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See You on the Other Side

By Dr. Gloria Pipkin, SCDA President

I can't believe a year has flown by since I first wondered what I could possibly have (of interest) to say to you all for the next twelve months - but this will be my last message as your president. I have mixed feelings about this last rodeo, but mostly I am just thankful that this cowgirl was able to stay on her bronco for the duration. It's been my pleasure to serve you, and I look forward to continuing in support of our organization in a different but equally challenging capacity in years to come.



Dr. Gloria Pipkin

Every month as I anticipated another writing challenge, I had a few days of anxiety before realizing that there was so much to talk about! There is so much for us to be excited about, that the biggest problem I ended up having was fitting my thoughts into the limited space our newsletter allows.

I have to say that despite all my concerns regarding my writing abilities, I had so much positive feedback about some of the issues we covered that it got easier every month. The conversations I had, pros and cons to some of my thoughts were both interesting and eye opening.

I want to thank each and every one of you for making this last year one of accomplishment and success for the SCDA, and most especially for the success of our profession.

We have a lot of work ahead of us, but that's the nature of the beast when you choose a profession in health care. I can say with complete confidence that after a year of working with all of you, I have no doubt the next year and all those to follow will reap equal if not more significant progress.

Again, thanks for all your support, for putting up with my rants as well as my philosophical meanderings these last twelve months. Thank you for letting me test out my leadership skills on such an accepting group of professionals. I know I grew a great deal as a professional and as a person, and hope you all garnered some positive effect as well.

Lastly, please join me in welcoming and supporting our incoming president, Dr. Chris Griffin. He will need all the support he can get, and after the last year I can tell you the job isn't as easy as it may look. So please continue to be the great group you have been during the last year, and as generous with your volunteer time and support.

Thanks again. See you on the "other side."

2016 Membership Dues

By now you should have received your 2016 Membership Dues statement. If you have not received your invoice, please contact Maie Brunson at brunsonm@scda.org. You can pay your dues online by visiting the SCDA website! If you have \$0 mandatory balance there is no need to mail us back your invoice unless you are paying voluntary items.

Make sure you get your update forms in by December 31st so your information will be up-to-date in the 2016 Membership Directory!

Dr. Joseph Roderick Beard 1923-2010

By Dr. Gene Atkinson, SCDA Historian

The following biography of Dr. Joe Beard is part of an ongoing series of history articles about the South Carolina Dental Association being published in our monthly Bulletin that have been prepared by Dr. Gene Atkinson, the SCDA Historian. Dr. Beard had an outstanding career in dentistry. For many years he was Chairman of the SCDA's Dental School Committee that laid the groundwork for the creation of the College of Dental Medicine at MUSC.



Dr. Joseph Beard

Dr. Joe Beard was indeed a true visionary for dentistry in South Carolina. As a man who worked quietly behind the scenes, Dr. Beard can be considered one of the mainstays in the founding of the College of Dental Medicine at the Medical University of South Carolina. As the dental school measure was passed by the legislature in 1953, no funding was created at that time. Dr. Beard worked diligently with the legislature for many years for this to finally become reality with the necessary funding in 1963. With that in place, a Dean was hired in 1964 to lay the groundwork so that South Carolina's first class of dental students could matriculate in 1967.

Joe Beard was born in 1923 in Charlotte, North Carolina to Joseph Roderick and Alice Lee Smith Beard. He grew up in nearby Cornelius, North Carolina and attended the public schools there. His college education was obtained at Erskine College in Due West, South Carolina. Erskine College has been a Beard family tradition as both of Dr. Beard's parents, his grandfather, his wife, four of his children, and two of his grandchildren have attended Erskine. Additionally two of his son in laws went to Erskine College. Dr. Beard graduated from the Baltimore College of Dental Surgery, now known as the University of Maryland School of Dentistry, in 1945 at age 21 after an accelerated three year program because of World War II. Afterwards he did an internship at Baltimore City Hospital, and then became an Instructor and Assistant Professor in the Department of Crown and Bridge at Baltimore College of Dental Surgery. In 1948 he established his practice in general dentistry in Anderson, South Carolina. From 1942 to 1951 Dr. Beard served in the United States Army Reserves. During the Korean War from 1951 to 1953, Dr. Beard went on active duty in the United States Navy Dental Corps where he served in Charleston and Parris Island.

Dr. Beard has served dentistry in numerous capacities. He has been president of the Anderson Dental Society and the Piedmont District Dental Society. From 1956 to 1960 Dr. Beard was the Editor of the South Carolina Dental Journal. While in that capacity he wrote 36 thought provoking editorials in the Journal. In 1961 Dr. Beard became the Chairman of the Dental School Committee where he led the efforts of the South Carolina Dental Association to establish South Carolina's first dental school. Additionally in the early years of the school, Dr. Beard was a member of the Dean's Advisory Board. As the SCDA Historian and Chairman of the Necrology Committee, Dr. Beard gave the most eloquent presentations of the Necrology Reports at our annual SCDA General Membership meetings for many years, where he recognized our members who had died the previous year.

Dr. Beard was a member of the South Carolina State Board of Dentistry from 1970 through 1975, where he served as its president in 1974. Additionally Dr. Beard served on the National Board of Dental Examiners. For his many contributions to the advancement of dentistry, Dr. Beard was inducted as a Fellow in the American College of Dentists, the International College of Dentists, and the Academy of Dentistry International.

Throughout his career, Dr. Beard has served in many educational, community, and cultural activities. He has been president of the Greater Anderson PTA Council, chairman of the Anderson Chamber of Commerce, a member of the Board of Trustees at his alma mater, Erskine College, and president of the YMCA Board. Additionally he has served on the boards of the American Red Cross and the United Fund. Through the years the local newspaper, the Anderson Daily Mail, has saluted him on three separate occasions for his contributions to the quality of life in Anderson. Erskine College honored him with the Algernon Sydney Sullivan Award in 2002 for his service to his college and the community.

Dr. Beard deeply loved music and shared this love with his family, his friends, and the community. He was president of the Anderson Symphony Association for a term as well as was its Concert Master for many years. As an accomplished violinist, he was also a member of several other music associations and groups.

Dr. Beard also served his local hospital, the Anderson Memorial Hospital, as its Chief of the Dental Staff.

Since his establishment in Anderson in 1948, Dr. Beard has been a devout member and leader at Young Memorial Associate Reformed Presbyterian Church. He has served there as a deacon, an elder, a Sunday School teacher, and was the choir director for 35 years.

Dr. Beard married the former Margaret Dusenberry, and they had six children: Ellen Beard Martin, Ann Beard Shahid, Cherrie Beard Sneed, Ruth Beard Boetsch, Joseph Roderick Beard, Jr. and June Beard Copeland. Ironically two of Dr. Beard's son in laws became dentists, and one daughter became a dental hygienist.

Dr. Beard's dedication to his family, his profession, his church, his music, and his community will always be remembered as the personifying theme of his life and character. In 2004 the Alumni Board of the College of Dental Medicine, where he helped found the school at the Medical University of South Carolina, honored him with a special citation and plaque that said, "The Alumni Board of the College of Dental Medicine hereby gratefully acknowledges Dr. Beard's lifetime of service, his vision for dentistry, and the central role he played in the establishment of the College."

Dr. Beard was a true visionary in dentistry and life itself. Fittingly at his funeral in 2010, his daughter Ruth played Dr. Beard's personal violin, and his nine year old grandson also played the violin in tribute to the man who endeared so many.

Send us your story ideas! Do you have an idea for a story? We'd love to hear it. We're always looking for topics of interest to our members. If you have a suggestion, email Maie Brunson at brunsonm@scda.org or call 800-327-2598. Please be specific We'll let you know if and when your idea will come to fruition. Thanks for your help!

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7 Tax Discussions You May Want to Have with Your CPA

By Shane Tenny, CRP- Spaugh Dameron Tenny

As you continue your tax planning for the second half of the year and begin to plan for next year, we thought it'd be a good time to mention a few ideas that may help lessen your tax burden. These come straight from our experience in helping dentists notice the details in their financial lives. Obviously they may not all apply to you, but hopefully you can put this article in your tax folder to spark a helpful conversation with your CPA or financial planner.

1. Roth IRA – Roth IRAs are a possibility for everyone! Contrary to popular belief, even dentists can get \$5,500 into a Roth IRA (\$6,500 if over age 50). You simply make a non-deductible contribution to an IRA and then file a form to convert (technical term) the balance to a Roth IRA. From that point, it all grows income tax free! (Note: you should carefully discuss this with your CPA if you have an IRA as there can be some additional factors to consider.)
2. Health Savings Accounts – HSAs offer the perfect trifecta of tax benefits: contributions are tax deductible, growth is tax deferred and qualifying withdrawals are income tax free! Many people are confused on the difference between HSAs and FSA (Flexible Spending Accounts) and have avoided both. While an FSA has a "use it or lose it" restriction, the balance in an HSA is fully vested and available at any time for qualifying withdrawals.
3. Receipts – Too many of us don't keep track of the receipt from Goodwill after we drop off our latest closet purging. These tax receipts are like cash in your pocket. Although the Goodwill employee won't value your items, you can do so easily using an online giving guide and reduce your taxable income dollar-for-dollar with your donations value.
4. Give investments not cash – If you typically make cash gifts to church, charities or other non-profits during the year, you may be missing out on a wonderful tax savings. With most investment accounts showing positive returns in recent years, you may have some stocks or mutual funds that have long term gains but have not yet been sold. Rather than paying 20% capital gains tax when you sell the appreciated investment, most charities will provide you the details to give the investment to them (which they can then sell with no tax obligation). Although your portfolio is not a bit smaller, you can use the cash previously earmarked for charity to replenish your account. At the end of the day, you get the same charitable deduction and avoid paying capital gains tax on your investments.
5. Roth 401(k) – Most employers now allow your 401(k) contribution to be treated as either pre-tax deferral or a Roth deferral. This is different than a Roth IRA account, but does have the same tax free treatment of earnings. Imagine for a minute your 401(k) contribution as a seed and the future withdrawals in retirement as the harvest. Would you rather take a tax deduction on the seed and pay tax on the harvest in retirement? Or would you rather pay tax on the seed and receive the harvest free of income taxes? This isn't a simply calculation I know, but one that many folks would benefit from making.
6. Investment Advisory Fees – many professionally managed investment accounts are assessed quarterly management fees. Although you may have to look around for the fees, make sure to give this information to your CPA. Advisory fees for non-retirement accounts may add to your itemized deductions.
7. Solo 401k – Dentists with income outside of their associate position (such as consulting or moonlighting) often wish to defer taxation on this additional earnings. While the traditional suggestion has been the use of a SEP IRA, you may wish to explore setting up a Solo 401(k). This type of account can sometimes facilitate much higher contribution amounts for the same level of earnings. Furthermore, the strategy can be really enhanced by employing your spouse to assist with this side business and making a deferral of their income as well.

This information is being provided with the understanding that it is not intended to be interpreted as specific legal or tax advice. The author is not authorized to give tax advice. Individuals are encouraged to seek the guidance of their own personal tax counsel.

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Keep Your Records Up-to Date!

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Get To Know Your SCDA Staff

By Deanna Slomzenski, Finance & Malpractice Insurance

Hello, my name is Deanna Slomzenski and I have worked as the association's bookkeeper since October 2001. I am also the staff liaison for the Investment/Finance/Audit Committee, DenPac, and work closely with our meeting planner and am the contact person for malpractice insurance. If you ever have any questions regarding any of these areas or if I can ever be of assistance to you, please don't hesitate to call 800.327.2598 or e-mail me ski@scda.org. If I don't know the answer I will help you find it.

Where did I gain my experience? I helped my husband build his fence and deck installation company from the ground up. I was responsible for keeping the books and helped him with the manual labor while raising 4 wonderful children. I worked closely with Bert Whitehead, tax attorney & founder of Cambridge Connection, Inc, in setting up a record keeping system for our business. By having our own business I understand the importance of maintaining proper insurance, payroll and the importance of keeping good financial records.

What do I do in my spare time? Family is extremely important to me so I spend my free time with my family. We enjoy cookouts, going to see movies, camping for the weekend or just sitting around and having lively conversations.



Jordan, Deanna, Justin, Frank, Ariel, Franky and Joseph (Franky's Husband)

December Calendar

December 4	SCDA House of Delegates	DoubleTree Columbia, SC	9:00 AM
December 24-28	SCDA Closed for Christmas		
January 1-4	SCDA Closed for New Years		

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Flood Insurance

By Davis Garvin an SCDA Endorsed Company

Flood insurance is a coverage that is often overlooked by many businesses and homeowners that are not located within a Special Hazard Flood Area (SHFA), aka the 100 year flood plain. Contrary to popular belief, flood insurance can be purchased by just about anyone in the United States whether you are in a SHFA or not. The premiums will vary depending on your flood zone and your location, but at the right price you can insure just about anything.

The federal government's National Flood Insurance Program (NFIP) is the primary writer of flood insurance in the country; however they offer only limited property limits and limited coverage options.

For a business, the NFIP will offer up to \$500,000 of coverage on the building and \$500,000 of coverage on the contents in the building, with deductible options up to \$50,000. However, unlike most property policies that will offer Replacement Cost coverage (no deduction for depreciation), the NFIP's loss settlement structure is Actual Cash Value only, meaning they will deduct for depreciation on both the building and the contents. Also, the deductible applies separately to the building and contents (two deductibles). Finally, the NFIP does NOT offer Business Interruption coverage. So if your business is shut down for any period of time after a flood loss, there will be no compensation for your lost business income.

However, there are now a few non-NFIP insurance markets that have recently begun writing flood insurance in competition with the NFIP, and some will offer Business Interruption coverage. But non-NFIP markets don't accept every risk like the NFIP does so they won't write everyone. Another possible way to get Business Interruption coverage is to purchase excess flood coverage above the NFIP policy. This would give you additional flood property limits above the NFIP's \$500,000 and then you may be able to add Business Interruption coverage to the excess policy at an additional premium. You would have to decide if the additional cost is worth the coverage, but most people who have suffered an uncovered loss usually wish they had paid the extra money after the fact.

As an example, for a business that is NOT in a SHFA, the annual premium for \$500,000 coverage on the building and \$500,000 coverage on the contents with a \$1,250 deductible on each is \$3,188 (slightly more if you have a basement). A property that is IN a SHFA will need to be underwritten in order to determine a premium.

For a personal residence, the NFIP offers up to \$250,000 coverage on the dwelling and \$100,000 coverage on the contents, with deductible options up to \$10,000. Coverage on the contents is always Actual Cash Value but you can get Replacement Cost coverage on the dwelling only if it is a single family primary residence and insured to at least 80% of the homes full replacement cost or the maximum limit available (\$250K). Additional Living Expense coverage is not typically available but the NFIP and some private markets are just now considering adding loss of use coverage as an option, so it may be available in the near future.

As an example, for a primary residence that is NOT in a SHFA, the annual premium for \$250,000 coverage on the dwelling and \$100,000 coverage on the contents with a \$1,250 deductible on each is \$477 (slightly cheaper if you don't have a basement). A property that is IN a SHFA will need to be underwritten in order to determine a premium.

Flood insurance is available and should be considered whether you are in a SHFA area or not. If you have any questions, please call Joanie Shealy at 803-732-8383.



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Executive Director's Notes



Mr. Phil Latham

Additional News on Phoning/Texting Patients:

In October, the SCDA wrote an article about the Telephone Consumer Protection Act (TCPA) and obtaining written consent prior to calling or texting patients about appointments, reminders, etc. This law was passed to address the problem of unwanted telemarketing communications, but could result in situations where traditional methods of contacting patients run afoul of the law.

The TCPA is very complicated and depends on a lot of factors, like what your message is, whether you are calling a wireless or a landline phone and whether you are using an automated or prerecorded voice or equipment that is capable of autodialing phone numbers. Some aspects of the law and its application are being challenged in court, and some of them seem to be here to stay.

Dental practices are among the businesses that have already been sued for violating the TCPA. The TCPA allows an individual to sue for up to \$1,500 for every phone call or text that violates the law. Civil penalties of up to \$16,000 per violation can be imposed for violations of the Telemarketing Sales Rule (TSR), a federal law that applies to phone calls and texts with a marketing or advertising message.

As mentioned in October, the ADA Centers for Professional Success offers great tips on texting and calling patients and information on federal laws that may prohibit such acts. Visit Success.ADA.org to get some tips on how dental practices can legally communicate with their patients. The ADA also offers a sample consent form that can be used with your patients. Visit <http://www.scdagroup.com/docs/librariesprovider45/private-library-south-carolina/consent-form-for-phone-and-text-communications.pdf?sfvrsn=0> to obtain a copy of the form.

The SCDA urges each dental practice to obtain written consent from all patients (both current and new patients) prior to communicating with a patient using a cell phone number. This consent can be added to new patient intake forms and does not need to be on a separate form. For existing patients, dental practices need to obtain a patient's written consent before calling or texting that patient for any reason.

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MedjetAssist's Newest Upgrade Option – Horizon – Includes Security & Crisis Response

By Mark Brown



MedjetAssist, a world leader in global air medical transport membership programs, has launched its newest membership upgrade option: Horizon. For years, Medjet has been providing leisure and business travelers with peace of mind should they become hospitalized while traveling more than 150 miles away from home. Now, for an additional \$139 per year, Medjet members can gain elevated access to an unprecedented suite of additional security, health and travel services.



Mr. Mark Brown "The world is changing and so are our members' needs as they take on more active global pursuits," said Roy Berger, president and CEO of MedjetAssist. "We've long recognized this growing request for supplemental crisis, security and consulting services and have a new product to answer the demand. Horizon is a new standard in travel protection with the broadest range of services we have ever offered."

Medjet is world-renowned for its medical repatriation services, arranging transport for members from virtually anywhere in the world, to their home country hospital of choice. There are no health restrictions (for travelers under age 75), no co-pays or cost limitations. Membership also includes personal travel concierge benefits like free legal and medical referrals, telephone interpretation, emergency message relay to family and friends, and information on visa, passport and immunization requirements for travel to foreign countries.

Now, with the new Horizon upgrade, additional member benefits include: TRAVEL SECURITY & CRISIS RESPONSE – Horizon members receive the benefits of access to assistance for a wide range of crises that directly impact, or have the potential to impact, a Horizon member during travel. This includes on-demand access to a dedicated 24/7 crisis response center with veteran security experts who can advise and coordinate necessary emergency services in relation to a political threat, violent crime, terrorism, hijack, disappearance, blackmail or extortion, wrongful detention, or kidnap for ransom.

If that's not enough, Horizon also offers ambulance transfer from less than 150 miles; specialty hospital transfer, personal travel advisories, and cash advance.

We're excited to bring this to the market. We know how important peace of mind is for our travelers.

To speak with a Medjet membership services representative call 800-527-7478 and reference the South Carolina Dental Association or go online at www.medjet.com/scda. SCDA members receive discounted pricing on Medjet's annual regular memberships.

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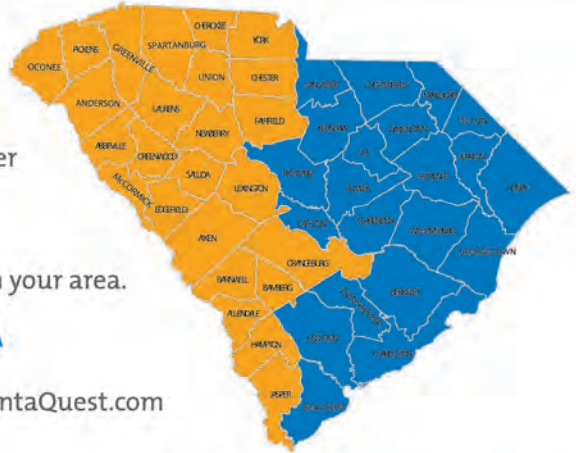
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DentaQuest manages the Healthy Connections dental program. We greatly appreciate the contributions of providers. Our provider web portal makes it easy for you to submit claims and authorizations, check member eligibility and more. Responsive service from our call center reps keeps your offices running at peak efficiency.

To learn more about the Healthy Connections program or DentaQuest, contact a provider relations representative in your area.

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SCDA Member Benefits Group, Inc. Stockholders Report (2015)

By Dr. Craig Little, Chairman

SCDA Member Benefits Group is the wholly owned subsidiary of the South Carolina Dental Association (SCDA) that manages SCDA members' benefits. The purpose of the Benefits Group is to locate and maintain benefits that are meaningful and valuable to the SCDA membership while at the same time earning non-dues revenues for the association; thus assisting in keeping our future membership dues low.

In an attempt to help educate the SCDA membership on the availability of these valuable benefits, the Benefits Group made a new hire in the spring by adding a Member Benefits Coordinator position to the staff.

We have recently finalized the 2016 group medical plan renewal and the association will experience a 4.5% renewal. This renewal keeps our plan very competitive with the open group market and is lower than what many other groups will experience come the new year. The richness of our benefit structure remains at a very high level. We are currently working on an entirely new medical platform for association members and we expect that will be ready to be introduced to the membership in the fall of 2016.

Due to all of the benefits offered to the membership, the Benefits Group will contribute a minimum of 20% of all net revenues back to the association after the 2015 audit has been performed. This will be in addition to the approximate \$30,000 it has paid to the association over the year already. Also, the Benefits Group gave the SCDA Foundation \$15,000 towards scholarships and helped to sponsor the annual convention with a \$5,000 donation. The Benefits Group gave \$50,000 to MUSC for its Special Care Dental Clinic and \$5,000 to the Macaulay Museum of Dental History. The Benefits Group helped to sponsor the ADA Success Seminar held at MUSC for the senior dental students as it does annually.

The Benefits Group continues to offer professional liability/malpractice insurance. If you know a new-to-practice dentist, the Benefits Group can offer discounts on their first year's premiums upwards of 65%. Discounts for year two are available as well. If you are getting professional liability insurance elsewhere, consider changing your agent of record to the Benefits Group. This is a simple process that will redirect commission dollars back to the SCDA instead of an outside insurance agency.

Through partnerships with excellent local agencies, the Benefits Group can assist you with all lines of insurance products such as Business Overhead, Property, Content, Workers' Compensation, Disability, Life, Long Term Care, etc. Many of these products have added discounts simply for being an SCDA Member. The Benefits Group can also offer Medicare Supplement Plans to SCDA members and their staffs.

The Benefits Group continues to enhance its relations with the current vendors it endorses and they are: Association Gloves for exam gloves and masks, CareCredit for patient financing, ClaimX for electronic claims processing, D-MMEX for precious metal refining, MedjetAssist for medical evacuation, Officite for website development, Solmetex and DRNA for amalgam separators/waste management, Staples Advantage for office supplies, SurePayroll for payroll processing, TekCollect for accounts receivables, TransFirst Health Services for credit card processing and US Bank for credit cards.

As of the end of August, the corporation had reserves totaling approximately \$2.3 million. These monies are kept in various investment vehicles and money market accounts.

I would like to take this time to thank the current Benefits Group's board members for their time and dedication; they are:

Peter Stoltz of the Central District who serves as Vice-Chairman, Keith Lethco of the Piedmont District who serves as Secretary-Treasurer, David Jordan of the Central District, Monica Cayouette of the Coastal District, David Moss of the Pee Dee District, Wade Nichols of the Pee Dee District and Tommy Stoddard of the Piedmont District.

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South Carolina Donated Dental Services (DDS) November 2015



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803.726.4522
Toll Free: 888.322.9527
Fax: 803.750.1644
www.DentalLifeline.org

Overview: In 2012, the South Carolina Dental Association partnered with Dental Lifeline Network • South Carolina to develop a Donated Dental Services (DDS) program to help South Carolina residents with disabilities or who are elderly or medically fragile and have no other access to dental care. The South Carolina DDS program is similar to 42 other state programs developed by Dental Lifeline Network that this fiscal year will collectively generate \$24.5 million in donated services by June 2016. **Since inception, DDS volunteer dentists and labs have donated \$767,594 treatment for 190 vulnerable people.**

DDS Program: Year-to-Date Comparison and FY 14-15 Totals			
	<u>7/1/15-10/31/15</u>	<u>7/1/14-10/31/14</u>	<u>7/1/14-6/30/15</u>
Donated Treatment Value	\$78,980	\$71,584	\$235,199
Donated Lab Value	\$8,691	\$8,333	\$29,182
Patients Treated	24	26	67
Average Value of Treatment	\$3,291	\$2,753	\$3,553
Participating Dentists	138	104	110
Participating Labs in SC	24	20	23
Participating Labs outside SC	4	6	12
Active Patients	58	45	50
Pending Applications	220	224	216

The DDS program transforms the lives of the patients we serve, like 50-year-old Ms. L. who lives with her two teenage sons. She suffers from systemic lupus and rheumatoid arthritis and has been unable to work since 2001. In addition, she recently underwent a right knee replacement. Ms. L. also had unmet dental needs. She was missing many teeth and had saved up enough money for partial dentures. Unfortunately, even after seven adjustments, the dentures never fit properly and Ms. L. was unable to wear them. Sadly, Ms. L. could not afford another set of dentures. She and her sons survive on Social Security benefits and they struggle to make ends meet. Thankfully, a kind DDS volunteer came to her aid. Dr. D. extracted Ms. L.'s remaining teeth and donated full upper and lower dentures that her laboratory fabricated at no charge. Thanks to this generous dentist, lab and the DDS program, Ms. L. received \$3,750 in free care that restored her smile! She wrote to express her sincere joy and appreciation for this amazing gift.

*“Now I can smile without being ashamed.
I almost cried when I looked in the mirror. I was overjoyed.
Thanks for everything. I have been given back my beautiful smile.”*

Special thanks to the 138 dentists in South Carolina who already volunteer for DDS! More volunteers are needed NOW! Today 220 vulnerable people are waiting for care and we are only accepting new applications in 10 counties. If you are not currently a DDS volunteer, please begin today by going to <http://dentallifeline.org/> and click on the “Volunteer” tab or contact Dawn Peltier, DDS Coordinator at dpeltier@DentalLifeline.org. Thank you!

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Palmetto Dental Personnel Inc. is owned and operated by a dental professional with 20+ years experience and has exclusively provided professional staff for Columbia and the surrounding Midlands areas for 20 years. PDP has dental hygienists, assistants and front office personnel available for temporary and permanent positions. Contact Gail Brannen at 1-800-438-7470, fax 866-234-8085, email gbrannen@palmettodentalpersonnel.com or visit us at www.palmettodentalpersonnel.com.

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Since 1975, **Dental Power has been placing dentists seeking work!** We have clients in SC with fill-in/locum tenens needs, short-term assignments (mobile dentistry and school based programs), long-term contract work and associate position openings. You can learn more and view specific opportunities at www.DentalPower.com or contact 800-710-9720

Positions Available - Dentists

Family Dental, LLC desires **motivated, quality oriented dentists** for its offices in Columbia, Rockhill and Greenville. We focus on providing the entire family superior quality general dentistry in a modern technologically advanced setting with experienced staff. Our dentists earn on average \$230,000/yr, supported with health/malpractice insurance, 3 week's vacation, and visa/PR sponsorship. Call 312-274-4530 or rmasoud@kosservices.com.

Our Lady of Mercy's Wellness House Dental Program on Johns Island needs **volunteer SC licensed dentists** to provide er & basic dental. M-Th and also Tue evenings. Contact

John P Howard DMD or Ms. Jakki Jefferson at 843-559-4493.

Looking (PT or FT) associate (general, pediatric or endodontist) for fast growing multiple practices (not corporate) in Columbia and Irmo area. Email Resume to childrensdentalgroupsc@gmail.com or fax 803-781-5142.

Large group dental practice looking for **associate dentist** to join our expanding team in Columbia, SC. Competitive and excellent pay for qualified candidate. Experience preferred. State of the art facility. Candidates must have great work ethic, excellent skills and good chair-side manner. Interested candidates email CV to bromanoea@yahoo.com

Volunteer at the Helping Hands Dental Clinic (Georgetown). Licensed SC dentist, to provide extractions. Thur Evenings 5:00 pm. Contact Tracy Jones at 843-527-3424 or acct.hhands@gmail.com.

Busy Greenville general dental office looking for **experienced/retired periodontist or oral surgeon** to work Friday's. Must not be actively working in Greenville otherwise. 1 year commitment minimum. For more information email dentist2015@greenvillesnews.com or call 864-986-0695.

Associate Dentist in Charleston, SC (Ladson) in a growing private practice (5-10 yrs experience). Seeking a gentle and caring Dentist who is thinking of their future and interested in a long term career. Excellent clinical skills and enjoy restorative, implant and cosmetic dentistry. 843-312-7847 or email Trish.Nicklas@yahoo.com

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Dental Associate needed in Powdersville, SC call 864-269-3662.

General or Pediatric Dentist with experience working with children. Fill full time position in Greenwood SC by January 2016. Email tolbertc81@yahoo.com

Expanding practice **seeking dentist** to join office immediately, full or part-time. Salary negotiable & commensurate with experience. Please call 803-798-6333 or fax application to 803-798-0701.

Associate Dentist FT/PT in Myrtle Beach. Fee for service, no PPO's or HMO's. Digital and paperless! Fully trained, highly experienced team. Income potential is excellent. E-mail CV and cover letter to lisa@marketcommondentistry.com

Established dental practices needing **general dentists** for office located in the Upstate, Lexington/Columbia, Pee Dee and Low Country regions. We provide training,

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Associate dentist needed for practice with locations in Northeast Columbia & Lexington. Please contact 803-609-9212 for more information.

Full time faculty position available at Georgia Regents University College of Dental Medicine, Department of General Dentistry. Responsibilities include participation in pre-doctoral courses in comprehensive care/ general dentistry. Faculty practice and research are expected. Please apply on-line at www.gru.edu/jobs/faculty, enter Job Opening ID 9334, Position #00000467 ; ID 9895, Position #00000409; ID 9900, Position#00000475.

Conover, NC- Associate opportunity providing care to youth to age 20. Excellent compensation package with a guaranteed minimum and production, comprehensive benefits including health/life, disability, malpractice insurance, CE, paid vacation and more. Pedo experience desired but not required. New grads encouraged. Contact Roger Walters 704-816-1403 or rwalters@smilestartersdental.com

Pediatric Dentist Income potential is great, as we are booked months out. Part time position available with the potential to move to full time soon because of retiring doctor. Excellent salary (base+%) and benefit package. ellis3dmd@gmail.com.

Privately owned, non-corporate, state-of-the-art, children's dental practice in the Columbia area seeking a highly motivated, compassionate **pediatric dentist**. Looking for a fun-filled, team motivated working environment? contactdentalinfo@gmail.com

Part-Time licensed dentist needed at Community Partners of the Midlands, LLC adult clinic at 2000 Hampton Street Columbia, SC 29204 for 8-10 weeks to work 15 hours: M 7.5, Tue 4 and Th 4. Clinical services in preventive, restorative and curative dentistry. Contact communitypartners2014@gmail.com or 803-576-2738.

Oral Surgeon or General Dentist to work some or all Friday's at our busy clinic removing third molars. Saturday is also an option. Email tolbertc81@yahoo.com

General Dentist, Hygienist and Assistant with experience needed for a fast pace new dental practice in Georgetown SC. Offering-paid vacations, sick days and 401K. Please fax resume to 843-527-7553.

Full or part-time dentist needed for growing practice in Richland Northeast and Lexington. Call 803-736-9991 or email pgoose@gmail.com

Seeking associate dentist for a large Columbia, SC non corporate office. New

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Pediatric Dental Opportunity- An exceptional opportunity to join a growing Pediatric Dental & Orthodontic practice with multiple locations in the Charleston area. Join a TEAM in fun, well-respected, state of the art paperless practice with competitive salary and benefits. To learn more, please email isabel@coastalkidsdental.com or call 843-818-5437.

Private Practice in Charleston, seeking experienced part-time **General Dentist** for Thursdays and Fridays and a half day on Saturdays. Established practice offers comprehensive care in growing North Charleston area. Clinical autonomy, good production based compensation, and great team for excellent support. To be considered, please send CV to Dentist.Opps@comcast.net

Established Private Practice in Columbia, SC is seeking **Associate General Dentist**. New grads welcome. Looking for candidates with flexibility in scheduling. Practice offers comprehensive care, growing area great experienced supportive team. Clinical autonomy, good compensation and growth is in your hands as the lead provider. Send CV to Colleen@dentalmanagementadvisors.com.

Coastal SC, **PT or FT General Dentist** with 2-3 years experience to perform all aspects of general dentistry in an exceptional environment with advanced technology. Loyal staff of 15-20+ years. Benefits/retirement included. Email resume to hazteal@yahoo.com.

Seeking Associate General Dentist in Murrells Inlet. Our private practice needs an experienced, talented Associate Dentist. High quality, highly respected practice with great income potential. Great team in a professional environment, CE support allowance and flexible hours! New facility in Spring 2016! Contact Dr. Bradley Tiller 843-651-0314.

Need motivated **associate dentist** (PT or FT) for two clinics in Fort Mill/Rock Hill, SC. 10 mins from upscale S. Charlotte (rated top 10 growing cities); skills of general dentistry, digital, state of the art office; guaranteed base salary/benefits, earning potential of 200K+ with future partnership opportunity; Interview today, Mentorship for fresh grads and Visa/GC sponsorship available. contact@carolinasmiledentistry.com

Positions Available- Staff

Full-time expanded duty dental assistants with 2+ years chair-side experience or certificate from accredited school for expanded functions to work in our growing pediatric practice. Seeking energetic team-players who enjoy working with children. Email resume to hr@coastalkidsdental.com. EOE

Dental Receptionist needed for busy office in Greenville, SC. High School diploma or equivalent required; minimum 1 yr

experience required. Proficiency in Eaglesoft and bilingual is a plus. Email resume to tgroce00@gmail.com or fax 864-242-6944. Contact 215-432-0676

Drs. Ellis, Green and Jenkins Pediatric and General Dentistry is seeking a **part-time hygienist** to work W from 1-5 and Th from 7:45-5 and F from 7:15-12. Competitive salary. Email cover letter and resume to va.earhart@gmail.com or fax 803-788-3123, Attn: Victoria.

Dental Assistant need M-W Immediate position for an assistant (x-ray certified) with good communication, clinical & computer skills. Applicant must be pleasant, energetic, professional and a team player. Contact dr.jscottrogers@gmail.com

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Private practice hiring **full-time front desk** person in Charleston, SC. Experience in dental office setting, Microsoft Word/Excel, and Dentrix is a plus. Applicant should be professional, pleasant and a people person. Fax resume to 843-556-6311 or email cayouettes@comcast.net. Call 843-556-8030 for more information.

Kool Smiles is looking for a **Dental Assistant** to join our team in Orangeburg. Working with us you will: Take x-rays, sterilize & disinfect equipment, clean chairs/rooms & assist with procedures. We expect you to be x-ray & CPR certified. Please apply at www.mykoolsmilejobs.com.

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Dental receptionist needed for specialty practice on Hilton Head Island. Full or part time, computer proficient. Fax resume to 843-342-9294 or call 843-816-5205 for more information.

Hygienist needed in busy Walterboro private practice. Four days a week, 401K, profit sharing, bonuses and two weeks vacation. Please send resume to walterborodentist@gmail.com

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Dental practice for sale in Columbia, SC - SC1037 Great practice in a prime location, collecting \$425k+ on 3 days a week. Huge upside potential! Please call 678-482-7305 or email info@southeasttransitions.com for details using listing ID SC1037.

Dental Office for Rent in Rock Hill. Built as a Dental Office this freestanding building has 3 operatories plumbed for nitrous oxide, suction and compressed air. Located in the center of the medical community at 1342 Ebenezer Rd. Contact John Rinehart at jdrinehart@ccim.net or 803-517-0229 or contact Rinehart Property Management at 803-329-3285.

Columbia General Practice #8843-Gross collections-\$559K; sale price \$449K. 3 operatories; 1300 sqft. office space. For more information contact Dr. Jim Howard at 919-337-1162 or jim@adssouth.com

Southwest SC #8930 -Gross collections-\$936K; 3 operatories; 4 days. SW Greenville Area #9016 - Gross Collections-\$640K; 5 operatories; 4 days For more information contact Dr. Earl Douglas at 770-664-1982 or earl@adssouth.com

Dental Practice for Sale in **Upstate, SC**. Rare opportunity to own a growing practice in a very desirable location. Dr is moving. Practice is collecting over \$325,000 on part time schedule with very low overhead. Please contact us at info@southeasttransitions.com or 678-482-7305 for information. Listing ID SC-1044. www.southeasttransitions.com

Dental practice for sale in North Augusta, SC Excellent 7 operatory practice with real estate available. Collecting over \$550K. Seller retiring, but will stay on for a smooth transition. Please call 678-482-7305 or email info@southeasttransitions.com for details using listing agreement SC1041. www.southeasttransitions.com

Dental practice for sale in Coastal, SC Excellent location, FFS, high end practice with 5 operatories in an all, digital facility. Working only a part time schedule collecting an average of \$450,000. Real Estate is also available to purchase. This is an opportunity to practice the dentistry you've dreamed of in paradise. Please call 678-482-7305 or email info@southeasttransitions.com for details using listing ID # SC1047. www.southeasttransitions.com

Satellite dental office; 52 foot trailer. One operatory fully equipped white coastal chair. One operatory plumbed and ready. Lab, reception, business office, 1 full bathroom and HVAC included. Ready to move to your location. \$30,000 OBO call 803-648-3251 for more information.

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- Classified ads are \$35 per issue. There is no charge for Help Wanted/Job Wanted (Job Bank) ads for members. The public can place ads for \$35 per issue. Ads are posted to the SCDA website during the month(s) of publication at no additional charge. **No more than 50 words.**
- All ad copies and cancellations must be received no later than the 10th of each month.
- Contact: Maie Brunson, 120 Stonemark Lane, Columbia, SC 29210; call 800-327-2598; fax 803-750-1644; email brunsonm@scda.org.



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- There is no charge.
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- This coverage can be provided only when the JUA insured dentist is not practicing. This coverage is not available for dentists who are scheduling other dentists to staff an emergency room.
- Coverage cannot be provided on a retroactive basis if the request is made late and is available only to JUA dentists.

Worried about office coverage while visiting family & friends this holiday?

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