

# The Bulletin

Berks County Dental Society

February, 2010  
Volume 66, Number 5

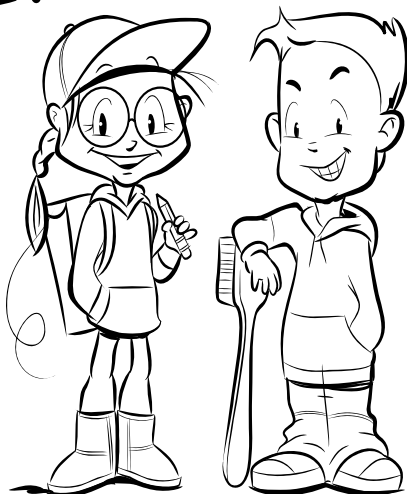


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## **FEBRUARY IS NATIONAL CHILDREN'S DENTAL HEALTH MONTH**

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**CHECK OUT OUR WEBSITE**

**[www.berkscountydental.org](http://www.berkscountydental.org)**

*All members are listed on the webpage.*

*If you wish to have your webpage listed please notify Karen.*



**FEBRUARY IS DENTAL HEALTH MONTH**

**Please be sure to contact Karen  
at 610-987-0143  
to let her know the date  
of your presentation.**

**So she can pack your supplies,  
please be sure to give her  
the student count.**

*If you have one of the Society's videos,  
please contact Karen so others can use them.*

# The Bulletin

Berks County Dental Society

February, 2010  
Volume 66, Number 5

## Editor

Brian Schwab, DMD  
1052 Park Road  
PO Box 260  
Blandon, PA 19560  
**610-926-1233**

## Co-Editor

Michael Shuman DMD  
1052 Park Road  
PO Box 260  
Blandon, PA 19560  
**610-926-1233**

## Officers of BCDS

**President** – Brian Schwab, DMD  
**Pres.-Elect** – Michael Balthaser, DMD  
**Vice President** – Vacant  
**Secretary** – Natalie Parisi, DDS  
**Treasurer** – Connie Gallen, DMD

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Eric Zehner, DMD  
Michael Balthaser, DMD  
Natalie Parisi, DDS  
Connie Gallen, DMD  
Michael Shuman, DMD  
Ned Kotula, DMD

## Executive Secretary

Karen Lord  
PO Box 102  
Oley, PA 19547  
**610-987-0143** 8:00 to 12:00

## Pennsylvania Dental Association

Camille Kostelac-Cherry, Esq.,  
Executive Director  
3501 North Front Street  
P.O. Box 3341  
Harrisburg, PA 17105  
**717.234.5941 • 800.223-0016**

## American Dental Association

211 East Chicago Avenue  
Chicago, IL 60611  
**312.440.2500 • 800.621.8099**

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The Society assumes no responsibility for any program content of lectures in continuing education programs and advertised in this Bulletin.

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# President's Message

## *More Bang for Your Buck*

What do you want from organized dentistry? This is a question that each of us should answer and share those answers with your local, state, and national dental leaders. What do I personally want from the tripartite?

1. Political Advocacy
2. Continuing Education Opportunities
3. Social Networking

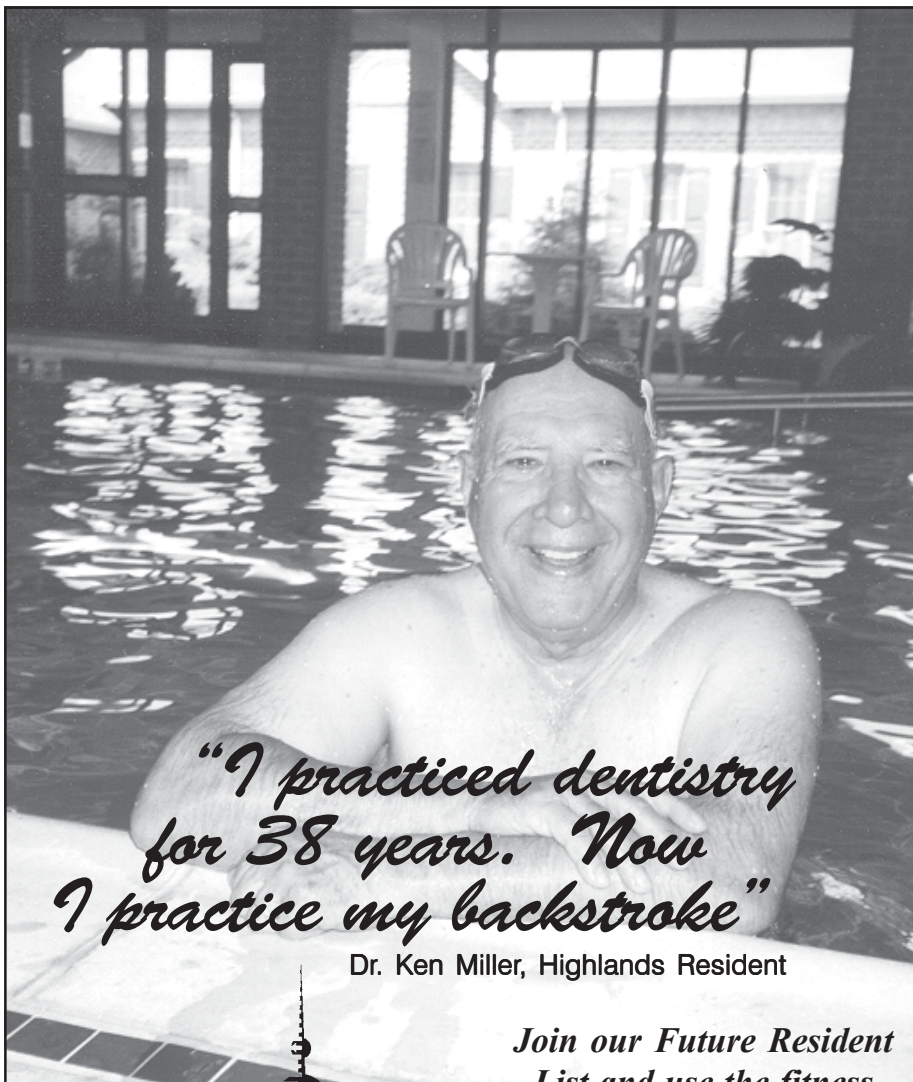
These three things are quite important to me both professionally and personally. I demand more from my dues dollars than just the myriad of professional services that organized dentistry has traditionally provided, and the next generation of dental professionals is looking for more bang for their buck, too! Actually, despite age and years in practice, we all are seeking more return from every dollar we spend in just about every facet of our lives. If you fit this paradigm, then do we have something exciting for you!

The BCDS executive board is addressing the “more bang for the buck” issue by offering for the first time ever, an entirely free seminar for BCDS members. This half day course, the brainchild of your President-Elect, Dr. Mike Balthaser, will bring together medical professionals from diverse disciplines to address our membership on emerging trends and treatments in medicine. My training at PENN emphasized first and foremost that dentists are physicians that specialize in the treatment of the hard and soft tissues of the lower two-thirds of the face. It is only fitting that we share in the knowledge of our medical brethren since we are, in essence, medical specialists.

Let's face it. We are as educated, as skilled, and as dedicated as our colleagues in the medical community. One thing we have that they do not have is market share. By this, I mean that we have a significant level of members who support organized dentistry. Because of this, we remain a force to be reckoned with. Lobbyists know “Not to mess with the Dentists.” Our desires are monitored closely by our congressional leaders, much more so than the desires of the various and extremely diverse Medical Associations because they are disorganized and heterogeneous. We each owe to our four and five year old dental patients who will someday become practicing dentists, that we will defend, protect, and preserve the state of American Dentistry so that it may continue to care for its practitioners and patients in perpetuity.

Restoratively Yours,

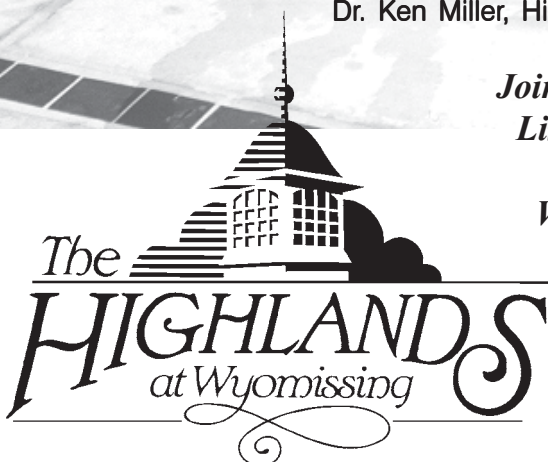
Brian Mark Schwab, DMD



*"I practiced dentistry  
for 38 years. Now  
I practice my backstroke"*

Dr. Ken Miller, Highlands Resident

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# Calendar of Events

- Feb. 2010** Dental Health Month Presentations
- 2/20/10** St. Joes Children's Clinic
- 3/2/10** Executive Board Meeting
- 3/20/10** St. Joes Children's Clinic
- 3/26/10** Half Day Seminar at the  
Highlands of Wyomissing
- 3/30/10** Executive Board Meeting
- 4/17/10** St. Joes Children's Clinic
- 4/19/10** General Meeting (details to follow)
- 4/27/10** Executive Board Meeting
- 5/7/10** Annual Give Kids a Smile Day
- 5/14/10** Annual Banquet
- 5/22/10** St. Joes Children's Clinic
- 6/12/10** St. Joes Children's Clinic

**Friday, March 26, 2010**  
**HALF DAY SEMINAR**

***6 C.E. Credits***

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at The Highlands of Wyomissing  
2000 Cambridge Avenue, Wyomissing

**7:00 - 8:00 a.m. – Registration & Breakfast**

**8:00 - 2:00 pm. – Lecture**

**Berks County Dental Society Members**

***No Charge***

**Staff \$15.00**

**ADA/Non BCDS Members - \$150**

**Staff \$75.00**

**Non ADA Members - \$250**

**Staff \$100**

*See center spread for Registration,  
Speakers and Topics*

*Registration required by March 12*

# Treasurer's Report

7/01/09 through 1/19/2010

## INCOME

5000 – DUES-GENERAL	\$ 11,880.00
5003 – ROYALTY PAYMENT	\$ 4,552.35
5010 – ADVERTISEMENTS	\$ 1,595.00
5040 – DINNER WITH LEARNING	\$ 1,125.00
5055 – GENERAL MEETING INCOME	\$ 5,295.00

**TOTAL INCOME** \$ 24,447.35

## EXPENSES

5096 – SERVICE CHARGES	\$ 3.00
6020 – DENTAL SUPPLIES	\$ 108.00
6040 – DONATIONS	\$ 930.00
6041 – DINNER WITH LEARNING	\$ 1,223.28
6095 – MEMBERSHIP MEETING EXPENSE	\$ 3,190.93
6103 – MEET N GREET	\$ 623.76
6110 – BULLETIN	\$ 2,026.72
6120 – DIRECTORY	\$ 842.70
7000 – SALARY	\$ 8,445.00
7010 – TAXES/PAYROLL	\$ 1,564.73
7040 – OFFICE SUPPLIES	\$ 837.75
7060 – MILEAGE	\$ 443.85
7050 – POSTAGE	\$ 852.79
7070 – TELEPHONE	\$ 450.91
7100 – PO BOX RENTAL	\$ 40.00
7120 – COMPUTER MAINT/TRAINING	\$ 120.00
7121 – WEBSITE	\$ 925.00

**TOTAL EXPENSES** \$ 22,628.42

**NET ORDINARY INCOME** \$ 1,818.93

5095 – INTEREST INCOME \$ 10.66

**NET OTHER INCOME** \$ 10.66

**NET INCOME** \$ 1,829.59

## Account Balances as of 1/19/10

**CHECKING ACCOUNT BALANCE** \$ 9,545.92

**SAVINGS ACCOUNT BALANCE** \$ 14,187.71

**PETTY CASH** \$ 29.10

**TOTAL** \$ 23,762.73

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# SYNERGY

# Alliance NEWS

February is National Children's Dental Health Month. Be excited to be part of the dental family.

The Berks County Dental Society has taken an ad in the Reading Eagle on two dates this month to show our pride in being members of the Berks County Dental Society and Alliance. We are in the schools, and in the news!

If you have not heard from the Alliance about a hidden treasure in the attic, take time to look. We will be having an auction at the banquet in May, and are looking for treasures to use. In a year when the economy is just beginning to recover, we thought it a good idea to look to ourselves, and all the items we have accumulated over the years. Remember one family's clutter can become another family's treasure; and it can make money for children's dental health in the process. Call Bonnie if you need an item collected – 610-987-3501, or Work: 610-926-1233. A member of the Alliance will come to your home or office for the item. Thanks in advance for helping to make our banquet great.

From the Alliance,  
Debbie and Bonnie

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# Is A Multiple Employer Plan the Right Retirement Solution for Your Business?

(A Case Study)

The Pennsylvania Dental Association Insurance Services, Inc. (PDAIS) has developed an alliance with uFinancial to offer our membership cost effective retirement plans through Transamerica Retirement Services (“Transamerica”).

Through what is called our Multiple Employer Plan (MEP), PDAIS members may sponsor a retirement plan.

In this article, we’ll take a look at Multiple Employer Plans (MEP) and how adopting a Multiple Employer Plan can be a viable solution for a business, when compared to sponsoring a retirement plan outside of an MEP. In particular, we will look at the distinct differences and potential cost savings and benefits that an MEP can provide a plan sponsor, comparing the hard costs your business may have when operating a single employer plan on your own outside of an MEP.

Let’s start with what a Multiple Employer Plan is. A Multiple Employer Plan, also referred to as a MEP, is a retirement plan for businesses that typically have a common interest, but that are not commonly owned. These businesses are referred to as “**Adopting Employers**” when they elect to join the MEP. These plans can be defined contribution (DC) or defined benefit (DB) plans.

## **AUDIT COSTS:**

Large employers with single employer plans in particular may benefit from this cost savings. An independent, qualified public accountant must conduct an audit of the plan’s financial statements, including review of the plan’s Form 5500, schedules, internal control practices, and other information. This audit alone can potentially cost more than \$5,000.00 each and every year.

## **COMPLIANCE TESTING COSTS:**

Most non-safe harbor 401(k) retirement plans must pass rigorous nondiscrimination tests annually to ensure that the plans are not discriminatory, and continue to qualify for tax advantaged status. Under a single employer plan, a plan sponsor must pay a recordkeeper or a third party administrator (TPA) to handle this ongoing testing work. These costs can potentially be several thousand dollars per year.

## **PLAN DESIGN COSTS:**

Plan design can be complex and often requires an experienced professional to develop a plan design that will suit each company’s employee demographics and meet their goal for establishing the retirement plan. Your business won’t lose any of these critical plan design alternatives.

## **ADMINISTRATIVE OFFLOAD**

A major consideration that is critical for your business is the amount of administration man hours that a retirement plan requires, and the administrative relief that may occur as a result of adopting an MEP.

As you can see, adopting an MEP may be a great solution for your business. For more information about the benefits of sponsoring a retirement plan through PDAIS, call **877-680-5519** to request a free brochure titled ‘A Guide to Understanding the Potential Cost Savings and Benefits of Adopting a Multiple Employer Plan through PDAIS.’

# Hygienists' Message

## Berks-Schuylkill Dental Hygienists' Association

### *Upcoming CE Programs*

www.PDHAonline.org • www.ADHA.org

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**President:** Denise Eck, RDH 610-248-2196

**Secretary and Trustee:** Kristin Good  
610-413-6455 dentalbug1026@comcast.net

**Treasurer:** Teresa Hanna, RDH  
610-927-9144 TAHRDH@aol.com

**Immediate Past President:**  
Liz Romberger, RDH 610-693-9695

**Newsletter:** Judy Ernst, RDH 1-717-615-6933

**Employment Chair:**  
Susan Lutz, RDH 610-562-8785

**Membership Chair:**  
Laurie Patrick, RDH 610-678-0684

**Public Health Chair:**  
Mary Grace Rugh 610-796-9095

---

## **CONTINUING EDUCATION FOR THE DENTAL PROFESSIONAL**

*Approved by the PA Academy of Dental Hygiene Studies*

### **Need Volunteers: Sealant & Varnish**

**Saturday, February 6, 2010**

**8:00 am to 12 noon**

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### Upcoming General Meetings:

**March 10, 2010**

**May 12, 2010 • August 18, 2010**

7:00 P.M. at the offices of Barrer & White

All Hygienists are invited

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### Children's Clinic

#### **Volunteers needed for Children's Clinic 2010**

2/20, 3/20, 4/17, 5/22, 6/12

*\*Ask your whole office to volunteer!!!!*

Contact person: Mary Grace Rugh – mgrugh@mgrugh.cnc.net 610-796-9095

---

#### **For Membership Information:**

Laurie Patrick, RDH

BSDHA Membership Chairperson – 610-678-0684 or Patrick6669@verizon.net



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# *Reminder*

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*Please be sure that your dues have been paid.*

*The Reading Eagle newspaper article listing the names of members will run two times in the month of February.*

*Don't miss out!*

*To be included in these ads, contact the PDA if you haven't already paid your dues.*

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