



District of Columbia
DENTAL SOCIETY

NEWSLETTER

December 2024, Vol. 73, No. 12



Letter from DC Dental Society President Cheryle Baptiste, DDS, FICD, FIAMDI

Dear Members of the DC Dental Society,

As we close out the year, I would like to take a moment to reflect on the incredible work our community has done in 2024. From engaging outreach events to meaningful educational initiatives, this year has truly showcased our collective commitment to improving the health and wellbeing of those we serve.

Dr. Cheryle Baptiste

We begin the month of December with National AIDS Awareness Month, a time to reflect on the ongoing fight against HIV/AIDS and to raise awareness about prevention and treatment options. This month also highlights Handwashing Awareness Week, which serves as a timely reminder of the importance of hygiene, especially during the colder months.

I'd also like to acknowledge the many important dates we celebrate during December:

- **December 21 - Winter Solstice:** The shortest day of the year, a perfect time for reflection and rejuvenation.
- **December 25 - Christmas** and **December 25-January 2 - Hanukkah:** These holidays remind us of the joy of family, community, and giving.
- **December 26-January 1 - Kwanzaa:** A time to celebrate culture, community, and heritage.
- **December 31 - New Year's Eve:** As we say goodbye to 2024, let's look ahead to a bright future in 2025.

As part of our ongoing commitment to professional development, I would like to highlight our upcoming **December CE Event: "Teeth, Tools and Technology: A Holistic Approach to Cybersecurity"** on December 10, from **6:00 - 8:15 PM**. This session will be presented by **Gary Salman**, a leader in cybersecurity for the healthcare sector. It promises to be an essential event for those looking to safeguard their practices in this digital age.

Also, a special thank you to **Marc Leffler, DDS, Esq.** for his enlightening session last

A Look Inside...

Letter from the President.....	1
Reminder: January 1st Deadline for BOI Filing	2
DC Happenings	3
December CE Meeting	4
2025 Election Announcements and Annual Awards Meeting.....	6
DCDS 2025 Candidates.....	7
Meet our Newest Members.....	11
Fall 2024 CE Presentations.....	12
Save with DCDS Partner Programs and Discounts.....	17
ADA News.....	21
ADA Classifieds.....	22

Continued on Page 5

IMPORTANT REMINDER

Deadline to file Beneficial Owners Information with the U.S. Department of Treasury is January 1, 2025

DCDS would like to remind all members of the new federal requirement to file Beneficial Owners Information (BOI) with the U.S. Department of Treasury's Financial Crimes Enforcement Network (FinCEN). This requirement applies to many dental practices and will require the submission of identifying information about the individuals who directly or indirectly own or control a company.

There is no fee to file a report through the FinCEN website, although failure to file this information can result in civil and criminal penalties as well as up to two years imprisonment.

We encourage all members to review information on this important federal requirement promptly to ensure compliance.

Filing Deadline: January 1, 2025

File at: <https://boiefiling.fincen.gov>

Resources from FinCEN

FinCEN created a 5-minute demo video that walks viewers through the reporting process (see screenshots to right)

Visit <https://youtu.be/GydCvfbKxPw>

- [Beneficial Ownership Information Report \(BOIR\) Filing Instructions](#)
- [PDF BOIR Filing Method: Step-by-Step Instructions](#)
- [PDF BOIR Filing Method: Quick Reference Guide](#)

Many companies doing business in the United States are required to report information to the U.S. Treasury Department's Financial Crimes Enforcement Network, or FinCEN, about who ultimately owns or controls them.

The screenshot shows the 'Beneficial Ownership Information Report (BOIR)' filing page. On the left is a 'Filing Information' sidebar with a progress bar showing steps: Filing Information (selected), Reporting Company, Company Applicant(s), Beneficial Owner(s), and Submit. The main content area has a header 'Beneficial Ownership Information Report (BOIR)' and a sub-header 'Complete the report in its entirety with all required information. Fields marked with an asterisk (*) symbol are the fields that, at a minimum, must be completed for all companies to file the report. Reporting companies, however, must include all information in CTR 302.3003, regardless of whether a field is marked with an asterisk (*) symbol. These information requirements are summarized above under HELP.' Below this is a 'Filing Information' section with a 'Need help?' dropdown. It includes a '1. Type of filing' section with radio buttons for 'a. Initial report' (selected), 'b. Correct prior report', 'c. Update prior report', and 'd. Newly exempt entity'. It also has a '2. Date prepared (date filed)' field with the date '03/14/2024' entered. At the bottom, there is a 'PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE' section.

**Congratulations to
Dr. Cheryle Baptiste
on her inauguration as
President of the National
Dental Association!**
November 23, 2024



**Congratulations to
Drs. Hillary Abel
(née Hochman) and
Jarred Abel on their
wedding!**
November 23, 2024

If you have any news you would like to share with the DC dental community, please email info@dcdental.org.

December In-Person CE Event: "Teeth, Tools and Technology: A Holistic Approach to Cybersecurity"

Presented by Gary Salman

Business Meeting Begins at 5:45 PM

Education Program Begins at Approximately 6:00 PM

Lecture Format

CE Credits Offered: 2.0 CE Credits

Cost: Free to DCDS Members | Non-Members—\$75 Presentation Recording or \$110 In-Person

Disclosures: None



Gary Salman

Session 1: Teeth, Tools and Technology – A Holistic Approach to Cybersecurity

You have set up a great team of professionals at your practice and have been trusted with important data. But sometimes you need a specialist to take care of a critical issue - cybersecurity is one of those issues. During this presentation, we will discuss various techniques for safe browsing, email security, strong passwords, social media security, artificial intelligence (AI), password managers, multi-factor authentication, and much more.

Session 2: The Human Factor – Training Your Team to Combat Cyber Threats

Human error remains one of the biggest vulnerabilities in cybersecurity. Training your doctors and staff to recognize and respond to cyber threats effectively is critical. This webinar will cover best practices for cybersecurity in your practice, including how to recognize red flags, effective password management, implementing an ongoing training program, etc.

Visit the [DCDS Registration Fees & Cancellation Policy page](#) for more details on registration and [read about the presenter here](#).

Register Here

Continuing Education Disclaimer: The District of Columbia Dental Society is an ADA CERP Recognized Provider. ADA CERP is a service of the American Dental Association to assist dental professionals in identifying quality providers of continuing dental education. ADA CERP does not approve or endorse individual courses or instructors, nor does it imply acceptance of credit hours by boards of dentistry. It is the responsibility of each participant to verify the CE requirements of his or her licensing or regulatory agency and to contact them with any questions regarding licensing. The DC Dental Society designates the above presentations for 2 CE credits each.

*Concerns or complaints about a CE provider may be directed to the provider or to the **Commission for Continuing Education Provider Recognition** at [ADA.org/CERP](https://ada.org/CERP).*

ADA CERP® | Continuing Education
Recognition Program

Letter from the President, Continued

month on **“Dental Malpractice: What It Is and How to Prevent It - An Approach Based in Risk Management.”** Dr. Leffler is an oral maxillofacial surgeon, anesthesiologist, and attorney. His presentation was an invaluable resource, and I encourage those who missed it to view the recorded session.

I'd also like to extend a special thank you to **Justine Witkowska-Baker from First National Bank** for hosting the recent happy hour. It was a wonderful opportunity for networking and camaraderie. Thank you as well to our newest sponsors, UniFi and Hoissen, who joined us for our October and November meetings, as well as Choice Transitions, which is an advertiser in this newsletter.

November was a month of meaningful educational and outreach events. On **November 15**, the National Dental Association (NDA) hosted a lively Zoom session on “Getting to the Root of Medicare, Medicaid, and the Health Insurance Marketplace,” which was an excellent opportunity to deepen our understanding of these vital programs. Additionally, **November 22** saw the NDA-HEALTH NOW® team conduct a community service outreach at Two Rivers Public Charter School, where 3rd-grade students were engaged in STEM activities and our Brush-A-Thon, helping them to learn valuable lessons about oral health.

On a personal note, I am deeply honored to have been installed as the **101st President of the National Dental Association on November 23, 2024**. This marks a significant milestone, and I am excited to continue advocating for the dental profession on a national level while working alongside our wonderful DC Dental Society members.

Looking forward, I'd like to remind everyone about the requirement of the U.S. Treasury Department to file Beneficial Owners Information (BOI) with the federal agency the Financial Crimes Enforcement Network (FinCEN) about ownership and control. **Dental practices should file BOI information with FinCEN no later than January 1, 2025, at <https://boiefiling.fincen.gov>**. You can learn more about this federal filing requirement from this video at <https://youtu.be/GydCvfbKxPw>

Finally, I want to extend my heartfelt thanks to all our committees and DCDS ED and staff who have worked tirelessly throughout the year. Your dedication and commitment have been essential to our success and growth in 2024.

Wishing you all a joyful holiday season and a healthy, prosperous New Year ahead and we look forward to seeing you at our January Awards Dinner on January 14, 2025, at Maggiano's in Friendship Heights/Chevy Chase! Registration details to be announced.

Warm regards,

Cheryle Baptiste, DDS
President 2024-2025

DCDS Officers and Directors

Dr. Cheryle Baptiste
President

Dr. Hillary Hochman
President-Elect

Dr. Kim Menhinick
Vice President

Dr. Eugene Giannini
Treasurer

Dr. Sally Cram
Secretary

Dr. Ioana “Anna” Bettios
Dr. Dr. Katie Clark
Dr. Charles Coulter
Dr. Lucciola Lambruschini
Dr. Naghmeh “Nina” Latifi
Dr. Chris Loukaitis
Dr. Clare McGorry
Dr. Allen Robinson
Dr. Luke Schwartz

DCDS Staff

Kurt Gallagher, CAE
Executive Director

Maeceon Lewis
Education and Community Programs Senior Coordinator

Cheryl Michi
Membership and Operations Senior Associate

Guy Nagbe
Senior Associate

DC Dental Society
2001 K Street, NW
3rd Floor North
Washington, DC 20006
P: (202) 367-1163
F: (202) 367-2163
E: info@dcdental.org

DCDS 2024 Election

DCDS 2024 Election

This year the DCDS election is being conducted by electronic ballot. DCDS has selected Balloteer as the solution provider to administer the election. Candidates profiles are listed on the online ballot as well as on the following pages.

Voting **will close at 6 PM Tuesday, January 14**. All DCDS members who are eligible to vote should look for an email from info@dcdental.org with their unique login credentials. To vote, you will need:

- Your ADA Number—this will serve as your Voter ID. if your ADA number begins with one or more zeroes, they must be entered as well.
- Your Unique Password (sent in the email from DCDS)

Please contact your DC Dental Society staff at info@dcdental.org or (202) 367-1163 if you need us to resend your unique password or if you have any questions about the 2023 DCDS election or the voting process.

[Access Election Ballot](#)

DCDS Annual Awards Meeting January 14th from 6 to 8 PM Registration Available

All DCDS members are invited to attend the Annual Awards Meeting on Tuesday, January 14 from 6-8 PM.

During the event, the new DC Dental Society officers and board members will be installed. This event is also an opportunity to honor the latest DCDS award honorees and the recipients of the new DCDS Foundation scholarship. We hope you will join us as we start the New Year.

[Register for Awards Meeting](#)

DCDS Officer Candidates

Dr. Kim Menhinick - President-Elect

Born and raised in British Columbia, Canada, I moved to Cleveland, Ohio in the mid-nineties to complete my dental degree at Case Western Reserve University. This was followed by a GPR at Illinois Masonic Hospital in Chicago. Upon completion I relocated to the Washington, DC/ Maryland region to work as a general dentist. This was my first exposure to practicing in the district and would not be my last. After two years of practice, I would go on to complete a certificate in Endodontics as well as Master in Oral Biology at Baylor University in Dallas, Texas. Returning to the area I would again choose to practice in the district. I joined Advanced Endodontic Associates celebrating my twenty-first anniversary this year.



During my time in the District, I have maintained active involvement with the DC Dental Society on a variety of levels. This has included involvement in the planning of Mid-Atlantic/Nation's Capital Dental Meetings, participating in Give Kids a Smile Day, acting as the Chair of the Fall Symposium for Licensure, and rendering care for Spanish Catholic Charity patients. In addition, I have previously held positions on the DCDS board as well as overseeing volunteers at the Mission of Mercy held here in DC in conjunction with the annual ADA meeting.

Having spent a total of twenty-three years practicing in the district is no coincidence. Our society is unique. It has a "small town feel" and having grown up in a town with a population of seven thousand I feel I can speak to what that's like. We value and support our professional relationships with our members, staff and those around us supporting those efforts. There have been several changes over the years, however, staying involved and connected has remained constant. It is vital we put forth a united front both at the local and national levels. My intent as a member on the DCDS board is to bring a breadth of knowledge as well as a unique perspective that spans the period I have practiced in the district. I will dedicate my energy to being a clear and effective voice for the membership, because I believe we are a society that is truly passionate about our profession, our community and our future. Your support is greatly appreciated.

Dr. Charles Coulter- Vice President

Dr. Charlie, a born-and-raised Washingtonian, is a practicing Pediatric Dentist and has been practicing dentistry since he graduated from the University of Maryland School of Dentistry in 2005. As a specialist in his field, he not only offers a comprehensive understanding of pediatric dentistry, but the compassion needed to put patients at ease. Dr. Charlie has served Washington DC families at his pediatric dental office and orthodontic office in the friendship heights community of Washington DC.

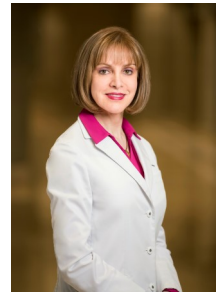


Shortly after completing his residency in pediatric dentistry, Dr. Charlie co-founded D4C Brands, the nation's largest and fastest-growing dental service organization (DSO) focused on pediatric dentistry and orthodontics. He served as the companies Chief Dental Officer for ten years. He currently still serves as a board member for the corporation's charitable foundation, D4C Cares. Dr. Charlie has been honored with the Baltimore Humanitarian award for his work with under-served children in Baltimore Community.

Board Director Candidates

Dr. Caroline Berman, DMD

I am a dedicated dentist with a background in Oral and Maxillofacial Surgery from Colombia. After earning my DMD at the University of Pennsylvania, I established my private practice in Washington, DC, where I have been serving patients for over 17 years. As a committed member of the DC Dental Society since 2004, I take pride in being part of a group that works to uplift and support the community and the institutions that support our dental profession.



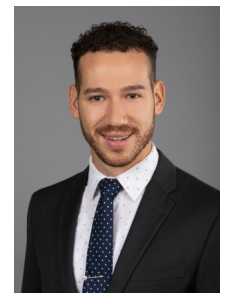
Dr. Urwashi Dubey, DDS

Urwashi Dubey, DDS was born and raised in New Delhi, India. She graduated from Dental School in India and wanted to pursue further education here in the United States. In 2015, she earned her DDS degree from New York University College of Dentistry with Honors in Oral and Maxillofacial Pathology and Radiology. After graduation she moved to Washington DC and has been practicing her passion since then. She has been a DCDS member since 2015 and has been actively participating in their public policy committee meetings this past year. The District of Columbia is a melting pot of different cultures and backgrounds. As a member of this community, her background as an immigrant, who has also embraced American culture, has enabled her to empathize and provide proper care to the ever-growing and changing population of the area. She hopes to bring the same enthusiasm, compassion, diversity and dedication to the board. In her free time Dr. Dubey loves to travel with her family and explore different countries and cultures. She is also learning to be a Padi diver.



Dr. Austin Harbison

Dr. Austin Harbison is a general dentist working at Capitol Family Dentistry and is originally from North Carolina. Dr. Austin is running for the position of DCDS Board Director. Dr. Austin has been active in the Dental Society since he moved to DC in 2021, serving on the Membership/New Dentist Committee and the Public Policy Committee. Dr. Austin has also worked closely with DCDS staff to run the DCDS social media for various DCDS initiatives. Dr. Austin has also been involved with the ADA's Institute for Diversity in Leadership serving as a member of the 2024 cohort. Outside of organized dentistry, Dr. Austin works with HIPS providing free dental exams and oral cancer screenings for their clients, is an active member on a kickball team in the Stonewall Sports League and is working hard to learn to speak Italian. Dr. Austin is passionate about ensuring safe, equitable and diverse healthcare for every person.



Dr. Austin hopes to bring his energy, creativity and passion to the board. Key initiatives for the board include membership retention, membership recruitment and the upcoming symposium in combination with SmileCon. Dr. Austin will rely heavily on his experience planning conferences and events in the past while working closely with members and the board to plan engaging events and clinically relevant educational programming. As a board member Dr. Austin will work tirelessly to maximize the society's benefits for all members, advocate for expanded scope of practice for DC dentists, and better our profession in the district.

Board Director Candidates

Dr. Chris C. Loukaitis DDS, MS, FICD, FACD

Dr. Chris Loukaitis is a longtime member of the DC dental community, having practiced as a Washington dentist since graduating from the Georgetown University School of Dentistry in 1984. He is a life member of the DC Dental Society, has served as an assistant professor at Howard University since 2000 (associate professor since 2018), and has held numerous volunteer and leadership positions within DCDS, including the office of president. In 2023 he was recognized with the DCDS Sterling V. Mead Award.

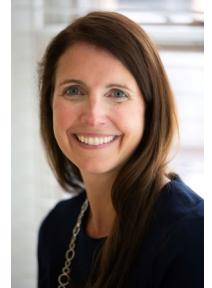


- 2012-2019 Board of Directors
 - 2017- 2018 President-Elect
 - 2018-2019 President
- 2011-2017 Nation's Capital Dental Meeting Committee Member
 - 2016-2017 Nation's Capital Dental Meeting General Chair-Elect
 - 2017 Mid-Atlantic Dental Meeting General Chair
- 2015 Committee for Local Arrangements to the ADA in Washington DC (Programs Committee Co-Chairs)
- 2012-2015 Educational Committee Member
 - 2012-2013 Chair of Educational Monthly Meetings
- 2019-2021 Constitution Bylaws Committee
- 2019 to Present Finance and Advisory Committee
- 2022-2024 Board Presidential Appointee

DCDS Delegation to the ADA House of Delegates

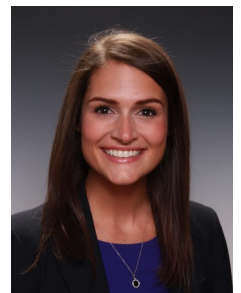
Dr. Katie Clark– Delegate

As someone who grew up just outside of DC, I am incredibly thankful to now be practicing here and part of this amazing dental community. I completed my dental training at the University of Maryland Dental School and my orthodontic residency at Oregon Health Sciences University. I received my undergraduate degree in Neuroscience from the College of William and Mary. I have been in practice in Tenleytown for the past 14 years. I am an active member of the ADA, AAO, DCDS, ICD and GWAWD. I served on the Mid-Atlantic Dental Meeting Committee from 2015-2017 selecting the capsule clinic lectures and coordinating the volunteers. Currently, I am serving as an ADA Delegate and member of the DCDS Board of Directors. I am an ADA Wellness Ambassador and will work to enact a Wellness Committee for the DCDS to enhance the wellbeing of all our members. In my spare time, my husband and I enjoy watching our three kids participate in their many sporting events and activities. With whatever time is left, I also love to knit, read, cook, and travel. Finally, I am frequently reminded of a story from dental school in which I had relayed a dental joke to my sister that my classmates and I had found funny. She responded that I had, “found my people!” I truly did, and I hope to have the opportunity to continue to represent our local dentists as an ADA Delegate.



Dr. Clare McGorry– Alternate Delegate

Dr. Clare McGorry is a third-generation general dentist practicing in Washington, DC. She graduated magna cum laude from Ohio State University College of Dentistry in 2016 and completed a general practice residency at the Washington Veterans Affairs Medical Center in 2017. She joined DCDS in 2017 and immediately became involved. She served on the DCDS Education Committee from 2018-2020, the DCDS Strategic Planning Committee from 2020-2021, the DCDS Membership Committee from 2018 and has served as chair of the Membership Committee since 2022. She has been a Board Member at Large for DCDS since 2020 and served as an Alternate Delegate to the ADA since 2022. Outside DCDS, Dr. McGorry is a Diplomate of the American Academy of Dental Sleep Medicine. She has served as the chair of the AADSM Education Committee since 2022 and was recently elected to sit on the Board of Directors for the AADSM in 2024. Dr. McGorry was named "Top Dentist" in *Washingtonian* Magazine in 2023 and was the readers' choice runner-up for Best Dentist in *Washington City Paper's* "Best of DC" edition in 2024. Originally from Buffalo, NY, she is a passionate Buffalo Bills football fan and comes from a large, blended family. Dr. McGorry has five nieces and one nephew whom she adores. In her free time, she enjoys cooking, exercising, hiking, and skiing.



DC Dental Society Foundation Board Director Candidates

Watch for information on Foundation board candidates coming soon:

- Dr. Margaret Culotta-Norton
- Dr. Charles Dietrich
- Dr. Takeisha Presson
- Dr. Alan Singer

Welcome to our newest members!

The DC Dental Society is pleased to extend a warm welcome to our two newest members: **Dr. Annette Ko** and **Dr. Dominique Marshall**.

We are thrilled to have them as part of our community and look forward to their contributions to our shared mission of advancing oral health. Welcome aboard!

Dr. Annette Ko is a periodontist in Washington DC. She grew up in California and South Korea before settling on the East Coast. Dr. Ko earned her bachelor's degree from Carnegie Mellon University in Chemical Engineering prior to finding her passion for dentistry. She earned her DDS degree from Columbia University and further pursued periodontics training at the University of Pennsylvania. She is a member of the American Dental Association, American Academy of Periodontology and Academy of Osseointegration. Outside of work, Dr. Ko enjoys hiking, painting, gardening, and exploring the local food scene with her family and friends.



Get Involved in Your DC Dental Society

DCDS is seeking dedicated volunteers to serve on several of our key committees. This is a great opportunity to get involved, contribute to the future of our organization, and collaborate with fellow members. We are currently looking for volunteers to serve on the following committees:

- **Education Committee**
- **Membership Committee**
- **Public Policy Committee**
- **Wellness Committee** (Newly created!)

If you're passionate about shaping the direction of our Society and would like to volunteer your time and expertise, we encourage you to apply!

For more information or to express your interest, please email us at info@dcdental.org.



Deliver Holiday Joy on Time with UPS®

Members save up to **65% off** UPS® Next Day and **42% off** on UPS® Ground!

Ship Now



Fall 2024 Continuing Education Presentations

Our monthly meetings are a fantastic opportunity for members to network, enjoy a meal together, and earn continuing education credits. And they're free for all members!

Monthly business meetings begin at 5:45 p.m. Educational session begins at approximately 6:00 p.m. [Visit the DCDS website](#) for course information, speaker bios, fees and cancellation policy.

Meeting Date

Meeting Topic

Speaker

December 10

Teeth, Tools and Technology: A Holistic Approach to Cybersecurity

Mr. Gary Salman



The DCDS continuing education program will resume in February. Watch for an announcement on the 2025 program in our January newsletter.

Couldn't make it to the live presentation?

[Members who have registered for CE meetings may access the meeting recordings via this link.](#) Login is required.

About DCDS Speakers

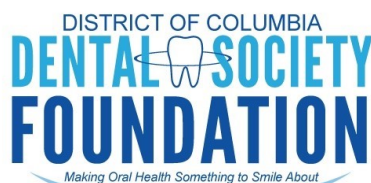
Your DC Dental Society has developed a continuing education program that features leading experts in dental care whether they practice across the country or down the street. The inclusion of local presenters on the program for DCDS monthly meetings is intended to foster collegiality and support our local community. DCDS does not endorse one specialist over another, but celebrates D.C. talent.

Continuing Education Disclaimer: The District of Columbia Dental Society is an ADA CERP Recognized Provider. ADA CERP is a service of the American Dental Association to assist dental professionals in identifying quality providers of continuing dental education. ADA CERP does not approve or endorse individual courses or instructors, nor does it imply acceptance of credit hours by boards of dentistry. It is the responsibility of each participant to verify the CE requirements of his or her licensing or regulatory agency and to contact them with any questions regarding licensing. The DC Dental Society designates the above presentations for 2 CE credits each.

Concerns or complaints about a CE provider may be directed to the provider or to the **Commission for Continuing Education Provider Recognition** at [ADA.org/CERP](https://ada.org/CERP).

ADA CERP® | Continuing Education Recognition Program

DC DENTAL SOCIETY FOUNDATION



Blessed to Help

“The time spent has been at times challenging, difficult, frustrating, but is very rewarding and well worth serving these patients. These patients are timely, diligent and extremely appreciative. I feel so blessed to help.” Dr. Rodney Savoia

Sign up for DC Dental Cares, the DC Dental Society Foundation’s pro bono program.

This program is win-win-win: for our community, for the individuals who receive dental procedures that would not otherwise be possible due to costs, and for the DCDS volunteer who gains that warm feeling that comes from doing good.

Patients are fully vetted for need by our partner, the Catholic Charities Healthcare Network (CCHCN), and the treating dentist sets the level of care provided. You can treat one person a year or several a month, all while in the comfort of your own office.

DC Dental Cares Sign Up Form

Major Help. Minor Stress.®

Refinancing an existing student loan with College Ave can reduce your monthly payments and even the total cost of your loan.

SIMPLE

Apply from your smartphone, tablet or laptop in just minutes and find out instantly if you're approved.

CLEAR

Know what you're getting, how it works, and how to save as much as possible.

PERSONAL

We give you options so you can build the best loan for you, and we're here for you all the way.



START YOUR APPLICATION TODAY

DCDENTAL.ORG/COLLEGEAVE



College AVE
STUDENT LOANS



BROUGHT TO YOU IN PARTNERSHIP WITH
COLLEGE AVE STUDENT LOANS

A BETTER STUDENT LOAN EXPERIENCE

REFINANCING



DCDENTAL.ORG/COLLEGEAVE

Major Help. Minor Stress.® DCDENTAL.ORG/COLLEGEAVE

College Ave Student Loans products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

1 This informational repayment example uses typical loan terms for a refi borrower with a Full Principal & Interest Repayment and a 10-year repayment term, has a \$40,000 loan and a 5.8% Annual Percentage Rate ("APR"); 120 monthly payments of \$434.11 while in the repayment period, for a total amount of payments of \$52,092.61. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

2 \$5,000 is the minimum requirement to refinance. The maximum loan amount is \$300,000 for those with medical, dental, pharmacy or veterinary doctorate degrees, and \$150,000 for all other undergraduate or graduate degrees.

3 The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. If a payment is returned, you will lose this benefit.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE (IN WHOLE OR IN PART) THIS LOAN PROGRAM AND ITS ASSOCIATED SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK WWW.COLLEGEAVESTUDENTLOANS.COM FOR THE MOST UP-TO-DATE INFORMATION.

Information advertised valid as of 12/30/2022. Variable interest rates may increase after consummation. Lowest advertised rates require selection of full principal and interest payments with the shortest available loan term.

© 2023 College Ave Student Loans. All Rights Reserved

000000



Optimize your practice
with a financial platform
created for clinicians,
by clinicians.

Cost Effective

Pay less to get paid

Free up more cash to grow with competitive and transparent credit card payment solutions.

Affordable

Remove cost as a barrier to getting quality care

Open more doors for your patients and practice with affordable financing options, delivered within minutes.

Multifunctional

Discover all-in-one employee management

Manage payroll, HR, benefits, and more all in one central location.

Personalized

Get hassle-free loans and advances

Skip the paperwork, high interest rates and pre-payment fees and get loan options in as little as 24 hours.

Keep Caring

**Do what you do best.
Let us help with the rest.**



How to reduce your processing costs *without switching*

Download our *FREE* guide



Dental managers know that credit card processing costs are a HUGE expense. That's why Merchant Advocate put together this informative primer on how to reduce expenses without switching processors. In this free guide:

- Learn to mitigate virtual payment acceptance costs and software integration issues
- Find out what's hiding in your merchant statements
- Explore options for compliant surcharging programs
- And more!

Free Download

For more information about Merchant Advocate, contact your dedicated DCDSrepresentative, [Howard Goldstein](#)

merchantadvocate.com/DCDS

MEMBER VALUE

Save hundreds with DCDS and ADA Programs and Discounts

DC Dental Society has partnered with the following companies to bring you discounted pricing on the supplies and services for your practice.

Dental Supplies



Insurance



Endorsed Credit Card Processor



Educational Loans



Compliance Services



Consulting on Credit Card Fees



"Follow" Us on Social Media



facebook.com/dcdental



instagram.com/dcdentalsociety



twitter.com/DCDentalSociety



linkedin.com/in/dcdentalsociety

MEMBER SAVINGS

ADA
Member Advantage™

✓RESEARCHED ✓PROVEN ✓ENDORSED

With Best Card the average
dental practice saves 27% or...

\$6,496
annually



Best Card
877.739.3952



WE SAVE YOU MONEY WITHOUT SWITCHING PROCESSORS



District of Columbia
DENTAL SOCIETY

Fellow DC Dental Society Members:

"Are you tired of watching your profits vanish into thin air? Let me tell you about a game-changer: Merchant Advocate. They've been our saving grace when it comes to those dreaded credit card processing fees.

We've saved over \$26,000—and counting. AND, we didn't have to change credit card processors. Who wouldn't appreciate saving both effort and money, which can now remain right where it belongs: in our own offices. All I had to do was send them the last three months of statements and they took it from there! The beauty of their win/win business model lies in its nature: they only benefit from actual savings achieved. If they can't save you money, there's no charge for their efforts.

If you're tired of feeling like you're at the mercy of credit card companies, it's time to take action. Let Merchant Advocate be your guide to greater financial freedom. Reach out to them today and start reclaiming control over your bottom line."



**-Dr. Aliya Kassam
Two Aces Dentistry
Washington, DC**

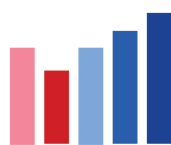
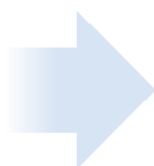


We understand the credit card processing industry and can help you get the best rates and fees. There are no upfront costs for our services and we are paid out of the savings we achieve for you, adding more to your bottom line.

IT'S A SIMPLE 3-STEP PROCESS:



Analyze



Adjust



Audit

Get your free analysis today!
Contact **Howard Goldstein** at hgoldstein@merchantadvocate.com or 206-387-0189
merchantadvocate.com/dcds



A National Practice Transitions, LLC Company

Sell Your Dental Practice with Choice Transitions

- ✓ Fees on Traditional Sales as Low as 3%
- ✓ Simple & Short-Term Contracts
- ✓ Commission Free Sales to DSOs
- ✓ Free Valuation

Over \$642,000,000 in Sales and Growing!

(877) 365-6786

www.choicetransitions.com

Special Thanks to Our DCDS Sponsors

Platinum Sponsors



Gold Sponsor



Advancing tooth-whitening treatment strategies

ADA Morning Huddle, November 26, 2024

Investigators have evaluated the effectiveness and adverse effects of over-the-counter tooth-bleaching products. Clinicians were advised to familiarize themselves with the risks of over-the-counter tooth-bleaching products and communicate these risks to their patients

[Read more](#)

Dentist Urge against viral turmeric-coconut oil tooth-whitening trend

ADA Finance & Operations, November 25, 2024

Experts have warned against a popular tooth-whitening trend disseminated on social media. They explained that turmeric's vibrant pigment could stain the teeth yellow when not properly brushed off the surface and emphasized that there is currently no credible evidence suggesting that the combination of turmeric and coconut oil can whiten the teeth.

[Read more](#)

What to know about HIPAA right of access

ADA Morning Huddle, November 24, 2024

Patients have the right to access their health records under the Health Insurance Portability and Accountability Act's Privacy Rule, and covered health care providers could face fines if they fail to provide them with timely access. In October, the U.S. Department of Health and Human Services' Office for Civil Rights imposed a \$70,000 penalty against a Maryland dental practice for allegedly violating Privacy Rule requirements.

[Read more](#)

Classifieds

6 Op Periodontist Practice in CBD For Sale- \$ 1.3 Million in Collections

Description: Centrally located in the heart of Washington D.C. 100% FFS with long term lease in place Production over \$1.3Million annually with very high Net Income ~2,500 Active patients 6 Operatories. Reception, waiting area, in-suite bathroom. Fully equipped dental office. Loyal patient base and experienced staff. Turnkey operations ready for your take over today!

Contact: Ralph W Miller III | 443-207-1649 | ralphmiller@hprgrealty.com

Foggy Bottom Practice for Sale

Description: Busy, fee for service, general practice in a sunny well designed 3 operator co op with patient and staff parking. For sale by motivated practitioner

Contact: John Turner 301-980-7468 | tukche@hotmail.com

DCDS Member Ads

FREE Employment Ad for DCDS Members. DCDS members who are seeking employment or who have open staff positions can place a classified ad at no charge. Click on the link below to get started.

Advertise with DCDS

Classified ads in the DCDS Newsletter are easy. Simply submit your ad through [the DCDS online form](#). We will then send you a payment link. Payment must be received prior to publication.