



### CONGRATULATIONS

**BUDD RUBIN, DDS, MS**

**ON RECEIVING A  
DISTINGUISHED  
SERVICE AWARD  
FROM THE  
CALIFORNIA  
ASSOCIATION  
OF  
ORTHODONISTS**

**JANUARY-  
FEBRUARY  
2021**

**January 14**  
BLS Renewal

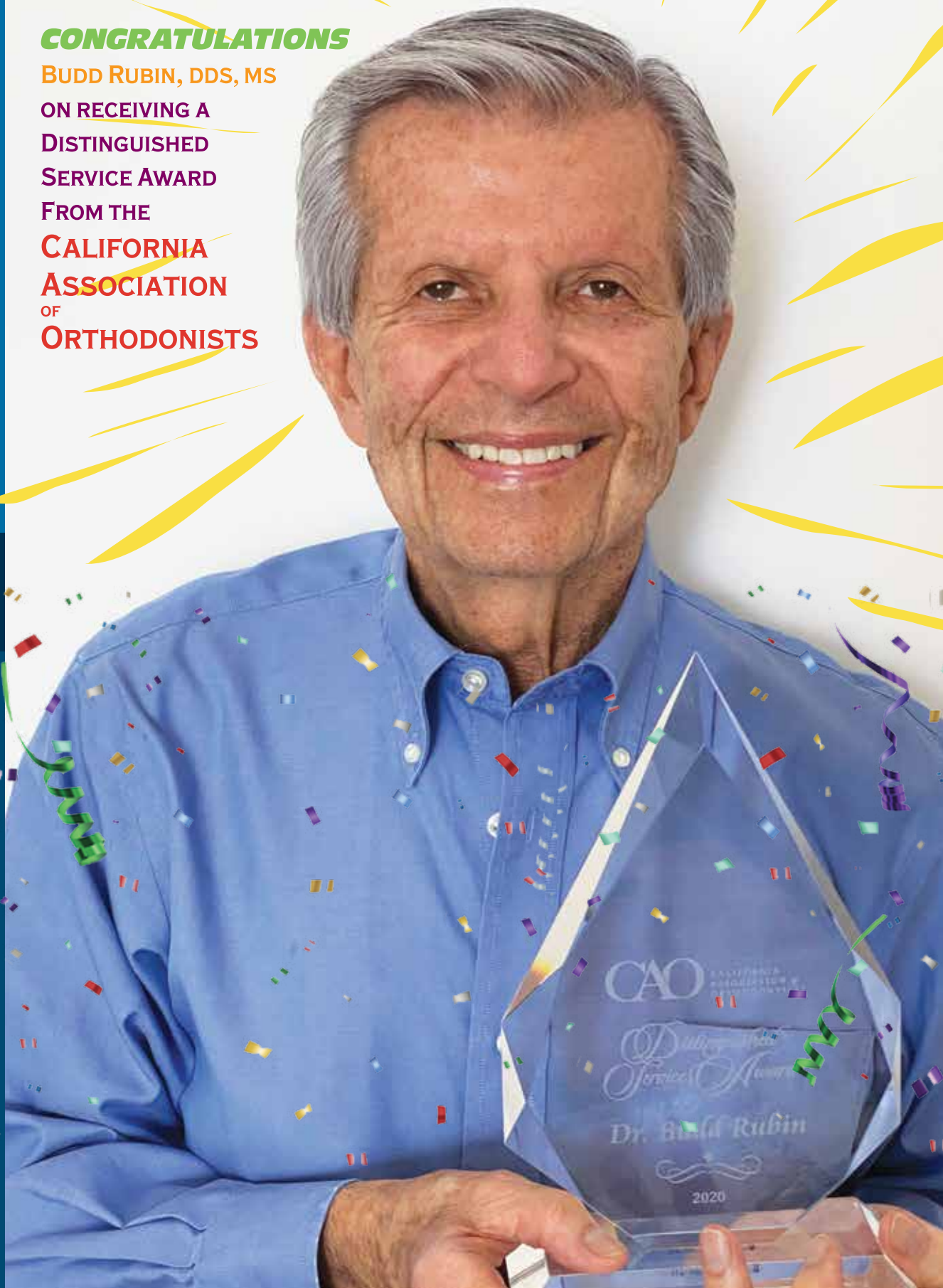
**January 20**  
Practice Transitions  
with Ken Rubin

**January 23**  
Dental Practice Act/  
Infection Control

**February 4**  
Ergonomics

**February 11**  
Professional Speed  
Dating

**Online  
Learning**  
See page 23



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**CARLSBAD:** Well established office with 30 plus years of goodwill being sold with standalone building. 10 ops. Highly visible, highly accessible, fwy close location.

**RANCHO PENASQUITOS:** 4 ops. 29 years of goodwill. Highly visible shopping center location. Office remodeled in 2016 and has digital xray and Cerec.

**LA JOLLA:** 5 ops. Over 40 years of goodwill. Mostly fee for service. Great location with easy freeway access.

**VISTA:** 5 ops. State of the art practice with Pano, Cerec, and digital xray. Low overhead. Easy access with fwy close location. Seller must move away for family.

**CARLSBAD:** 4 ops. Nearly new buildout in superb retail location. Next to Panera Bread. Motivated seller wants to downsize.

**SAN MARCOS:** 6 ops. Highly coveted north county location in busy shopping center. Relatively new CT scan, digital xrays, and intraoral cameras. Invisalign and implants can be added.

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**ENCINITAS:** 5 ops. Highly coveted North County coastal setting. Busy medical campus location with plenty of parking. Strong and loyal patient base. Well-trained skillful staff.

**SORRENTO VALLEY:** 5 ops. Excellent retail location in busy shopping center just off major freeway. Spacious, well lit, beautifully designed building layout, room for expansion and seller willing to associate.

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San Diego County Dental Society  
1275-B West Morena Boulevard,  
San Diego, CA 92110  
Phone: (619) 275-7188  
Fax: (619) 275-0646

**EDITOR**

Brian Shue, DDS, CDE

**MANAGING EDITOR**

Fernanda Parra

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Michael Metzger

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Media/CE Coordinator

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**AWARD WINNING FACETS**



The International College of  
Dentists – USA Section, awarded  
Facets these publication honors  
in Division 2:

2018 Newsletter Award,  
2017 Newsletter Award,  
Honorable Mention  
2016 Outstanding Cover

JANUARY/FEBRUARY 2021

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## VOLUNTEERS NEEDED

Opportunities to volunteer will happen again after Covid, please email us to let us know you are interested in helping:

**[support@sdcds.org](mailto:support@sdcds.org)**

**Adopt A Patient:**

Dentists willing to “adopt” patients (adults and children) for immediate or emergency needs in their office.

**Community Events:**

Dentists, hygienists and assistants to volunteer as needed at community events.

**Health Fairs**

**and School Screenings:**

Dentists, hygienists and assistants to provide and assist with screenings and education.

# Thinking About Selling Your Dental Practice?



## Current Practices for sale

JUST LISTED!, San Diego: \$1,100,000

- Collections: \$1,350,000+
- GP Practice with 6 Ops
- 27+ years of goodwill

IN ESCROW!, Chula Vista: \$825,000

- Collections: \$1,200,000
- GP Practice with 5+ Ops
- Potential to buy real estate

South County, San Diego: \$500,000

- Collections: \$700,000
- GP Practice with 4 Ops
- Sidewalk entrance on busy street

North County Pado, San Diego: \$205,000

- Collections: \$550,000
- 5+ Ops and 3 Ortho chairs
- Real Estate available for \$215,000



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4-op GP, Temecula, CA
- ✓ **\$650,000**  
4-op GP - Murrieta, CA
- ✓ **\$200,000**  
3-op GP - Laguna Beach, CA
- ✓ **\$325,000**  
3-op Pado - Escondido, CA
- ✓ **\$600,000**  
4-op GP - San Diego, CA
- ✓ **\$1,165,000**  
7-op GP - Ramona, CA
- ✓ **\$949,000**  
7-op GP - Escondido, CA
- ✓ **\$1,850,000**  
5-op GP - Poway, CA

Dear Members,

I don't know about you, but I love this time of year! With every new year comes an opportunity to reflect upon the time past, and look forward to all the new possibilities the future may hold. It's a time for optimism, resolutions, and goal-setting. And after the crazy year we've had, I think we could all use a fresh start! Good riddance, 2020!

You may be wondering who I am, so allow me a moment to introduce myself. My name is Tina Beck and I am honored to serve as your president for the next 12 months. And I'll be here all year long (and writing these message to you here in Facets for the next 12 months)! I hope you find them interesting, possibly even thought-provoking, or at the very least mildly entertaining. But first, a little about me...

As a San Diego native, I couldn't be prouder to not only care for the oral health of the community I love, but also serve you all, my colleagues, and help support you in any way I can to help you all prosper. I could spend the next 450 words summarizing the various leadership roles I have served over the last fifteen years, across several different dental organizations, that have led me to now serve as your president, but that would be boring! So instead, I'd like to share some of my thoughts about the future.

In my search for inspiration to write this article, I spent some time reading about the tradition of new year's resolutions. I read that Julius Caesar started the tradition of making resolutions on January 1st as a way to honor the Roman god Janus, whose two faces allowed him to look back into the past year and forward to the new year. Like Caesar, I've spent some time looking back, reflecting on what a bizarre 12 months it's been, and wonder how it has affected you all? What have you experienced as a result of the pandemic? I would love for you to write to the society and share your stories. What challenges have you faced and how have you overcome them? What have you learned or how have you pivoted to meet these new challenges? For me, the biggest challenge I've had is related to multiple staffing changes, difficulty filling vacancies, training new staff, and trying to keep up with the heavy demand to care for my patients. But I wonder how those of you with a spouse and children, who were forced to work and learn from home for several months, have faired over the past year? Please write to us and share your stories! Sometimes as a solo-practitioner, I feel a bit isolated and find myself feeling like I am alone in my struggles. Which, to me, highlights one of the biggest benefits of organized dentistry; networking, collegiality, and unity. Perhaps sharing our hardships and successes can help unite us, and help us learn from, inspire, and encourage one another. So please, send us your story at [facets@sdcds.org](mailto:facets@sdcds.org)!

Looking forward, I've been thinking about what personal and professional goals I want to accomplish this year, and find the process energizing. It's an interesting phenomenon that setting goals is so invigorating and motivating for so many people. In researching the psychology of goal-setting and why it is so appealing, I realized that when I searched the word 'goal' in the thesaurus (a favorite tool of mine to defeat writer's block), it led me to the words ambition, enthusiasm, initiative, action, energy, fortitude, hope, and ultimately, optimism. All of these emotions are positive experiences related to the process of making resolutions and setting goals for the future, and why I think I find this time of year so exciting. So whatever challenges or hardships you faced in the past year, join me in embracing this new year, full of optimism and possibilities! 2021, let's go!

Happy New Year,  
Tina Beck, DDS  
President SDCDS



Dr. Tina Beck



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## Stop the presses! Part one

As I write this, the second wave of the Coronavirus pandemic is surging and the shutdowns have returned due to a “Regional Stay Home Order” issued by the California Department of Public Health. Our eleven county “Southern California region” ICU capacity dropped below 15%, which means outside of essential functions, we will be staying at home for a minimum of three weeks. As of December 7, San Diego County has 12.2% ICU capacity or 98 beds available and Imperial County has ZERO % ICU capacity, i.e., NO beds available. Our two counties rightfully belong to the Southern California sector, but why is distant Mono County, which sits along the Nevada border near Lake Tahoe and is due east of San Francisco, part of our region? Not everything makes sense these days.

Also as of December 7, San Diego County has had 92,173 positive COVID-19 cases, a positivity rate of 9.5%, and 1,062 total deaths attributed to COVID-19. And Imperial County has had 16,922 cases, a 17.8% positivity rate, and 360 total deaths.

At my October 23rd American Association of Dental Editors and Journalists meeting, ADA Executive Director Kathy O'Loughlin said JADA didn't document anything about the Spanish Flu of 1918 as it occurred. I discovered that fact earlier this year while looking through 100-year-old JADAs. That's too bad. What will dentists 100 years from now think when reading dental journals and newsletters about the 2020 pandemic?

I think it is important to continue documenting COVID-19 and how it affects all of us as a profession. Facets made a tremendous effort in 2020 to do this.

Beginning in our April issue, we published a “Coronavirus Disease 2019 (COVID-19): a resource guide” each month. The image of the Coronavirus made the cover of the April issue. And we also discussed our dental society's role as a PPE distribution center, through our agreement with the County of San Diego.

In May, June/July, and August, SDCDS Board of Directors member Shivali Gohel, DMD, MSD provided updates and reflections about the pandemic. She also explained what SDCDS is doing and wrote a brief timeline. She did a great job recording the local happenings. Most importantly, she wrote what you need to do to get the latest breaking news, as that is what mattered most in keeping our practices essentially functioning. There were and still are two ways to quickly keep up-to-date: go to our website at [sdcds.org](https://sdcds.org) or receive the SDCDS email updates. If you haven't yet received these important “e-blasts,” call 619-275-7188 and tell us you want to be added to our email list. Most of you are already on it. Overall, our society succeeded in communicating important news to our members. Those SDCDS email updates — which were sometimes sent daily during the heights of the first wave of the pandemic — made a big difference.

Fortunately for us, SDCDS executive director Mike Koonce created this monthly digital newsletter several years ago. It captured the latest “breaking” dental news and events of our society. This had been excellent in providing timely news. And as the pandemic struck, it took on a vital mission. From reporting the latest news from the California Department of Public Health, CDC, OSHA, CDA, ADA and other entities, you could not

find a better way to get local information and how it directly applied to the regulation and practice of dentistry. And the value included getting the next PPE distributions from the county's emergency stockpile to finding the latest respirator fit testing dates. The delivery of news by digital means greatly benefited our members in ways not possible with Facets.

Did Facets do the job it was supposed to do? Look at all the detailed data at the beginning of this article. But how important is data dated December 7, when you are reading this article on January 7 or even February 7? Or not even looking at it at all? The news cycle born out of the pandemic uprooted everything. Including our newsletter.

Is Facets relevant? In future issues, I'll examine and write about all aspects of our newsletter. We will pull back the curtain and look behind-the-scenes. We'll take this journey together. We'll ask the tough questions. It won't be easy. I may lose some of you, even those who may not have even made it all the way to this sentence. But for others, it will be worth it.

We will look at how the pandemic affected our publication, what happened to other publications, what role does our publication fit in our dental society, the history of our newsletter (of course, I have to write about history), digital vs. print, why is there even a dental editor, etc. Feel free to reach me anytime at [facets@sdcds.org](mailto:facets@sdcds.org).

Next issue: the news cycle



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**EAST COUNTY:** Established location, 3 Ops, 2 equip, Digi X-rays, Easy Dent, solo duty work referred out, opportunity for growth. Seller retiring, 2019 GR \$309K. #CA1236

**ENCINITAS:** 6 Ops, 5 equip, busy retail center. 5 yr old equip, Dentrix, Digi X-rays, Pano, and Laser. 4 hyg days/wk. 2019 GR \$690K. #CA574

**LA JOLLA UTC:** Leasehold sale! Excellent location, strong retail anchors, 7 Ops, Digital, Dentrix, Practice does contain/currently sees patients. Priced for quick sale! #CA663

**LA MESA:** *New Listing!* 7 Modern Ops, 4 equip, Digital X-rays, Eaglesoft, stand-alone location with easy freeway access. 2019 GR \$696K. Specialty work referred out, room to grow. #CA1915

**NATIONAL CITY:** 6 Ops, 14 yrs Goodwill. Highly visible strip-mall, Digital X-rays, I/O cam, Eaglesoft PMS. Loyal patient base/staff, excellent opportunity to purchase a thriving practice. 2019 GR \$754K. #CA1465

**SAN DIEGO:** 3 Ops in a busy strip mall location. Beautiful, organized, and up-to-date office in a well-established, growing area. Digital X-rays, excellent opportunity for an established dentist or for one starting out. 2019 GR \$686K. #CA1905

**SAN DIEGO:** 4 Ops with Adeco equipment and computers in each op with I/O cam and ScanX. Modern and beautiful office with solid collections. Highly desirable area, this listing will go quickly. 2019 GR \$881K. #CA1601

**SAN DIEGO:** Rare opportunity in a prime location. Solid practice with 17 yrs Goodwill and 5 hyg days/wk, 6 Ops, 5 equip, Digi X-rays, Pano, Datacon software. Seller refers out most specialty work. #CA1448

**SAN DIEGO:** 7 Ops, 5 equip, located in a large retail center with busy anchors. EagleSoft, PPO/Cash, 3 yr average collections of \$509K. #CA687



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# Vaccination Schedule

As of this writing, vaccinations for COVID-19 will be approved imminently. The question I hear most from our members these days is ‘when can I get mine?’ First, you should know that the recommendation for vaccination delivery is made by the federal government.

This is the phased schedule:

## Tier 1

- Acute care, psychiatric and correctional facility hospitals
- Skilled nursing facilities, assisted living facilities, and similar settings for older or medically vulnerable individuals
- Include residents in these settings (as recommended for Phase 1A by ACIP)
- Paramedics, EMTs and others providing emergency medical services
- Dialysis centers

## Tier 2

- Intermediate care, for persons who need non-continuous nursing supervision and supportive care.
- Home health care and in-home supportive services
- Community health workers, including promotoras
- Public health field staff
- Primary care clinics including Federally Qualified Health Centers, Rural Health Centers, correctional facility clinics, & urgent care clinics

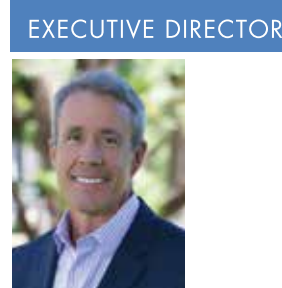
## Tier 3

Other settings and health care workers, including:

- Specialty clinics
- Laboratory workers
- Dental/Oral health clinics
- Pharmacy staff not working in settings at higher tiers

The CDA is advocating for oral health care professionals to be moved from Tier 3 to Tier 2. Locally we are working with the County of San Diego for an expedited delivery. We'll keep you posted on new developments. At the latest, individuals that fall in to Tier 3 should be vaccinated by the end of January 2021. Meanwhile, let's all continue to be diligent about following infection control protocols and keep this virus at bay!•

Mike Koonce, MA, CAE



## Timeline and Logistics for Dental Team Member Vaccinations

When will California receive the vaccines and how many will the state receive?

### Estimated deliveries of vaccines in CA

Date	First doses in series (cumulative)
Mid-December	1/3 million
End of December	2 million
End of January	4+ million
End of April	up to 20+ million

Roughly 3 million individuals are included in PHASE 1A, including dental team members. Barring any hiccups in manufacturing or distribution, the state should receive enough initial doses for all individuals in PHASE 1A by the end of January. As local health departments finalize the logistics on vaccinating community members in PHASE 1A, the state aims to vaccinate as quickly as possible, and the timeline for that should closely follow the timeline for receipt of vaccines.

Source: CDA.org, search "COVID-19 Vaccine FAQs".

## Welcome NEW San Diego County Dental Society Members

Zeki Abdulaali, DDS, Univ. of Texas San Antonio, 2020

Hanieh Ghasemi, DMD, Univ. of Pittsburgh, 2019

Katherine Tan, DMD, Tufts Univ., 2019

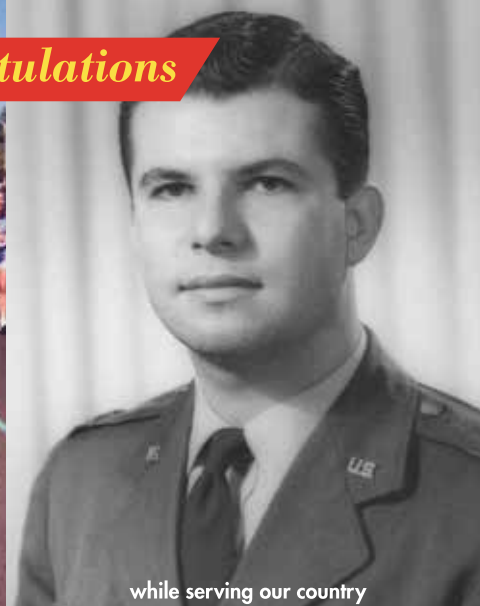
Alexander Phillips, DDS, USC, 2018

Leonard Fishman, DMD, Washington Univ., 1977

congratulations



running 1 of 15 marathons



while serving our country



Sailing with his wife & Dr. Parker



MoTown Records



Married for over 60 years to his wife Joanne



Skiing with his son Ken and Dr. Parker



Posing with the Clintons is part of being a political advocate for Dentistry.

Budd Rubin, DDS, MS receives the California Association of Orthodontists Distinguished Service Award  
Compiled by Michelle Pierceall, Exec. Dir., CAO

The California Association of Orthodontists presented the 2020 Distinguished Service Award to Dr. Budd Rubin, in a virtual presentation. The Distinguished Service Award is presented to a California orthodontist who has made a significant contribution to the CAO, and/or a notable contribution to the science or art of orthodontics in a manner that is above and beyond what was expected. Of special note, Dr. Rubin has been an active member and leader in SDCDS for over 65 years. Congratulations!

SDCDS  
member  
since 1955!

# DR. BUDD RUBIN

## A View from Inside Practice with Budd Rubin

By Melanie Parker, DDS, MS

I am beyond excited that the CAO is honoring Budd Rubin with the Distinguished Service Award this year.

Budd has truly made a difference. Not only because of his numerous contributions to the profession of orthodontics, but because he takes such joy in raising up the people around him, whether it is a patient, a coworker or someone he has just met. He sees life as one great adventure and everyone he meets as a chance for another great experience.

After graduating from residency in 1997, I associated in Budd's practice because I wanted to learn as much as I could from him as he was well regarded as providing the highest level of care. It was a great honor for me when, in 1997, he asked me to buy his practice. We agreed that he would continue as my associate for two years, but we enjoyed working together so much that it became closer to seven.

Back then there were far fewer female orthodontists, and it was not uncommon for people at meetings to think that I was an assistant, even asking "Whose girl are you?". Budd was sensitive to that and always introduced me as Dr. Parker. It seems like a little thing, but it exemplifies the respect he showed and asked others to show. He also got me involved in organized dentistry. He has such a passion and commitment to orthodontics that it tends to rub off on those around him. He has advocated for the

good of dentistry at the top political levels, he taught residents at UCLA and he ran a continuing education course for many years. He ran 15 marathons while raising thousands for leukemia research, has been in *People Magazine*, *Runner's World*, and the *UIC College of Dentistry Magazine* and rubbed noses with actors, athletes, rock stars and his dear friends at Motown records.

So many people have benefitted from knowing, working with or being treated by Dr. Budd Rubin; he has truly brightened thousands of lives. I am grateful to be one of them.

## A Legacy that Extends Beyond Orthodontics

By LeeAnn Peniche, Pres., Peniche & Associates

There is no one more deserving of the CAO's Distinguished Service Award than Dr. Rubin.

Dr. Budd Rubin has devoted his life to making a difference both in and out of the orthodontic office. Within the practice he has created truly extraordinary smiles, inspired staff members to become a team, taught us how to give more than we get, and instilled in us the foundational belief that it is our job and privilege to be the best part of every patient's day.

Outside of the practice Dr. Rubin has devoted himself to the Boys and Girls Club of America, the Rotary, the Crime Commission, and the Leukemia Society and has run multiple marathons, raising thousands of dollars for children's charities. A respected leader and philanthropist, Dr. Rubin truly represents the greatest genera-

tion, and his impact and legacy are far-reaching and go well beyond orthodontics. Always humble and grateful, given a compliment he will say, "I am standing on the shoulders of those before me."

At meetings I am often approached by Doctors sharing that they have met Budd, and the most common question they ask remains, "Is he truly that nice?" The answer is yes. Dr. Rubin loves life, counts his blessings, and though he has retired from clinical orthodontics, continues to walk the talk, inspiring beautiful smiles every day. Dr. Rubin makes you want to be a better person. I wish everyone a Dr. Budd Rubin in their life.

We are very excited to add Dr. Budd Rubin to the list of accomplished individuals who have been honored with CAO's Distinguished Service Award.

Dr. Rubin, we celebrate you, your dedication to service, and your many achievements with this award!

## A Force in Organized Dentistry

By Chuck Wear, DDS

Budd Rubin has played a significant role in the California Association of Orthodontists (CAO). The organization embarked on a major strategic planning effort in 1989. This led to a quantum increase in CAO's relevance and ability to serve its members.

Budd was instrumental in moving CAO forward because of his involvement with

the CAO Informed Consent booklet. In addition, he developed the original concept, design and implementation of the Bite Down Early campaign. Not only were these projects important to our members and patients, but they generated substantial revenue for CAO. This enabled the organization to grow and successfully reach the ambitious goals presented in its new strategic plan.

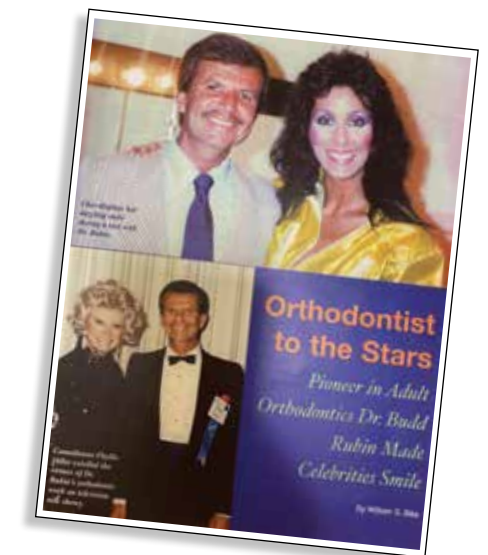
Budd has been continually involved in the political efforts for orthodontics at all levels. He has served on numerous committees, including legislative committees, for CAO, PCSO and AAO. He was responsible for getting his cousin, Senator Dianne Feinstein, to speak at the PCSO annual meeting in Monterey. She gave a great presentation and our board members enjoyed a memorable dinner with the Senator and her husband prior to the presentation. Budd was also politically active on behalf of dentistry in San Diego. I had the pleasure of working with Budd and my cousin, who was vice-mayor of San Diego, to approve, by a close vote, fluoridation for the citizens of the city.

Besides all of Budd's influences on dentistry and orthodontics, he is an avid marathoner and skier. He has participated in many marathons, both locally and throughout the world. He was a co-founder of the Rock and Roll Marathon which was launched in San Diego. In addition, Budd was the founder of the Aspen Medical-Dental Seminars which continued for over 40 years in Aspen, Colorado. He is an excellent skier and it has been a joy for those of us who have had the pleasure of skiing with him for these many years.

Above all, Budd is an inspiration to everyone he has worked with in orthodontics, dentistry and all of his many endeavors. He has an engaging personality that easily connects with others. Budd supports every individual, personally and professionally, with encouragement and genuine positivity. He is a great mentor, always thinking about future possibilities.

Budd Rubin is a most deserving individual to receive the CAO Distinguished Service Award this year. We will patiently wait for the time to celebrate and recognize Budd in person when we can have face-to-face margaritas!

Budd has earned our respect and appreciation for being an extraordinary leader and humanitarian for our orthodontic profession. •



Being the "Orthodontist to the stars"; like Cher, and Phyllis Diller, Rubin helped to expand orthodontics to adults thru the use of clear braces and more.

# Did you get this urgent message in your email?

Urge Congress to Get to Work on a COVID-19 Relief Bill

Dear Advocate,

Thank you for your past efforts on asking your congressional representatives to include key policies in a COVID-19 relief package that are much needed for our profession and our patients. We are now asking once again to have your voice heard by pressuring Congress to come back together and fully commit to passing a relief bill by the end of the year. As you have gotten back to work in your offices, we can only expect Congress to do the same.

In addition to urging that lawmakers quickly get to work on the next relief package, we are asking you to highlight the top-level issues the ADA would like to see included in that package. These include: reforms to the Paycheck Protection Program that would ease the administrative burden for forgiveness, tax credits for PPE, additional student loan relief, liability protections for practices, Medicaid enhancement, incentives for dentists to work in underserved communities, and other policies that will assist practices in providing essential oral health care to their patients.

Please have your voice heard today!

Mike Graham  
Senior Vice-President  
Government and Public Affairs

# If not...have you signed up for the ADA Legislative Action Center?

We invite you to add your voice. Join the American Dental Association's Legislative Action Center. Every day, decisions are made in Washington that can affect dentists, dental students, patients, and the future of dental care in the United States. Make your voice heard and speak out for our profession — sign up today to add your voice to the conversation. Go to: <https://actioncenter.ada.org/>

The Action Center sends out alerts, informing dentists like you about critical public policy issues that impact the dental profession, and empowers our members to use their voices to contact their legislators. By subscribing and becoming an active member, your voice will be directly heard as we speak with One Voice United in Washington to advocate for and with dentists across the United States.

Thank you for joining us in being an advocate for oral health and dentistry! If you have any questions or concerns, please contact ADPAC at [adpac@ada.org](mailto:adpac@ada.org).

# How you participate:

- Click on the green tab (in the email message) and it takes you to the Legislative Action Center. All you need to do is enter your name, address and contact information. It will populate your data into a formalized email message that will be sent to your two U.S. Senators and your local Representative. You don't even have to know their names (although ... you should), as the Action Center knows and will take everything from there.
- Can it be easier that that?**  
Here is the email message that the Legislative Action Center created and will send to your representatives in Washington:
- Please Pass Another COVID Relief Package.**  
I am urging you and your colleagues to come together and pass another coronavirus relief package. Dental practices are not only providing their communities with essential care, but most are also small businesses. We need Congress to work together to find solutions to combat both the health and economic threat of the virus. The following are policy proposals that would help to achieve both goals:
- Tax credits to small businesses for PPE
  - A federal medical assistance percentage

- increase to maintain dental coverage offered under Medicaid.
  - Liability protection to small businesses that follow public health guidelines during the pandemic.
  - Continued deferment of payments and interest on federal student loans and expanding the deferment to privately held student loans.
  - Providing additional flexibility for the (PPP) loans by allowing borrowers to:
    - Deduct expenses paid for with PPP loans.
    - Utilize a more streamlined forgiveness process.
    - Take advantage of the Employee Retention Tax Credit.
    - Incentives for health care professionals to work in health-disadvantaged communities that have been further undermined by COVID-19.
    - Increasing the federal stockpiles of PPE and ensuring dental workers can access it.
- As a health care provider and constituent, I urge you to work with your colleagues on a negotiated package that provides assistance in combating the public health emergency and the economic downturn the virus has caused.
- Sincerely,  
(Your name here)

## ADA LEGISLATIVE ACTION CENTER

### Two hot issues at the ADA Legislative Action Center

(as of December 1)

#### 1 MCCARRAN – FERGUSON ACT

The ADA is calling on Congress to repeal parts of the McCarran-Ferguson Act of 1945, which permits state-regulated health insurers to ignore some of the competitive rules (i.e., federal antitrust laws) that apply to every other business in the United States.

**WHAT IS THE MCCARRAN – FERGUSON ACT?**  
The McCarran-Ferguson Act is a 1945 law that exempts insurance companies, including health insurance companies, from some of the antitrust laws. The ADA believes these exemptions have resulted in a general absence of scrutiny of health insurance companies by the federal government.

**HOW DOES IT AFFECT YOUR PRACTICE?**  
Health insurance companies can take advantage of this lack of oversight in their dealings with medical providers, including dentists. By not being subject to the full suite of federal antitrust laws that apply to all other businesses, health insurance companies may not be competing as much as they would without the McCarran-Ferguson exemption. Wherever there is a lack of transparency and competition,

it is far less likely that plans are providing adequate service to either dentists or patients.

**WHAT CAN YOU DO ABOUT IT?**  
The ADA has been one of the lead organizations to support the “Competitive Health Insurance Reform Act” which would authorize the Federal Trade Commission and the Justice Department to enforce all of the federal antitrust laws against health insurance companies engaged in anticompetitive conduct. Through direct lobbying efforts, communications with members of the House of Representatives, and with the advocacy activities of our ADA member dentists, both the House (H.R. 1418) and the Senate (S. 350) have introduced the “Competitive Health Insurance Reform Act” in this Congress.

We are asking our ADA members to reach out to their Representatives and Senators to urge them to support this important legislation. Please use the Take Action button below to reach out to your Members of Congress.

#### 2 HIGHER EDUCATION ISSUES

**STUDENT LOAN OPTIONS**  
Receiving a degree in dentistry is costly. In 2017, the average educational debt per graduating dental school senior was \$287,331. Most dental students rely on federal student loans to finance their dental education. In 2017, nearly 67 percent of graduating dental students reported using Direct Unsubsidized Stafford Loans (Direct Loans) to pay for dental school and 65.1 percent utilized Federal Grad PLUS Loans. Any legislative proposals that would cut or eliminate federal loan programs would simply narrow the options that are available to dental students to finance their education.

**STUDENT LOAN REPAYMENT OPTIONS**  
Reducing the burden of higher interest rates and providing better repayment options for educational debt will make banks more open to loaning start-up funds for new dentists to open a dental practice. It will also remove barriers for those wanting to pursue careers in public service, teaching, research and administration. The ADA currently supports legislation that would provide better interest rates, deferment and repayment options, and improved loan forgiveness programs to students and dentists. These bills are the Resident Education Deferred Interest Act (H.R. 1554),

the Student Loan Refinancing Act, the Student Loan Refinancing and Recalculation Act, and the Dental Loan Repayment Act (H.R. 996/S. 359).

The ADA supports numerous federal loan forgiveness and repayment options including, but not limited to, the Public Service Loan Forgiveness Program, the National Health Service Corps' Students to Service Program, the Faculty Loan Repayment Program and the Indian Health Service Loan Repayment Program. The ADA will continue to advocate to fully fund these programs.

**WHAT CAN YOU DO ABOUT IT?**  
The American Dental Association (ADA) and the American Student Dental Association (ASDA) are advocating that any reauthorization of the Higher Education Act include: lowering interest rates, allowing dental students to use federally subsidized loans, greater flexibility for refinancing loans, protecting loan forgiveness or repayment programs, and extending the period of deferments. Now is the time to make your voice heard. Use the link provided below to reach out to your legislators now—write, call, tweet your elected officials so they know where you stand on the issues.



## GOLF

SDCDS held a golf tournament on Nov. 20th at Carlton Oaks Golf Course. We had 23 people participate in total. Our first-place team was Drs. Adam Brand, Greg Gechoff, Paul Koepke & Ray Mansour. The second-place team was Drs. Tom Brant, John Neuenswander, Tim Christian & Mitch Poiset. Dr. Adam Brand had the longest drive for the day. SDCDS thanks our members and guests for participating in this tournament and our generous sponsors for helping us to put on this event:

### Sponsors were:

Jonathan Ingalls & The Doctor's Insurance Broker,  
Mutual of America Financial Group,  
and Westpac Wealth Partners



## OBITUARY

### Yoshindo Shibuya, DDS, Chula Vista (August 23, 1927—March 31, 2020)

Dr. Shibuya passed away in 2020. *Facets* featured his life, in the May 2019 issue, including his experience at Manzanar, an internment camp created during World War II to imprison all Japanese Americans and their families on the West Coast.

Here is an excerpt from a 1998 project, sponsored by the Civil Liberties Act of 1988, which reprinted his Manzanar High School yearbook of 1943-44 with added postscripts to the experience. He was fond of this project.

"Playing his saxophone was a big part of Shibuya's life. He played it in camp and he played to work his way through college. In camp, he played with the Jive Bombers. He is dead center in an Ansel Adams photo of the group with Gordon Sato, a classmate and Nobel Peace Prize nominee sitting next to him.

His good friend in camp was Ralph Lazo. Shibuya went to camp early and so Lazo wrote him a letter and told him to find a place for him to live and he would be there soon (Dr. Shibuya said his teenaged friend surprised him by volunteering to be interned, even though he was Mexican-American and not of Japanese descent. The U.S. Government placed him in the single men's barracks, where he was welcomed like

family. His popular friend was elected president of Manzanar High School — notes from the editor). His friendship with Lazo continued until Lazo's death — through job, marriage and children.



After camp, Shibuya moved to Sioux City, Iowa. He went to Morningside College and earned money by playing his sax in big bands. He was the only non-white in the band and he traveled with them throughout the Midwest in territory bands playing at dance ballrooms through the weekends.

After the war, he went back to Los Angeles and got his dental degree at USC. He played for a while with a big band in LA but he settled into marriage and has two children, a son, who is a physician in Detroit, and a daughter (SDCDS member Karen Shibuya, DDS) who is part of his dental practice and a young grandson. Now in semi-retirement, Shibuya likes to fish and has taken up the saxophone again. He plays his sax in four different big bands in the San Diego area." •

- excerpted from the "Our World 1943-1944 Manzanar High School yearbook, reprinted in 1997 with updated history written by the editors of the yearbook, including Yoshindo Shibuya, "Boys sports editor".



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# Hostility

*Quick Summary:* The Dentists Insurance Company's Risk Management Advice Line receives a substantial number of calls every month regarding confrontational patients or employees. A call received by the Advice Line earlier this year illustrates how negative experiences in the practice can escalate into serious issues.

During this challenging year, stress levels have often been high and patience very low. Regardless of these external stressors or how different individuals manage their frustrations, dental professionals deserve a working environment that is free from hostile interactions. Practice leaders, therefore, have an obligation to foster a culture of respect and clear communication.

The Dentists Insurance Company's Risk Management Advice Line receives a substantial number of calls every month regarding confrontational patients or employees. A call received by the Advice Line earlier this year illustrates how negative experiences in the practice can escalate into serious issues and even hostile workplace claims.

The caller said her practice's situation began when the receptionist called the mother of a new pediatric patient to schedule a first appointment. The receptionist felt the parent was acting quite unpleasant, as she was demanding a specific appointment time and pushing back on nearly every available date and time offered to her.

The parent and child presented to the first appointment and the same receptionist greeted them in a friendly and welcoming manner. When asked to complete new patient forms, the parent complained about the amount of paperwork needing completion and having to provide a copy of her identification. She expressed that she was in a rush and wanted to be out of the office within 45 minutes.

The receptionist informed the parent that an assistant would call her child back as soon as the check-in process was complete. The parent rolled her eyes and said, "This is ridiculous." However, the receptionist remained polite.

Instead of completing the child's medical history, the parent made a call from her mobile phone and spoke in a way the receptionist described as loud and obnoxious. Seeing that the parent had stopped filling out the forms and was focusing her attention on her phone call, the receptionist reiterated that once the health history was complete, she could call the patient to the back. The parent angrily replied, "What does it look like I am doing?"

The receptionist, feeling frustrated, sought out the office manager, explained the way the parent was speaking to her and asked for some assistance with the front desk. The office manager advised her to just ignore the parent's attitude and remain professional. The receptionist was still upset and felt humiliated by the way the parent spoke to her.

Once the dental assistant was able to call the patient back, the appointment seemed to go well. The dentist diagnosed treatment and the receptionist scheduled the next visit. The patient presented at the next visit and the parent was in a hurry again, demanding the receptionist "hurry up" and get her child to the back.

The dentist completed treatment and the patient was dismissed. After the dental benefits plan was billed, a balance from

the deductible was due. At the following visit, when the receptionist informed the parent of the balance due, the parent yelled, "Do you people know how to bill insurance?"

Thereafter, every appointment and interaction with this parent was unpleasant and difficult for the receptionist, who seemed to be a target of the parent's hostility. Other patients in the lobby observed how this parent treated the receptionist and expressed their disapproval of the parent's behavior. Some even remarked, "You shouldn't have to deal with that." The office manager witnessed it as well but did not intervene to stop the parent's behavior or defend the receptionist.

The parent became even more abusive over time and the receptionist expressed that she was feeling bullied. The receptionist eventually made a formal complaint to the dentist, saying she was not only experiencing extreme anxiety, but also felt fearful and depressed at work and needed to go home. The receptionist asked the dentist to file a workers' compensation claim for her distress.

**Taking steps to prevent a 'hostile work environment'.** After hearing the details of this specific situation, TDIC's Risk Management analyst determined that the office manager and the dentist failed to take action and protect the employee from a hostile work environment.

The analyst stated that the dentist has a responsibility to provide a safe environment free from hostility and that the proper way to handle the situation would

have been to stop the parent's behavior from the very first appointment. Because that did not happen, the analyst recommended that the caller formally dismiss the patient and comply with the receptionist's request to open a workers' compensation claim.

The analyst also discussed the importance of office culture with the caller. Some personalities may not be a good fit for the practice, and sometimes a relationship cannot be established. In these instances, the practice owner must take action and dismiss the patient from the practice as long as the reasons for doing so are nondiscriminatory. The staff needs to respect patients, but patients must also respect them.

One of the most important steps a practice owner can take is to document that the issue was discussed and any steps taken to solve the problem. Documentation should be retained in the employee file in the event there is a complaint to the U.S. Department of Labor for a hostile work environment.

In this situation, one option would have been for the office manager to discuss the matter with the parent in private, informing the parent that communicating with staff in this manner was not acceptable. The parent should have been advised that if she presented with hostility again, the practice would be forced to dismiss the patient. The office manager should always lead by example and be trusted as a safe resource to whom employees can turn. If there is not an on-site office manager, the dentist should take on the role and offer a resolution. If the patient is not midtreatment, withdraw from further services by notifying the parent first and then by sending a dismissal letter to the patient's home address. It is important to have objective notes regarding any interactions, using quotation marks to document specific relevant statements made by the patient and, as in this instance, the parent or, in some cases, another staff member who is behaving in a hostile manner.

Set clear expectations for professionalism, communication and interpersonal

interaction among staff members and between staff and patients. When communication breakdowns happen, the environment can quickly become toxic. However, it's the role of the practice owner to facilitate a safe environment free of fear of judgement or retaliation so staff members feel comfortable voicing their concerns.

Every patient will require a different level of care and attention, but it is never acceptable for the patient to be abusive to any member of the dental team. Taking action in a prompt manner is important, as it prevents the issue from potentially escalating or becoming a chronic problem. CDA members can call TDIC's Risk Management Advice Line at no cost when they face concerns. Dedicated risk management analysts provide assistance navigating challenges and with finding solutions before potential risks escalate. •

TDIC's Risk Management Advice Line is a benefit of CDA membership. Schedule a consultation with an experienced risk management analyst or call 800.733.0633. Reprinted with permission from the December issue of the CDA Journal.

## Clairemont/San Diego Featured General Practice for Sale

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Approx. 1,100sf. 3 plumbed operatories, reception area, private bathroom, sterilization area and office. Practice collected approx. 350k in 2019. Please contact Tim Miller for more info: tim@integritypracticesales.com or 714.272.8408.

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Newly remodeled (6) op Dental Office One dentist, one hygienist, digital, paperless environment. Space available for established dentist with patient base or start up practice. Hours: M-F flexible hours. No start up expense. E-mail jberrydds@yahoo.com or contact Marian at 858.571.3534. Cost will be established on percentage of collection determined by type of expense sharing, if any that you want to do.

**Pacific Beach Dental Office for Lease**

3 ops, 900+sf, vaulted ceiling. Windows on all 4 sides! Security gates and ample parking. Best location in PB next to Trader Joes. Available Dec. 1, 2020. Contact Dr. Fallon 619.379.3771.

**Coming soon 12/1/2020 in Oceanside!**

1,600 sq ft dental office space located in Walmart and Vons anchored power center. For more information please contact Reg Kobzi | CBRE | Lic. 00917639 | T+1 858.546.4604 | reg.kobzi@cbre.com

**Dental Office in San Diego for Sale**

Asking \$98K or Best Offer! Strip mall. Corner lot close to SDSU trade area. Collections ~\$140K (1-2 days/week). ~1,820sf 2 eq. ops. + 2 plumbed. Reasonable Rent. Call Loc Pham, BRE #01875780. 714.550.7494. Practice@lcfm.com.

**Central Texas Dental Practice for Sale**

Free standing (3,000 sf) single purpose building (optional). Practice located in prestigious location with superior demographic distribution and high growth potential. Serious inquiries welcome. Contact Victor Larsen at 210.393.8642 or e-mail smartlivin@yahoo.com

**ADVERTISE IN FACETS**

Classified Ads start at \$40. Ad posts here & online at sdcds.org, ad deadline for the March issue is February 1st, 2021. 619.275.7188 or admin@sdcds.org

**SPACE NEEDED****Need a temporary dental office relocation**

Looking for a dental office or space to share in Oceanside, Carlsbad, or Vista area for a temp lease for 6-12 months while my building is under remodeling. Minimum 3 days/week and 3 ops. Call me at 760.586.2347.

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**SUPPORT SERVICES****Anesthesia associates**

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**Dental equipment repairs**

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Board-certified, licensed, insured. Anesthesiologist available to provide general anesthesia (or IV sedation) to patients in your office, pediatric or adult. Please contact me for more info. or questions. 40winksanes@gmail.com or 206.948.2468

**HELP WANTED****Dentist and Pediatric dentist**

Private Group seeks: Pediatric Dentist or GP w/Kid (GPR/AEGD/Years) PT to FT Send CV to dentalSDteam@gmail.com

**General Dentist for Kids**

We are looking for a dentist interested in treating children. No screamers. No problem children. This is a fee for service practice. We have a pedo RDA on staff. We will schedule your patients for you. We are located in Imperial County. Join our team. 760.960.5181.

**Endodontist**

Our endodontic specialty office in Temecula is looking for an endodontist 2 days per week. The office has all the technology including microscopes and CBCT. Please email Michael if interested at pacificendo@yahoo.com.

**Make the call that makes things better.****CDA's Well-Being Program**

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## Give Kids A Smile

Countywide Sealant & Varnish Event



# GKAS



**Give Kids a Smile is coming in 2021, but it will look a little different!**

**Are you in?**

We are recruiting dentists in private practice and community clinics who are interested in applying fluoride varnish and dental sealants to kids under the age of 18 – for FREE!

**Here are some of the details.**

The program will run between the dates of **February 22 – March 19.**

**We will supply**

varnish and sealant material to participating dentists.

**You will have the flexibility**

to choose when patients are seen – all on one day, or interspersed in your schedule.

- You will make your own appointments.
- We will help to promote the event with flyers and a website.
- In addition to technical assistance, there will be training for interested offices in January
- Glass ionomer sealants will be used.
- Some PPE will be provided to participating offices.
- You will report on numbers of kids seen and treatment rendered.
- You don't have to be a pediatric dentist to participate.

**Please contact us for more information.**

Please join us for this nation-wide **Give Kids a Smile** event. We have the opportunity to treat hundreds of kids and to help them find a dental home. Contact us at 619-275-7188 or [admin@sdcds.org](mailto:admin@sdcds.org) to register.



*You won't even need to leave the comfort of your own office!*



Yvette Carrillo, DDS, MS

Patients don't care how much you know(owe), until they know how much you care

### *Student Debt Crisis Part I*

As 2021 rolls in like the morning fog, a feeling of new opportunity settles in with the crisp San Diego marine air. Dentists and patients alike are hopeful that we may continue the new year with positive new changes. For much of 2020 it seemed that our lives were put on pause; stopped and in a time warp. Something else on pause was interest and payments on federal student loans. These loans are set to resume January 2021.

Borrowers with a large amount of student debt include dentists, and especially dentists with additional postgraduate training (like me). Not uncommonly, seasoned dentists don't have a full understanding of the actual figures behind what a young dentist owes Sallie Mae...

For those that know me personally, I have always been upfront about the student debt crisis and my personal situation. I can't help but feel that I was punished for pursuing a higher education. Punished with a monetary weight on my shoulders of over \$700,000 in student loan debt that continues to accumulate interest.

When I disclose the actual figure of my debt to other dentists, there are varied reactions. Some doctors empathize or understand the financial burden of specialty training. Some doctors don't understand and ask where I did my training (an amazing school, and I would not change this for the world). Some ask if this includes undergrad (no it does not). Some offer solutions like US military service or loan forgiveness programs. One doctor grabbed the nearest chair because they almost fell to the floor!

So, as the new year begins, and as I am preparing my expenses for the year, I am trying my best to remain composed. The only way not to panic is by reminding myself that every day I get to wake up, and do what I love. •

(to be continued...)

Yvette Carrillo DDS, MS graduated from Loma Linda Univ. School of Dentistry 2015 & 2018 respectively. She is a diplomate of the American Academy of Periodontics. In addition to private practice, she is an adjunct faculty member at various teaching institutions. Dr. Carrillo enjoys blogging, working out, cooking, and spending time with her fiancé, Dr. Riley Garrett, a medical anesthesiologist practicing in San Diego.

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**Time:** 5:30-9:30pm (5pm check-in)

**Location:** SDCDS Office, [Covid guidelines adhere]

**Register:** [sdcds.org](https://sdcds.org) 619.275.7188 or [admin@sdcds.org](mailto:admin@sdcds.org)

**Pricing:** member \$40... (or use your \*1 free member benefit CE for 2021). nonmember \$60, member staff \$50

**Sponsor:** Kunau & Cline

WEDNESDAY

JAN 20

**2021 Annual Practice Transition Seminar for Sellers**





**Speakers:** Jonathan Ingalls and Ken Rubin, CPA

**Summary:** Just as rapidly as dentistry is changing, so is the environment for dental practice sales. If you are considering selling your practice anytime in the next 5 years, you will find this content-rich seminar to be extremely valuable.

**Time:** 6pm

**Location:** Online Webinar

**Register:** Please RSVP Vanessa [vanessa@krpracticesales.com](mailto:vanessa@krpracticesales.com).

**Pricing:** FREE

**Sponsor:** Ken Rubin Practice Sales




SATURDAY


JAN 23

4CE units

**Dental Practice Act and Infection Control**

Webinar





**Speakers:** Diane Arns


**Summary:** Course targets information and updates to the DPA regulations, and mandates relating to the practice of dentistry in California. This course combines information from DBC, CDC and Cal/OSHA to provide a relevant, in depth and up-to-date examination of Infection Control guidelines and recommendations to prevent the spread of disease in any healthcare facility.

**Time:** 8am - 12:30pm

**Location:** Online Webinar

**Register:** [sdcds.org](https://sdcds.org), 619.275.7188 or [admin@sdcds.org](mailto:admin@sdcds.org) Meeting ID, password and handouts will be emailed on Jan. 15.

**Pricing:** member/staff \$35, (or use your \*1 Free CE for 2021). nonmember/staff \$50



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JAN 12

**Restoring Teeth with High Strength Injectable Composite**  
- Dr. Robert Marus

JAN 13

**Posterior Composites Made Easy**  
- Dr. Lee Ann Brady

JAN 13

**Predictable Adhesive Restorations Utilizing a New Bulk Fill Thermoviscous Material**  
- Dr. John Flucke

JAN 19

**Protect your Practice During COVID-19: Cyber-Security, HIPAA & OSHA Compliance**  
- Jeff Broudy, CEO

JAN 20

**Respiratory Protection Update for the Continuing COVID-19 Pandemic**  
- Mary Govoni, CDA, RDA, RDH, MBA

FEB 9

**Warming Composites – Quicker, Better, and More Efficient Restorations**  
- Dr. Marc Geissberger

Many more classes are listed online, follow these directions to get started

STEP 1

[sd.dentalsocietyce.com](https://sd.dentalsocietyce.com)

STEP 2

Log in top right hand corner

STEP 3

Username your ADA number (note: if it starts with a 0, drop it)

STEP 4


Temporary Password: onlinece  
Trouble logging in? Contact CE Coordinator Fernanda at (619) 275-7188 or [admin@sdcds.org](mailto:admin@sdcds.org)


THURSDAY

FEB 04

3CE units

**Musculo-skeletal Disorders and Ergonomics CE**





**Speakers:** Drs. Noëlle Santucci and Justin Jellin

**Summary:** Depending on how you sit, dentistry can be a pain in the assets. Attendees will learn the most common musculoskeletal disorders affecting dental professionals along with the ergonomic risk factors associated with practicing dentistry. Participants will understand how to address current injuries and how to mitigate future injuries during practice. Dental ergonomic injuries should not prevent a lifetime of practice!

**Time:** 6-9pm

**Location:** Online Webinar


**Register:** [sdcds.org](https://sdcds.org), 619.275.7188 or [admin@sdcds.org](mailto:admin@sdcds.org) | Meeting ID, password and handouts will be emailed on Jan. 28.


**Pricing:** member and member staff \$35. nonmembers \$45

THURSDAY

FEB 11

**Professional Speed Dating**





**Summary:** Are you thinking about selling your practice? Or looking to buy a practice? On the hunt for your next job? Looking for new associates? If so, this is the event for you! Come and meet your perfect match at Professional Speed Dating!

**Time:** 6 - 8 PM

**Location:** Online (zoom)

**Pricing:** FREE for members only - All attendees will receive a Grubhub gift card to enjoy a meal and drinks during this event.

**Register:** [sdcds.org](https://sdcds.org), 619.275.7188 or [membership@sdcds.org](mailto:membership@sdcds.org)

**Sponsors:** Patterson Dental & Well Fargo


THURSDAY


FEB 18

4CE units

**BLS Renewal for Healthcare Providers**

FREE CE\*





**Summary:** Register early if your CPR card is expiring; limited spaces available.

**Time:** 5:30-9:30pm (5pm check-in)

**Location:** SDCDS Office, [Covid guidelines adhere]

**Register:** [sdcds.org](https://sdcds.org) 619.275.7188 or [admin@sdcds.org](mailto:admin@sdcds.org)

**Pricing:** member \$40... (or use your \*1 free member benefit CE for 2020). nonmember \$60, member staff \$50

**Sponsor:** Kunau & Cline

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SDCDS 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. SDCDS designates each activity for a specified number of C.E. Units.

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