST 2004

August 5

Denver Implant Study Club
Screw Retained Restorations, Fixed
and Removable Implant Laboratory
Considerations

Presented by: Aldo Leopardi, DDS, MS
& Lifecore Biomedical
5:00 p.m. – 9:00 p.m.
MDDS Headquarters
Denver, Colorado
(720) 488-7677, Laurinda Leiker

SEPTEMBER 2004

September 29 – October 2

American Association of Oral and
Maxillofacial Surgeons
AAOMS 86th Annual Meeting,
Scientific Sessions and Exhibition
San Francisco, California
(800) 822-6637 or www.aaoms.org

September 30

Denver Implant Study Club
Overdenture Implant Therapy
Presented by: Aldo Leopardi, DDS, MS
& Lifecore Biomedical
5:00 p.m. – 9:00 p.m.
MDDS Headquarters
Denver, Colorado
(720) 488-7677, Laurinda Leiker

September 30 – October 3

American Dental Association
145th Annual Session
Orlando, Florida
www.ADA.org

Finance

Cash is King

By Lawrence E. Howes, MBA, CFP

You are probably aware that this economic recovery is now some 34 months old. The last culprit that the media has blamed for the tepid growth we have seen so far is employment, or lack of it, which is finally getting some traction. New jobs are being created and the latest CPI is steady with just a hint of inflation. In other words, the economic picture, with the exception of the federal deficit, is getting brighter every day.

Stock prices are reasonable and have been unwilling to get overvalued. Bonds are waiting for the interest rate "shoe to drop" (meaning that rates rise), so the trading has been fast and furious. Both of these markets are volatile to any negative news and timid to the horde of positive news.

If the economy starts to hit on all the cylinders (like it appears to be doing) what is a prudent investor to do? Well, the fact is that the easy money policy of the Fed is working and businesses are now generating healthy profits and their stock values are showing it. Many employers are finally putting hiring in their plans and the economic clip is, as they say, picking up. To many, all this would seem like good news for your portfolio. However, I caution everyone to not be blinded by logic. Regrettably, it is more difficult to pick a direction in the stock or bond markets now because it is a well-known fact that markets buy on rumor and sell on fact. Well, the rumor that the recovery is sustainable is now a reality, so the winds of opportunity have slackened.

Many investors that I see these days seem to be running out of ideas on how to get a consistent return without suffering the unpleasant roller coaster ride that both the stock and bond markets have been providing. It's natural for the markets to get bumpy when they run out of direction. Believe me, finding direction these days requires more than just the male-dreading-ask-someone approach. The "easy money" in the stock and the bond markets has been made. The obvious trends have run their course.

We are in one of those investing environments where many asset classes are casting themselves adrift on the seas of confusion. It is easy to start picking last year's best performers like REIT's or Tip's, but we all know that was then and this is now. So, from our perspective, it is time to increase your holdings of that classic asset, CASH. When in doubt, take some of the gains that the markets have graciously provided in the past 16 months and preserve them until the winds come back.

Lawrence E. Howes, MBA, CFP, is a principal at the financial planning firm of Sharkey, Howes & Javer, Inc., a Denver based, FEE-ONLY, financial planning and investment management firm that is endorsed by the Colorado Dental Association and the Colorado Medical Society. Visit us at SHWJ.com or call for more information at (303) 639-5100.



Classifieds

Advertisements must be submitted in writing. Submissions should be received no later than June 18, 2004 to appear in the August/September 2004 issue of the Articulator. MDDS makes no claim, stated or implied, as to the quality of goods and services or the accuracy of the following advertisements.

ASSOCIATE/PARTNER WANTED: Established dentist seeks associate/partner to share an equity position in Broomfield practice. This is a phased transition opportunity with a full partnership. Great location, new equipment and facility, in-house removable prosthetic dental laboratory, excellent growth history and continued potential, caring motivated staff! Please contact Susan at (303) 973-2147 or SASTransitions@aol.com.

SPACE FOR LEASE: Great dental space in well known Denver medical/dental building for lease across the street from Windsor Gardens. There has been a dental office here serving the Windsor Gardens residents (4,000+) for over 25 years. 4 ops w/ room for expansion, good parking, skylights, large windows, good built-ins, conference room, panorex area, dark room, sterile area, lab, gallery, private office, 3 bathrooms, plumbed w/N2O and natural gas. UNBEATABLE LOCATION and UNBEATABLE RENT!! Must see to believe. Contact Dr. Tom Greene or Dr. Mike Frisch at (303) 341-0512 to view.

OFFICE SPACE: Southwest Denver. Share large, recently remodeled dental office. Seven operatories, established practice, great location. Call (303) 935-3574.

PRACTICE BUY-IN: Outstanding opportunity to join a well established successful fee-for-service practice. I am looking for an ambitious, experienced, quality general dentist interested in an opportunity to buy-in. The practice is located in a north Denver suburb with tons of amenities. I need help in a practice that is too big for me to handle alone. I have a highly trained staff ready to assist you in doing all phases of dentistry. Please FAX your resume to (303) 426-9654.

OFFICE SPACE: Littleton/Centennial, Southglenn Area, 1500 sq. ft. established office, 4 large ops, professionally redecorated in 2003, wonderful drive-by exposure with front door parking, high-profile building and central location; can sell leaseholds only or fully operational office with all instruments, computer system, and equipment for a turn-key start; call (303) 797-6453.

OFFICE SPACE: Aurora, 900 sq. ft. in beautiful Dental Professional Building with great visibility and easy access on Chambers Rd., near Mississippi Ave. Currently set up for two ops. W/central air compressor and vacuum system. General dentist or specialists inquire: (303) 688-3838.

DENTAL HYPNOSIS: Dental Hypnosis is a clinically proven, mainstream intervention for dental and needle phobia, bruxism, exaggerated gag reflex and smoking cessation. A Colorado physician for 17 years, I've offered hypnosis since 1995. Please call Jonathan Sheldon, MD at (303) 789-4949 for an informational brochure, to make a referral, or for a consultation. You can also visit me at www.ColoradoHypnosis.com.

FOR LEASE, DENTAL SPACE: Located in well-established University Hills area, approximately one block east of Colorado Boulevard on Wesley Avenue. Professional building, well maintained. Building plumbing and utilities set up for dental practice. Spaces from 727 to 1,528 sq. ft. available immediately. AGGRESSIVE RATES. Call for details: Mark Pyms, RE/MAX Commercial Services, (303) 756-4747 or direct (303) 504-3434.

DENTIST: Perfect Teeth is seeking senior Dentists in Arizona, Colorado and New Mexico with a compensation range of \$90,000 to \$200,000. Successful private or group experience required. Salary bonus package, plus benefits including signing bonus, health insurance, 401k, malpractice, professional dues and continuing education. Also seeking Associate Dentists with a compensation range of \$75,000 to \$95,000. Specialist's opportunities also available for part and full-time Ortho, Endo, Oral Surgery, and Perio with exceptional compensation. Call Dr. Mark Birner at (303) 691-0680, fax your resume to (303) 691-1874, or mail to 3801 East Florida Avenue, Suite 508, Denver, CO 80210 or e-mail us at www.BDMS-PerfectTeeth.com.

HYGIENISTS: Great part- and full-time career opportunities. Large multi-practice group offering flexible work schedule and

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DENTAL PROFESSIONALS NEEDED: Community College of Denver Dental Hygiene Program seeks qualified candidates for 9-month faculty position. Responsibilities include clinical and didactic teaching, clinical coordination, student advising, and service activities. Salary and rank commensurate with education and experience. Candidates should possess a minimum of a bachelor's degree in Dental Hygiene or related field and a Masters degree in preferred. Previous teaching experience is preferred. Experience with accreditation, curriculum and course development desirable. Eligibility for Colorado license required. Position available August 1, 2004. Send curriculum vitae, and names of three references to references to: Leann R. Keefer, RDH, MSM; Program Chair; Community College of Denver; 1062 Akron Way, Bldg. 753; Denver, CO 80230; leann.keefer@ccd.edu.

ASSOCIATE POSITION AVAILABLE: Well-established metro Denver area practices seeking general dentist for associate position. Fee for service only. Minimum of 3 years experience required. Please contact Malcolm E. Boone, DDS, MS at (303) 388-1661 or (303) 451-1111 for details or fax CV to (303) 451-7238.

FOR SALE: Hot Towel Machine. Fully automatic hot/wet towel dispenser for your patients. Make every visit a special one for your patients. This fully automatic dispenser sanitizes, cuts, rolls and dispenses one or more hygienic towels, hot or cold, moist or dry, in three seconds by the touch of a button. Scenting may be added. Machine measures approximately 18 1/4" High X 20 1/2" deep X 9" wide. Six extra refill towel rolls are included (1/2 case) along with tray and serving tongs. Each roll yields 125 towels. Additional refills and other accessories available from Practicon catalog. A bargain at the used price of \$300, which is less than half the price of a new one with towels. Contact Dr. Ed Rosenfeld at (303) 770-8141.

DENTAL OFFICE ESTATE SALE: Reception furniture, lateral patient files, Toshiba electronic telephones (6) system, ceiling mount operator lights (3), Porter N2O flowmeter with wall mounts, Belmont Bel-7 Celebrity dental chair, Dentech Assistant's carts (2), dual 1 hp Air Compressor, 1 hp vacuum pump, water by-pass filter, Vernithon Majestic autoclave and other items too numerous to list. Call Pam Williams at (303) 721-0862.

TURNKEY OFFICE SPACE: S.W. Aurora - 2500 sq. ft. w/ 6 ops plus 1 hygiene room. Located in small shopping center. Professionally designed. Selling leaseholds and equipment only. Available Jan.-Feb. 2004. Please call (303) 750-1031.

PRACTICE FOR SALE: Buena Vista, CO Great office with a good patient base. A beautiful place to live. Motivated seller with great price and terms. For more information, please call Larry Chatterley at (303) 795-8800.

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ASSOCIATE BUY-OUT: Fort Collins, CO. Grossing over \$800,000. Call Larry Chatterley at (303) 795-8800.

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PRACTICE FOR SALE: SE Denver, grossing over \$760,000. For more info call Larry Chatterley at (303) 795-8800.

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PRACTICE FOR SALE: Cherry Creek, Colo. Priced to sell quickly. Call Larry Chatterley at (303) 795-8800.

PRACTICE: Cheyenne, Wyo. Lots of patients in this practice and in the area. Great price and terms. Practice nets



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PRACTICE FOR SALE: Canon City, Colo. Grossing over \$366,000. Call Larry Chatterley at (303) 795-8800.

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SELLER/BUYER SERVICES: If you would like more information on how to buy, sell or associate in a practice, please check our Web site, www.ctc-associates.com or call CTC Associates at (303) 795-8800. For more information regarding the above practice opportunities in Colorado and Wyoming, please contact Larry Chatterley of CTC Associates at (303) 795-8800.

Volunteering

Continued from page 3

The Trust also covers your auxiliaries as long as they are your employees. Therefore, if you utilize them to assist you, then your Trust coverage operates the same as if they are working in your office. Staffing may come from other sources, but they would not be your employees and the coverage would not extend to them.

Since dentists in Colorado are covered by indemnity plans, I would suggest contacting your carrier before you agree to volunteer and see how their policy may or may not respond. This step will allow you to make an informed decision on whether or not to participate.

Immunity coverage for dentists in retired status

The Colorado Dental Practice Act states, "A dentist in retired status may provide dental services on a voluntary basis to the indigent, if such services are provided on a limited basis and no fee is charged. Such a dentist shall have immunity for voluntary care provided pursuant to [12-35-200], subsection (6).

On a personal note, I am always impressed by the acknowledgements and the level of volunteerism by the dentists of Colorado. I am sure I speak for many when I say, "Thank you for your involvement." For those who have been thinking about jumping in, volunteers are always needed.

Dr. Nathan Reynolds can be reached at Berkley Risk Services, (303) 357-2600.

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How it works

If you are self-employed, you can purchase a "Qualified High Deductible Health Plan" and then you would be eligible to set up a Medical Savings Account (Medical IRA).

Example of a 45 yr. old Family

	Traditional Health Plan	MSA
Annual Premium	\$9,600	\$3,600
MSA Tax Savings	0	-\$1,500
Net Insurance Cost	\$9,600	\$2,100
Plus Claims?	\$0 – \$3,500?	\$0 – \$5,000
Net Cost of Healthcare	\$9,600 to \$13,100	\$2,100 to \$7,100

Business Owner's Policies

Is your Policy Built to Cover your Dental Practice?

	Hartford	Farmers	Travelers	Union Std
100% Replacement Cost on your Equipment?	Yes	No If not fully insured	Yes	No If not fully insured
Per Diem Business Interruption?	Yes	No	No	Yes
Increased Limits for File Replacement?	Yes \$250k	? Optional	? Optional	? Optional
Increased Limits for Computers?	Yes \$250k	? Optional	? Optional	? Optional
Defense for Dental Waste?	Yes	No	No	No
Dental Board Defense?	Yes	No	No	No
Employment Practices Liability?	Yes	No	No	No

This summary of benefits is not an offer of insurance. Benefits will be determined by the respective policies. Please read your policy for a full description of benefits.

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