

# SEPT FAC E



San Diego County  
DENTAL SOCIETY

**SEPTEMBER  
2019**

**September 12**

Shred-a-thon

**September 13**

Emergency Medicine  
Lecture + Hands-on

**September 18**

Succession Planning

**September 25**

Dental MBA Series  
'Art of War'

**September 26**

New DDS Social

**October 1**

Dental MBA

**October 2**

Oktoberfest

**October 11**

DPA/Infection Control



(L-R) Harriet Seldin, DMD & Lilia Larin, DDS

## Legislative Advocacy

ADA Dentist and Student  
Lobby Day in Washington





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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



## VOLUNTEERS NEEDED

### Community Events:

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

### Adopt A Patient:

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

### Health Fairs and School Screenings:

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

### To Volunteer

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



## FACETS NEWSLETTER

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# Thinking About Selling Your Dental Practice?



## Here Are Some Questions You May Be Asking Yourself?

- 1 Am I financially ready to retire or work less?
- 2 What is my practice worth?
- 3 How much will I net after paying off my practice debt, taxes, and transaction costs? Is that enough for me to retire?
- 4 How will I find a buyer that will take care of my patients and staff?
- 5 Should I keep the sale anonymous? If so, how can I do that?
- 6 Will I be able to continue practicing as an associate on a reduced schedule?



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#### Smoother Transaction

Our proven processes, detailed underwriting and personal involvement equate to a more harmonious transaction between you and the buyer.

## Part II

## The state of dentistry revisited One year later

*This article is a continuation of Dr. Pham's review of the state of dentistry feature in the August 2019 issue of Facets.*

In 2016, 8.3% of dentists belonged to an ADSO (American Dental Support Organizations aka "corporate dentistry"). In 2017, that number rose to 8.8% and Marko believes this segment of the market is accelerating faster than we likely know. This measurement is a crude measurement, as it is only reflecting members of ADA who update their demographic information. Our best guess is that corporate dental offices represent at least 15% of our industry. According to Marko, the consolidation in our market is strong and fast.

There are an increasing number of dentists available in the marketplace. This shifts the demand and supply equilibrium towards the favor of the purchaser, as in all industries. Increases in schools and graduating dentists, adjusting for available hours worked, is lowering the strength of the dentist as commander of market price. While baby boomers are retiring, women in dentistry are on the rise, and the available hours by those willing to work is higher than in the past.

At one of Marko's talks, he presented a chart called the Ownership Premium, which was first published in JAMA. It shows the difference in earnings between owner and non-owner doctors. This chart included optometry, physicians, podiatrists, pharmacists, chiropractors, physical therapists and of course, dentists. In all industries, only chiropractors and physical therapists showed a slight advantage being an owner in terms of compensation. All other groups, besides dentists, showed no financial benefit to ownership. Dentists fared slightly better on this chart, but all signs point to this gap rapidly closing, like all our medical counterparts. Within this chart, hours of management and risk were not factored. I would recommend looking this chart up to confirm that these trends are reflected in your everyday life.

On the provider side, we are also finding 1 in 5 dentists entering into group practice. When looking at dentists under the age of 35, you can expect to see this ratio double in states like Arizona. I would also like to point out that while we often attribute rising student debt as a primary factor in new dentists not entering into private practice (a view I once held), Marko is clear that "he's not convinced" that the data reflects this view. Rather, it might be the 3rd or 4th factor, but not the driving force behind the decision to enter into a group practice. Marko feels that dentists are just preferring this environment over other practice models.

The good news is, it's all happening slowly in terms of how long you have to react. Industry experts feel it will be 10-15 years before an inversion occurs. Anyone with kids will tell you, things change in a blink of an eye. In an industry, is this fast? I think relative to how much dentistry has changed in the past 50 years, yes. 15 years forward is still a large chunk of a career. Depending on where you are in practice, you get to determine if this even matters to you. There is still plenty of room for private solo practice. Be equipped for the challenges of entrepreneurship and new complexities in our industry's environment. The forces mentioned above are new to most of us, but it can be overcome with diligence and grit. I'm typically an optimist, but I will admit that the days of simply hanging a shingle and having a long line of new patients out your door are becoming like unicorns. Unless of course you move to a secret rural town where the rare unicorns still run wild. But who doesn't like unicorns?

What do you make of this data? I would love your feedback: [chrisdds@carmelvalleysmiles.com](mailto:chrisdds@carmelvalleysmiles.com).

## Help is one call away.

### The CDA Well-Being Program

If someone you know or love may have an alcohol or chemical dependency problem, contact a support person near you for 24-hour confidential assistance.

**San Diego Well-Being Committee**  
858.692.4862 (cell)

**San Diego County Dental Society**  
619.275.0244

**California Dental Association**  
800.232.7645



## SAN DIEGO ADVANCED STUDY GROUP

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### September 19

Please join us for our **Kick Off dinner** at the San Diego Yacht Club on Sept. 10th at 6pm. Interested potential new members are welcome. Please RSVP to our office manager, May, so we can have a dinner waiting for you. 619-298-2200, Ext 107

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It’s our privilege to serve a community of dentists who are engaged in the future of their profession. Together, we’re stronger than ever.

**How can YOU become involved on a local level?**  
Read D. Douglas Cassat, DDS’s article about SAN D PAC on **page 13**.

**How can YOU become involved on a national level?**  
Read Robert Hanlon, Jr., DMD’s article about the ADA Legislative Action Center on **page 11**.

**How has OUR SOCIETY been involved at the state & national level?**  
Read Harriet Seldin, DMD’s article about SDCDS Grassroots Advocacy Day in Sacramento on **page 12** and San Diego dentists representing ADA and AGD advocate in Washington, DC on **page 10**.

## Dentists get involved in the legislative process

By Irvin Silverstein, DDS

Many years ago, when I was new to our profession, I did not feel it was necessary to get involved in the political arena. I was more interested in growing my practice. But an older dentist once told me that if you are not at the table, you’ll be served on the table and have to work in adverse conditions. He was absolutely right.

Dentistry is a very noble profession, which tries to help people in many different ways. Unfortunately, there are many influences outside the profession that can direct change and adversely affect or benefit the way we practice dentistry. Many people who directly impact our profession know little of what we do and how we accomplish positive goals. This comes in the form of legislation by national, state, county and city politicians. Fortunately, our professional organizations, the ADA, CDA and the San Diego County Dental Society provide opportunities in which dentists can actively meet and participate in the legislative process. Here are two such examples. •



**‘At the Democrats’ Roosevelt Dinner**  
on May 11  
with  
Congressman  
Mike Levin  
(D – CA  
49th district)  
fifth from left.

### ADA Dentist and Student Lobby Day

The ADA and CDA sponsor members to meet our federal legislators. This year, on April 14-16, there was the annual ADA Leadership Lobby Day in Washington, DC. This allowed our local members to meet in Washington, DC with over 1,100 other dentists and dental students from across the United States. All dentists met with their state’s delegation and the ADA lobbyists to discuss which bills we were going to support with our senators and congress people. This was the largest ADA meeting in Washington ever since the ADA included both the dentists and dental students together in one meeting. This was a good idea as it enables the dentists to mentor our upcoming professionals. Some of the legislation will greatly impact how new dentists will be able to practice.

Also, because all dentists come from different political parties — such as Democrat, Republican, Libertarian or remain independent—they came up with the great idea to create the Tooth party. This party, which is symbolized by a tooth embossed with a US flag, tries to bring together dentists from all parties to support issues affecting dentistry and oral health. •

### The Lincoln-Reagan and Roosevelt Dinners

We have a great opportunity as dentists to engage local, state and federal legislators here in San Diego County. Once a year, the Republicans hold the Lincoln-Reagan dinner at their convention (it was held on June 22 this year) and the Democrats hold the Roosevelt dinner at their convention (held on May 11). Local, state and federal legislators assemble to give out awards, present speeches and discuss strategies that will be used in upcoming elections. CDA usually sponsors several of our members to attend these meetings. At the Democrats’ 39th annual dinner, we were fortunate to have a meeting and photo with our new Congressman, Mike Levin (D—CA 49th district), who is very interested in our concerns about dentistry in our community and on the federal level. •





## In-house Purchasing Means Huge Savings

SDCDS member Dr. Jenna Khoury claims, “While I am still learning about the full benefits of my membership some 9 years later, I have found that my member savings through TDIC and TDSC supplies for my practice justify the cost of membership alone!”

Does that sound like it makes sense to you?

SDCDS member Dr. Nick Marongiu adds, “I have been using the TDSC platform for supply ordering for the last two years. It continues to evolve, getting better and better and has become my go to marketplace for dental supplies. The process is easy and the price point is consistently more competitive than other suppliers.”

Although The Dentists Supply Company (TDSC) was started for dentists in California by CDA, it has quickly grown to 46 other states. You would think that our members would be ecstatic over this great shopping platform, but as of July 1st, only 11.8% of SDCDS members have used it. What are you waiting for?

The CDA verifies that each product on the site is from a trusted, authorized vendor. Savings for the dentists who use the shopping site are averaging 20% when compared to the manufacturer’s retail list price. •

## Senator Atkins visited UCSD, honored Irv Silverstein, DDS

Toni G. Atkins, California Senate President pro Tempore (D-San Diego, District 39) made a presentation at the Thursday night Special Speakers Series for the UCSD Pre-Dental Society’s students and UCSD Student-Run Free Dental Clinic’s faculty on January 31. She discussed her life’s journey, from being raised in Appalachia in Virginia with no access to health care and no indoor plumbing. She considered herself lucky to have had the opportunity to go to college. She moved to San Diego in 1985 and would serve as director of clinic services at Womancare Health Center.

She has served as San Diego City Councilwoman, Interim Mayor of San Diego, California Assemblywoman, which lead to the leadership of the Assembly, and finally as a leading California Senator. The audience saw Senator Atkins’ passion to help improve society and people’s lives.

Following the presentation, Toni Atkins gave a special California Senate Resolution that honored Dr. Irvin Silverstein on a plaque that concludes: “Whereas, throughout his dental career, Dr. Irvin Silverstein has been a source of inspiration and guidance, and renowned for the wealth of knowledge that he has generously shared with others, and through his fine work, he has greatly improved the quality of dental services provided to people throughout the State of California and beyond. . .” and “be extended deep appreciation for his dedication and innovative contributions to the field of dentistry.” •



## Making a Difference for San Diego

This year the SDCDF was awarded the ‘Making a Difference for San Diego’ grant from the **Cushman Foundation**. Dr. Leslie Strommer, SDCDF President and Mike Koonce, SDCDF Executive Director, pictured above, were at the award recognition ceremony hosted by the Cushman Family. The funds received will allow the John Geis DDS Dental Clinic to purchase a new surgical handpiece and accompanying equipment along with hiring a part time dental hygienist to help get our veterans ready for more comprehensive care.



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**ENCINITAS:** General Dentistry Practice with 6 fully equipped Operatories is located in a busy retail center. Practice was remodeled 5 years ago with new equipment and utilizes Dentrix, Digital x-rays, Pano, and Laser. 4 days of hygiene per week. 2018 Gross Receipts of \$813K. #CA574

**LA JOLLA:** General Dentistry practice with 8 Operatories, 7 Equipped. Utilizes Dentrix software with Digital X-rays and an I/O Camera. The practice is **SOLD** 4 days of hyg./wk. GR \$738K with \$264K Adj. Net on 1 day/wk. 60 yrs. goodwill, 29 w/ current owner. Most specialty procedures referred out. Great location in which to live and work. #CA477

**NORTH COUNTY PERIODONTAL:** **NEW LISTING!** 4 Ops, 3 Equipped. Newer equipment including a CT Scanner, Digital and Dentrix. Excellent location in a well-maintained complex. Priced to sell quickly. 2018 GRs were \$269K. #CA605

**SAN DIEGO COUNTY ORTHODONTIC:** **NEW LISTING!** Seller works out of 2 sites over a 4-day work week. Utilizes Ortho II and Itero Element II scanner. Upgrades to computer hardware. Paperless. Over 26 years of goodwill in the communities. Rare and excellent opportunity that will sell quickly. 2018 Gross Receipts of \$707K. #CA615

**SAN DIEGO PERIODONTAL:** Periodontal practice with 5 total operatories, 4 equipped, is now available. Excellent, bright, and airy location, with digital x-rays and Dentrix practice management software, Seller is retiring. 2017 Gross Receipts of \$379K with room to grow! #CA559

**SAN DIEGO:** Family oriented general practice in busy shopping area with great visibility. 3 Ops, EZ 2000 Software, Digital X-rays, I/O Camera, 2017 GRs, Small amount of MediCal, Seller retiring. Excellent opportunity for a new doctor or a 2nd office location. GR \$253K with \$129K Adj. Net. #CA523



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## Welcome New Members

New Member	Education
Lisa Lam, DMD	Tufts, 2014
Sruthi KondaKindi, DDS	Univ of Oklahoma
Natalia Zora, DDS	USC, 2019
Nadia Ismail, DDS	Univ of Texas, 2019
Erin Kolling, DDS	Univ of Minnesota, 2007
Abraham Yagudaev, DDS	Universidad De La Salle, MEX, '18
Kurt Christiansen, DDS	Univ of Michigan, 2002
Sangho Park, DDS	NA
Irena Nosrati, DDS	Indiana University, 2011
Sarah Belderes, DDS	USC, 2001



## San Diego dentists representing ADA and AGD advocate in Washington, DC

By Harriet Seldin, DMD

*This past April, both ADA and Academy of General Dentistry had Lobby Days in Washington, DC.*

SDCDS members Drs. Bob Hanlon, Kevin Kenny, Lilia Larin, Harriet Seldin, Irv Silverstein and Sarah Silverstein participated in the ADA Dentist and Student Lobby Day on April 14-16, including dental students from Southern California. Dr. Harriet Seldin also participated in the AGD Hill Day conference April 29-30 with SDCDS member Kishore Shetty.

The more times our legislators and their staff hear from constituent dentists about our issues, the more they are educated about the importance of oral health. ADA and AGD had overlapping messages on the need for deferral of student loan interest during health professional residencies (the REDI Act, H.R. 1554) and the need for health insurance reform (McCarran-Ferguson Repeal for Health Insurance, S. 350/ H.R. 1418). Additionally, dentists and dental students at the ADA Dentist & Student Lobby Day also advocated for the Ensuring Lasting Smiles Act (ELSA) to provide medically-necessary dental services for patients with congenital anomalies and birth defects. The AGD dentists spoke of the need for an oral health literacy campaign within the U.S. Health Resources and Services Administration (HRSA) and Dr. George Sigounas, Administrator of HRSA, spoke at AGD's conference.

Our members met with staff from Congressmembers Susan Davis, Mike Levin, Scott Peters and Juan Vargas. During ADA's conference, we heard from Rear Admiral Timothy Ricks, Assistant Surgeon General and Chief Dental Officer of the US Public Health Service. Other speakers included dentist-Congressmen Drew Ferguson and Jeff Van Drew and past Senator Kelly Ayotte.

SDCDS members Dr. Harriet Seldin and Kishore Shetty, along with a number of California AGD member dentists and AGD leaders, met with Serena Gobbi of Senator Dianne Feinstein's office, Kathryn Irwin of Senator Kamala Harris' office, and Faith Williams of Congressman Mike Levin's office. Dentist-Congressman Paul Gosar spoke to the AGD attendees and received the Legislator of the Year Award from Dr. Mike Bromberg because of his significant actions on the McCarran-Ferguson legislation.

All of the ADA member and AGD member visits were well-received. With their busy schedule, we appreciated the legislative health staffers taking the time to meet with us. •



Left Photo: AGD Hill Day (L-R): Dr. Neil Gajjar (AGD President), Dr. Mike Bromberg (AGD Congressional Liaison), Kathryn Irwin (Legislative Correspondent for Senator Kamala Harris), Dr. Harriet Seldin, Dr. Michael Lew (AGD Secretary), Dr. Kishore Shetty and Dr. Manual Cordero (past-president, AGD).



Right photo: AGD Hill Day (L-R): Dr. Kishore Shetty, Dr. Manual Cordero (past-president, AGD), Serena Gobbi from Senator Diane Feinstein's staff, Dr. Michael Lew (AGD Secretary), and Dr. Harriet Seldin



(L-R) Drs. Irv Silverstein, CDA President Del Brunner, Sarah Silverstein with students from CA dental schools calling on Senator Diane Feinstein's office and including (2nd and 3rd from back row L-R) CDA Past President Dr. Walt Weber and Dr. Kevin Kenny.

## The ADA Legislative Action Center

(or how to easily help shape **national** policy)

By Robert Hanlon, Jr. Chair, CDA PAC

Political advocacy consistently ranks as one of the top benefits that our members expect from organized dentistry. Yet only a handful of our 2,000 SDCDS members actually get involved and participate in advocacy. Over the years, I've heard all the usual excuses multiple times. But what if there was a way for a member to become politically active and involved without ever leaving the comfort of their own home or office? Well now there is. It's the ADA Legislative Action Center (LAC). It is a quick and easy way for everyone to be involved in political advocacy.

Although the ADA Legislative Action Center has been in existence for the past 8 years, it has been recently updated and is now much more user friendly. Currently, about 65,000 ADA members are signed up to the LAC to receive alerts. To add your voice, sign up today

at [www.ada.org/actioncenter](http://www.ada.org/actioncenter) or text "Toothparty" to 444999. When the ADA needs dentists to voice their opinion on a specific national issue coming before the House of Representatives or the Senate, the ADA LAC will send out an alert to all registered dentists. You will receive a standard form letter to email to Senators Feinstein and Harris or your congressmen/women. In fact, by providing your address, the LAC will determine your congressional representative and give you their email address. How easy is that?

But how effective is this system? A staggering 96% of Congressional staffers say that contact from a constituent (you the dentist) that represents other constituents (your patients) has a significant amount of positive influence. But how much influence can a form letter have? If your congressional member has not yet

reached a firm decision on an issue, simple form emails actually can influence his or her decision. However, you can and should personalize these emails to give a stronger impact. The three most influential ways to customize these emails and make them more effective are:

- 1) Provide information on the impact a bill would have at home in the district
- 2) Give your reason for supporting or opposing the bill
- 3) Tell a personal story relating how the bill or issue will affect you or your patients

With the ADA Legislative Action Center, being involved with advocacy on behalf of the profession has never been quicker or easier. And you don't even have to leave your chair. •

ADA Legislative  
Action Center

### WHAT ARE YOU WAITING FOR?

Join the 65,000 ADA members who are actively engaged.  
Sign up to receive alerts at [ada.org/actioncenter](http://ada.org/actioncenter) or text "Toothparty" to 444999.

## National issues discussed with Congress

By Irvin Silverstein, DDS

*Dentists discussed the following legislation with Congress:*

### McCarran-Ferguson Repeal for Health Insurance

Passing this legislation will ensure that insurance companies cannot work together to fix prices on health care insurance, thus creating more competition, promoting lower prices, greater consumer choice, and increased innovation through robust competition. It will also protect providers from the insurance companies coming together to fix provider's fees. •

### Ensuring Lasting Smiles Act (ELSA)

This bill ensures that children suffering from congenital anomalies and birth defects will be able to receive the treatment they need. Despite the fact that 1 in 33 children suffers a birth defect that affects the way they look, most insurance companies consider services to repair these defects as cosmetic and only cover the preliminary surgeries, but not the ongoing corrective and dental work needed to repair these anomalies. Passage of this act will ensure that insurance companies can no longer delay or deny treatment for these conditions. •

### Student Loan Programs and the Higher Education Act

These sets of bills deal with reforming student loans in many ways. Our new students who are graduating from dental schools have severe debt, high interest rates and fees. This affects how they will be able to practice after they get out of dental school and limits their choices. •





## Sacramento: SDCDS Grassroots Advocacy Day

By Harriet Seldin DMD

San Diego County Dental Society members met with our CDA delegation at the State Capitol to further CDA's legislative priorities on March 13th. Our group included Drs. Brian Fabb, Misako Hirota, Paul Van Horne, and me, as constituents of legislators throughout the San Diego region. CDA staff members Todd Roberson and Marissa Allen briefed us on the status of legislation important to the profession and our patients.

The issues and legislation that we discussed with legislators and legislative staff included Prop 56 Medi-Cal Funding, and the need for a long-term commitment to the current reimbursement rates; AB 954 (Dental Plan Network Leasing) to require transparency and ability to opt out of plan leasing; SB 154 (Silver Diamine Fluoride) to add silver diamine fluoride as a Medi-Cal benefit; and several bills (AB 764, AB 765, AB 766, AB 138 and SB 347) concerning Sugar-Sweetened Beverages. CDA and the California Medical Association co-sponsored AB 764, AB 765 and AB 766. This legislation is designed to reduce consumption of sugary beverages. For up to date details on legislation, visit [cda.org](http://cda.org) and go to the "advocacy" tab at the top of the webpage.

We met with Assemblymembers Brian Maienschein, Todd Gloria, and Tasha Boerner Horvath, as well as Senator Brian Jones. We also met with Senator Toni Atkins' staff member Marjorie Swartz and Senator Ben Hueso's staff member Aracely Campa.

After our visit to the Capitol concluded, we returned to the CDA building a block away for a wrap-up of our meetings.

It is good to meet and develop relationships with our legislators in their districts in San Diego, but it is also important to meet them with their staff in Sacramento. The meetings went well, our legislators conveyed that they understood the importance of oral health, and that they value our input as residents and health-care stakeholders. The CDA staff did a great job of organizing the day for us. •

Photos:  
SDCDS Advocacy Day in Sacramento on August 2, 2019 represented by our members: Drs. Harriet Seldin, Paul VanHorne, Brian Fabb, and Misako Hirota.  
A: Tasha Boerner Horvath (D-76th Assembly)  
B: Brian Jones (R-38th Senate)  
C: Brian Maienschein (D-77th Assembly)  
D: Todd Gloria (D-78th Assembly)



## SAN-D-PAC, your local advocacy voice

By D. Douglas Cassat, DDS

The mission of SAN-D-PAC is to promote the oral health of the people of San Diego County. We accomplish this goal by meeting, educating and establishing relationships with leaders and decision makers about issues that are important to dentistry.

The issues that seem to be getting the most amount of press coverage are always the issues that are most important to our profession. The "soda tax" on sugar sweetened beverages is in the press a lot. It is designed to reduce the consumption of sugary beverages in an effort to reduce dental decay and obesity. A measure that is not receiving much publicity is the proposal to cover silver diamine fluoride application with Medi-Cal benefits. In general, legislature is constantly being proposed to manage Medi-Cal coverage and funding. All these issues take time and money to inform, educate and convince the decision makers of our positions. That is where YOU come in! SAN-D-PAC relies on the support of SDCDS members in the form of both volunteer hours and monetary donations. Dues are just \$40.00 per year and are billed on the yearly dues statement. Obviously, it's too late to include it in your 2019 dues, but if you visit [SDCDS.org](http://SDCDS.org), login with your ADA number, and click on the tab for political activity, you can still contribute. Currently, out of over 2,000 members, only about 60 dentists are dues paying members of SAN-D-PAC. That clearly doesn't provide us with the funds we need to perform the critical education and promotion necessary to move the needle on oral health. There are 4 state senators and 7 assemblymembers that we need to have discussions with every year and support during their election year. We can't do it without your help, so please contribute in any way you feel you can. You will be glad that you did. •



Also of note:

CDA

Political Action Committee

The California Dental Association Political Action Committee is a bipartisan organization run by and for dentists that supports candidates for elected office for the benefit of our members, their patients and the oral health of all Californians.

We are proud that approximately 95 percent of "dues-paying" CDA members also contribute to the PAC. Thanks to the support of our members, the CDA PAC has a strong track record of helping elect candidates who are helping advance oral health care in California, including three member dentists who have been elected to the Legislature in recent years. If you would like to provide input on state or local candidates, or for more information on the CDA PAC and how you can help our efforts, please go to: [cda.org/advocacy/cdapac](http://cda.org/advocacy/cdapac)



American Dental  
Political Action Committee

ADPAC, American Dental Political Action Committee, is the bipartisan voice of thousands of dentists who care deeply about their patients and their profession. Its mission is to educate dentists about the importance of political action and to help elect candidates for congressional office who are supportive of issues important to dentistry. By supporting ADPAC, the profession of dentistry remains strong and its principles uncompromised. Go to: [ada.org/en/advocacy/adpac](http://ada.org/en/advocacy/adpac)



At the Republicans' Lincoln Reagan Dinner on June 22.



# Hispanic Dental Association co-hosts National Hispanic Health Conference

By Lilia Larin DDS  
SDCDS Board member & HDA Past President

(L-R): Current HDA Pres. Ricardo Mendoza, DDS, MS from Chicago, HDA Past President Maritza Morell, DMD, MS from Boston, ADA 9th District Trustee Julio Rodriguez, DDS, ADA President Jeffrey Cole, DDS, and HDA Past President Lilia Larin, DDS from San Diego.



The Hispanic Dental Association and the Hispanic National Medical Association held their second Annual Meeting and Conference together on April 11-14th at the Hyatt Regency in Crystal City, Arlington, VA. The HDA and HNMA are the premier voices on Hispanic health and oral health, with a goal to improve policies and programs and to work together to improve healthcare outcomes through communications and cross training.

US Department of Health and Human Services representatives, US Senate and Congressional leaders held discussions with Calls to Action to shape health reform policies. Experts discussed ways to transform our communities as well as the quality of life through health care.

Welcome remarks were offered by HDA President Dr Ricardo Mendoza, HNMA President Dr. Elena Rios MD and ADA President Dr. Jeffrey Cole. Keynote Speaker ADM Brett P. Giroir MD, Assistant Secretary for Health Department of Health and Human Services, spoke on Federal leadership for Hispanic health.

The Hispanic Dental Association was founded in 1990 and is a national, non-profit 501(c)3 charitable organization comprised of oral health professionals and students dedicated to improving the oral health of the Hispanic community and providing advocacy for Hispanic oral health professionals across the US. The HDA mission: as the leading voice for Hispanic oral health we provide service, education, advocacy, and leadership for elimination of overall health disparities of the Hispanic and other underserved communities. •

## Obituaries



**Dr. Maurice E. Masters, DDS**  
(July 12, 1922—May 11, 2019)

Dr. Maurice E. Masters, a longtime Bonita resident, passed away on May 11, 2019, at the age of 96. He had a long and distinguished career as an orthodontist in Chula Vista and San Diego.

Dr. Masters was born in Newton, Iowa on July 12, 1922 and graduated from the school of dentistry at the University of Iowa in 1945 and being commissioned a Lieutenant (jg) in the U.S. Navy on the same day. He was immediately assigned to Camp Pendleton.

In 1946 he returned to civilian life but remained in the reserves and was called up during the Korean War. He was again assigned to Camp Pendleton. During that time, Marine Corps Base Twentynine Palms opened and he planned, designed, equipped and oversaw construction of the dental clinic on the new base. At war's end, he returned to the University of Iowa

to study orthodontics. Afterwards, he returned to San Diego and established an orthodontic office on "pill hill." In 1958 he opened an office on Third Avenue near I Street in Chula Vista, becoming the second orthodontist to practice in the South Bay.

**Raymond Joseph Darwell, DDS**  
(October 15, 1941—March 17, 2019)

Raymond Joseph Darwell was born and raised in San Diego. Ray valued the importance of education having attended St. Didacus School, St. Augustine High School, and St. Mary's College in Moraga, California. He received his Doctor of Dental Surgery from Creighton University in Omaha, Nebraska. After graduating, Ray volunteered for the Air Force in Special Operations during the Vietnam War. Once discharged from the military, he practiced dentistry in Alpine, California, for 35 years. His personal philosophy of dentistry and life was that around every tooth there is a human.



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# STARS AND STRIPES SOIRÉE

AN EVENING BENEFITING  
THE JOHN GEIS DDS DENTAL CLINIC  
AT VETERANS VILLAGE OF SAN DIEGO

**SATURDAY, SEPTEMBER 21, 2019**  
SIX O'CLOCK ABOARD THE USS MIDWAY

AUCTIONS, DINNER, & DANCING  
MUSIC BY NOVOCAINE

DRESS: 1920S | 'GREAT GATSBY -THEMED EVENING

PURCHASE TICKETS AT  
SDCDF.ORG/SPECIAL-EVENTS  
OR BY CONTACTING RYAN AT  
619-275-7190 OR SUPPORT@SDCDS.ORG



# MILESTONE ANNIVERSARIES



## Member milestones:

In this issue we are celebrating the members of our society who have been with us from 30 to 60 years. If your anniversary date falls in 2019 (in five year increments), keep a look out for your name in future issues.

So here's to you! But we're not merely calling out your name to say hello. We're celebrating your dedication to all that we stand for. You have honored the pledge to uphold a high degree of ethical standards. You have helped us advocate for the profession of dentistry while advocating for the patient as well. You may have gotten involved in the leadership of the society through committee work or by serving on our board.

Many of you have supported our foundation by donating funds or your valuable time.

As you reflect on your years with the ADA, CDA and our local society, we hope you'll see value in what we provide. From continuing education, to practice management support; from patient referrals to networking opportunities; from peer review to journals and newsletters. Our goal is to help you achieve your goals. Together, I hope we've been successful.

— Mike Koonce, Executive Director

## 30 years *joined in 1989*

Thomas G. Acierno, DDS  
Mario N. Alberti, DDS  
Eric B. Barajas, DDS  
Robert J. Bey, DDS  
Thomas D. Brant, DDS  
David T. Cheung, DDS  
Grey J. Cunningham, DDS  
Jack T. Curren, DDS  
James A. Dunphy, DMD  
Medina D. Eades, DDS  
Siuman B. Fan, DDS  
Clayton S. Fuller, DDS  
Richard J. Hagstrom, DDS  
Jerrold A. Hennes, DDS  
Brien K. Hill, DDS  
Cynthia L. Jackson, DDS, MS  
Kam Jebreil, DMD  
Yuri Kaneda, DDS  
William Lin, DDS  
David B. Littlefield, DDS  
James J. Mahooti, DDS  
Russell W. McCalley, DDS  
Gary L. McClanahan, DDS  
Gordana V. Milatovic, DDS  
Gregory D. Montague, DDS  
Kaz Newman, DMD, MS, MS  
Russell S. Okihara, DMD  
Craig H. Rubinoff, DDS, MS  
Linda S. Weckerly, DDS  
Randy L. Wolff, DDS  
Ernest C. Wong, DDS  
Kenneth A. Yaros, DDS  
Michael H. Yokoyama, DDS

## 35 years *joined in 1984*

Martin P. Abelar, DDS  
Kevin D. Anderson, DDS  
Robert L. Beavers, DDS  
James B. Berry, DDS  
Michael W. Buskirk, DDS  
John A. Coleman, Jr., DDS  
Richard B. Evans, DDS  
James P. Geiss, DDS  
Harold J. Gulbrandsen, DDS  
Tai T. Huynh, DDS  
Jeffrey M. Javelet, DDS  
Jeff S. Kerbs, DDS  
Christopher H. Kleber, DDS  
William E. Larson, DMD  
Randal W. Miles, DDS  
Richard G. Preece, DDS  
James D. Spalenka, DDS  
Donald J. Trexel, DDS  
Dale R. Trudeau, DDS  
Mary A. Walsh-Cole, DMD  
Richard K. Wilson, DDS

## 40 years *joined in 1979*

Anthony Adamo, DDS  
Randolph F. Alexander, DDS  
Gary J. Braunstein, DDS  
William V. Carlo, DMD  
J. Patrick Davis, DDS  
Larry D. Dixon, DDS  
Richard G. Gardner, DDS  
Ronald Garner, DDS  
Robert W. Hymes, DDS  
John T. LaFleur, DDS  
Douglas S. Lohofener, DDS  
Herbert J. Lowe, DDS  
Charles A. Mastrovich, DDS  
Phillip J. Mosen, DDS  
Todd H. Nalley, DDS, MS  
Gary E. Paluso, DDS  
L. S. Payne, DDS  
Paul J. Turro, DDS

## 45 years *joined in 1974*

Ben Anella, DDS  
Vernon L. Blaney, DDS  
Thomas K. Brassington, DDS  
William S. Combs, DDS  
Wayne A. Dean, DDS  
Ronald S. Fenn, DDS  
Stephen M. Fenn, DDS  
Steven H. Ferriot, DDS  
Philip H. Heintz, DDS  
Lyle E. Herness, DDS  
P. Thomas Hiser, DDS  
Richard M. Johnson, DDS  
Jay R. Morgner, DDS  
Richard A. Penman, DDS  
Philip C. Roberts, DDS  
John J. Taddey, DDS  
Stephen C. Tuttle, DDS  
Thomas G. Waddell, DDS  
Robert R. Weigel, DDS

## 50 years *joined in 1969*

Van A. Brollini, DDS  
Raymond J. Darwell, DDS  
Lawrence D. Freymiller, DDS  
Vernon A. Fry, Jr., DDS  
Charles W. Grabowsky, DDS  
James W. Hall, DDS  
Daniel A. Henderson, DDS  
Dennis E. Horn, DDS  
Raymond J. Moga, DDS  
James B. Munce, DDS  
Jack M. Santone, DDS  
Stanley Schaeffer, DDS  
Roger H. Tubbesing, DDS  
Carl Y. Yamaguchi, DDS

## 55 years *joined in 1964*

John G. Battles, DDS  
Thomas G. Brown, DDS  
James H. Cunniff, DDS  
Jon G. Cunningham, DDS  
Jack D. Phillips, DDS  
Donald G. Saba, DDS  
Terry T. Tanaka, DDS  
Wayne G. Watson, DDS

## 60 years *joined in 1959*

Clyde H. Cowman, DDS  
Charles G. Eller, DDS  
Bernard A. Guentner, Jr., DDS  
John Safarik, DDS  
Joseph E. Shaieb, DDS

# ARE YOU READY?

## TO SELL YOUR PRACTICE & READJUST YOUR FOCUS?

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It all starts with a conversation.  
Let's start one to see how we  
may be able to help.



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Cal DRE #02084505



**JASON OWENS**  
Cal DRE # 02037346

We have 45 years of combined leadership and dental industry experience and 30 years of caring support for San Diego area dentists. We've developed collaborative partners, resources, and business connections in every corner of the dental industry and feature a robust web presence and a nationwide footprint of associates.



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Present With Their Future**

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New dentists Social, June 20 at  
Officine Buona Forchetta, Liberty Station



New dentists Social, June 20 at  
Officine Buona Forchetta, Liberty Station



New dentists Social, June 20 at  
Officine Buona Forchetta, Liberty Station



New dentists Social, June 20 at  
Officine Buona Forchetta, Liberty Station



Dr. Richard S. Mowry Gives Back to the Community

Dr. Richard S. Mowry, an Oral and Maxillofacial Surgeon practicing in Chula Vista for the past 31 years, reaches out to the community each year by awarding four \$500.00 scholarships on the basis of academic merit and perceived future potential. This year, the scholarships were awarded to (L-R) Julianna Ibarra from Bonita High School, John Steven Matias Piansay from Eastlake High School, Dr. Richard S. Mowry, Vanessa Sevilla from Otay Ranch High School, and Mary Jasmine D. Lara from Olympian High School. They are all to be congratulated with pursuing their College careers. Dr. Mowry said, "Each student was praised for their hard work, leadership skills and their selfless interest to help others in the community."



Dr. Clayton Fuller gives back

This is the 16th year for the Community Service Award. The \$1,000 scholarship is given to a senior student at Hilltop High School in Chula Vista. At the award ceremony, I give a speech to them about helping others who are not as blessed as the high achievers present. I also hope that by the 20th year ceremony, I will have the speech memorized.

## For Sale/Lease

### Attention Dental Practice Buyers!

We've sold over 350 San Diego dental practices since 2004. Most of our listings are sold in less than 30 days. Get added to our Buyer Notification List so you can find out about our newest listings before they appear in ads. Ken Rubin Practice Sales, Inc. Call 619-299-6161 [www.krpracticesales.com](http://www.krpracticesales.com)

## For Sale/Lease

### Medical or Dental Related Practice Suite or Business in a small boutique office space in the center of beautiful La Jolla, California

Perfect opportunity for psychiatrist, psychologist, counselor, dentist, physician, surgeon, any dental or medical related occupation welcome. Located in medical dental building. Come join these great practices. 612 sq feet, classy second floor suite with elevator. Perfect for entrepreneur. Partially equipped for dental practice, surgical practice. Terrific opportunity. \$4.90s/f per month triple net lease. Contact: Kevin Gott, [dynamold@aol.com](mailto:dynamold@aol.com)

## La Mesa Dental Space For Lease

Dental space fully plumbed for 7 operatories, 2490 sq. ft. Easy access to freeways, plenty of free parking. Call Rick Snyder R.A. Snyder Properties Inc. 619.297.0274

## Support Services

### Anesthesia Associates

I.V. sedation and general anesthesia in your office. Board certified Drs. Marco Savittieri and Carl (Chip) Miller. Providing 18+ years of anesthesia services to San Diego County Dental Society members. Call Brigitte 760.451.0582 or 760.419.4187. *We thank you for your continued support!*

### Dental Equipment Repairs

All makes and models, 35 years' experience. U.S. Navy retired dental equipment repairman. San Diego Dental Equipment Service and Sales. Steve at 619.200.2023

### Office Based Dental Anesthesia

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 information or questions. [40winksanes@gmail.com](mailto:40winksanes@gmail.com) or 206.948.2468

## General Anesthesia or IV Sedation

General anesthesia or IV sedation for your patients. Both adult and pediatric patients welcome. Dr. Lee has been practicing for over 20 years. Please call 858.472.3024. Thank you

### Successful Invisalign Day Mentoring

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## Available for Hire

### In-house Implant

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Misch Implant Institute Faculty; available 1-4 days/mo, including evenings and Saturdays. Implant placement; grafting; extractions. 25+ years of private practice and in-house surgical experience. See website, [www.inhouseimplantdentistry.com](http://www.inhouseimplantdentistry.com) for additional details and dentist testimonials. 818.359.2076

## Advertise here

Classified Ads: "Classified Ads" start at \$40. Ad posts here & online at SDCDS.org, ad deadline for the Nov. issue is October 1st, 2019 - 619-275-7188 or [admin@sdcds.org](mailto:admin@sdcds.org)



San Diego County  
DENTAL SOCIETY

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# Reach 1950 Dentists

Deadline for November issue is October 1, 2019  
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Dental Community

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1/2: \$578 1/4: \$400 1/8: \$200





Zeynep Barakat, DMD, FAGD

Dr. Barakat graduated from Boston Univ.School of Dental Medicine, completed an AEGD residency in Detroit and practiced in New England before moving to San Diego. She is currently in private practice and is the President of the San Diego AGD component. She is a regular contributor to the AGD's Daily Grind blog.

When the dentist is the patient

Recently I was at my dear friend’s dental office for an exam and cleaning. Like some of my own patients, I have a strong gag reflex and struggle through many routine dental procedures, including radiographs. Let’s not even mention impressions.

While I sat there frantically thinking about how I was going to get through the x-rays without gagging — a worry I have every time — my friend’s assistant began to talk in a most gentle and soothing tone. She was swift but light-handed and I was amazed that at the end of it all, I hadn’t gagged once despite the stubborn presence of my 3rd molars lurking in the far corners.

Between her speed and soft manner, I didn’t need any topical anesthetic to get me through. That made me think about how I can better improve how to relate to patients with this condition and the positive power a person can have. Like her assistant, my friend is no different in her ability to gracefully work around the mouth. It was as if her instruments were barely even there.

Dentists are human and I’m sure many do not like to be in the treatment chair themselves. They may have had experiences in the past that were less than pleasant. I was reminded of a patient of mine who was a phlebotomist and was terrified of receiving local anesthetic. One might think that the person who based their lifetime career on drawing blood from others would be able to tolerate an intraoral injection, but that assumption should not be made.

And what about the dentist? Do we make “easy” patients? Or are we harder to treat because we know exactly what’s being done in our mouths? I don’t have the answer, but I know that at my friend’s practice, I received dental care with the utmost calming, yet efficient manner by her entire staff and experienced not a single gag reflex to ruin the experience. I hope I was an easy patient. •

Garrett Guess, DDS



Dr. Guess (pictured here with his family) is a Diplomate of the American Board of Endodontics, with a private endodontic practice in the La Jolla/UTC area. He developed EndoTrak, an endodontic practice management software program. Email: endo@drguess.com.

Data breach risk reduction – BYOD

Our profession requires the management of protected patient health information for which we have an obligation and are held accountable for maintaining its security. When a breakdown occurs in maintaining this data security, a data breach event occurs. With widespread utilization of computing systems in dentistry, there is significant data available from over the years to help identify certain risk factors that can significantly increase a practice’s risk for having a data breach occur. Last month’s article mentioned two important data breach risk factors: staff turnover and adequate staff training when new staff hires are necessary. Additionally related to staff members maintaining security in the dental practice has to do with an office’s BYOD policy, or Bring Your Own Device policy.

come more common to be working with information remotely, managing patient data from mobile computing devices. Mobile computing devices may be a laptop computer or a smartphone, often with full access to the practice’s patient management software program. When staff members start utilizing their own devices to manage protected practice information, it becomes absolutely necessary that those devices are included in your office’s Security Policy/Plan. These devices need to be held to the same level of security as your standard on-site computing systems. This means their adherence to security protocols must constantly be managed, and assessed on a more frequent interval than computers utilized at the office premises whose use is focused solely on the functions of the practice.

for protecting patient information. Or, these systems do not have their hard drives or other internal data storage devices encrypted where downloaded files containing protected information can be haphazardly stored. Additionally, staff member personal devices may have automated backup systems that occur which back up data to non-encrypted target volumes. Personal computers that are utilized for home use have a high risk of malware infection due to the nature of leisurely and less awareness when web browsing, and these personal devices may not have updated, or any, malware and virus protection software.

In most situations of the traditional practice of dentistry, employees are not working remotely when managing patient data. Employees in the traditional model of a single practice location show up for work and utilize the computing systems that solely reside at the practice’s physical location and these systems don’t leave when the staff does. But with an increase in cloud computing dental application platforms, combined with practitioners working in multiple locations, it has be-

The dual-use computers that a staff member may utilize for remote management of patient information where 20% of the time is used for practice management, and 80% is used for home use, for example, probably represent the highest type of a breach risk for your practice. Often these computers do not have the most updated operating systems installed, or they have password entry systems that are not at the strength level acceptable

The seemingly innocuous use of employee devices to manage protected patient information elevates the risk for a data breach event. If your practice situation takes advantage of the many benefits of mobile computing for practice management, it is essential that your Information Technology support crew includes these devices in their constant review and update process. In most cases, due to the financial loss risks of a breach event, it is best for employees to be provided a secure system along with adequate training while utilizing the system, versus allowing them to bring and use their own personal device. •

**General Practice – Sale**  
**Fallbrook, CA**

**Current Staff**

- One dentist
- 2 hygienists (4 days/wk)
- 1 Assistant
- 1 Administrative

**Facility Overview**

- 3 A-Dec operatories with a 4<sup>th</sup> plumbed
- Integrated technology workflow including CEREC Omnicam & Sirona 3D Imaging
- Full TI remodel in 2008
- Professional well maintained building with ample parking

**Key Strengths**

- Long time practice in beautiful Fallbrook
- Well maintained newer office
- Retiring Doctor
- Tenured/Stable staff
- Endo & OS referred out
- Revenue produced on 3 Dr. days/week

**Transition options**

- Seller is flexible to assist in the transition
- Practice is available immediately

**Recent Practice Performance**

2018 Revenues: \$613,000  
BV: \$465,000

2016 2017 2018 2019 YTD (Jan-Jun)

**Payor Mix**

70% PPO 30% FFS

For more information on this practice, contact Sean Sullivan  
ssullivan@ddsmatch.com 855-546-0044 CalDRE #02084505

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AT UPCOMING  
MEETINGS!**

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THURSDAY

SEP  
12

**North County  
Shred-a-thon**

*Tear into the Fun*



**Summary:** Take advantage of shredding your files the proper way for free. Please visit our website events page for what can and cannot be disposed of, [sdcds.org](http://sdcds.org).  
**Time:** 4:30-6:30pm  
**Location:** Encinitas Pediatric Dentistry, 135 Saxony Rd #200, Encinitas 92024  
**Includes:** Tacos and Beverages  
**Register:** [sdcds.org](http://sdcds.org), 619-275-7188, [membership@sdcds.org](mailto:membership@sdcds.org)



FRIDAY

SEP  
13

5CE  
units

**Emergency  
Medications**

*What are they?  
How to use them!  
Lecture + Hands-on*



**Summary:** Medical emergencies can and do happen in the dental office. We will be discussing how to effectively respond to these emergencies, the medications in the typical emergency kit, and local anesthesia dosing.  
**Time:** 8am-2pm  
**Includes:** Breakfast (please indicate special dietary needs when registering).  
**Location:** 4 Points Sheraton, 8110 Aero Dr.  
**Register:** 619-275-7188, [sdcds.org](http://sdcds.org) or [admin@sdcds.org](mailto:admin@sdcds.org)  
**Pricing:** Members/staff: \$75 lecture only \$95 lecture + hands-on. Nonmembers/staff: \$99 lecture only \$119 lecture + hands-on (Refunds available by Sept. 10)  
**Sponsors:** Bank of America, Carestream, Citibank, Ken Rubin Practice Sales, The Doctor's Insurance Broker, Weave

**Speaker:**  
Christine Quinn,  
DDS, MS



WEDNESDAY

SEP  
18

**Succession  
Planning**

*A Must for Dental Owners*



**Summary:** Many dentists don't have a proper exit strategy in place, and that could mean losing out on hundreds of thousands of dollars. This session will present you with some ideas on how to approach this inevitable future event.  
**Time:** 6-9pm  
**Includes:** Light dinner and soft drinks (please indicate special dietary needs when registering).  
**Location:** SDCDS office  
**Register:** 619-275-7188, [sdcds.org](http://sdcds.org) or [admin@sdcds.org](mailto:admin@sdcds.org)  
**Pricing:** members: free, non-members: \$50 (Refunds available by Sept. 15)  
**Hosted:** Westpac Wealth Partners

**Speaker:**  
Rod Crews



WEDNESDAY

SEP  
25

**Dental MBA  
Business Series**

*The Art of War - Reducing  
Time Spent on Insurance Administration*



this class is  
a rescheduled  
event from  
earlier this  
year

**Summary:** The Art of War by General Sun Tzu is a must read for business and sports strategists. This course will teach offices how they can employ some of the same tactics insurance carriers use against them in an effort to reduce insurance administration.  
**Time:** 6-9pm  
**Includes:** Dinner  
**Location:** SDCDS office  
**Register:** 619-275-7188, [sdcds.org](http://sdcds.org) or [admin@sdcds.org](mailto:admin@sdcds.org)  
**Pricing:** members: Free nonmembers: \$50. (Refunds available by Sept. 22)  
**Hosted:** Legacy Practice Advisors

**Speaker:**  
Benjamin  
Tuinei/Veritas



THURSDAY

SEP  
26

**New DDS  
Social**



**Summary:** Come mix, mingle and be social!  
**Time:** 5:30-8:00pm  
**Location:** TBA  
**Register:** 619.275.7188 or [sdcds.org](http://sdcds.org) or [membership@sdcds.org](mailto:membership@sdcds.org)  
**Pricing:** Free  
**Sponsor:** Patterson



TUESDAY

OCT  
01

**Dental MBA  
Busting Loose from  
Insurance Dependency**



**Summary:** Practice overhead is rising out of control for many Dentists. One of the most significant reasons why overhead is so high is the low contracted fee schedules in Dental Insurance PPO Plans. In this fast paced course Gary will show you exactly what you need to do to successfully reduce Insurance Dependency in your practice.  
**Time:** 6-9pm  
**Includes:** Light dinner and soft drinks (please indicate special dietary needs when registering).  
**Location:** SDCDS office  
**Register:** 619-275-7188, [sdcds.org](http://sdcds.org) or [admin@sdcds.org](mailto:admin@sdcds.org)  
**Pricing:** members: free, non-members: \$50, (Refunds available by Sept. 27)  
**Hosted:** Legacy Practice Advisors

**Speaker:**  
Gary Takacs



WEDNESDAY

OCT  
02

**Oktoberfest**



**Summary:** Come mix, mingle and be social!  
**Time:** 5:30-8:00pm  
**Location:** AleSmith Brewing Co. 9990 AleSmith Court, San Diego 92126  
**Register:** 619.275.7188 or [sdcds.org](http://sdcds.org) or [membership@sdcds.org](mailto:membership@sdcds.org)  
**Pricing:** Free



FRIDAY

OCT  
11

4CE  
units

**Dental  
Practice Act  
&  
Infection Control**



**Summary:** Review CDC Guidelines and State regulations for Infection Control. Recognize and manage bloodborne, contact, droplet and airborne diseases. How to minimize the risk of transmitting diseases by optimizing safety strategies.  
**Time:** 8am-12:30pm (check-in 7am)  
**Includes:** Cont. Breakfast and refreshments (please indicate special dietary needs when registering).  
**Location:** Admiral Baker Golf Course Clubhouse  
**Register:** 619-275-7188, [sdcds.org](http://sdcds.org) or [admin@sdcds.org](mailto:admin@sdcds.org)  
**Pricing:** members: Free\* or \$75, Member staff: \$75, non-members: \$99, (Refunds available by Oct. 8)  
**Hosted:** Citibank, Fortune Management, Garfield Refining

**Speaker:**  
Nancy Dewhirst



SDCDS is now proudly certified.....



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