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## My little Pumpkin

Can you believe we are in September already!? Pumpkin spice season has arrived!

I hope everyone had a wonderful summer, although in San Diego it still feels like summer! As a child I dreaded the end of summer because it meant a return to studying and waking up early for school. But on the flip side it also meant seeing friends everyday and reconnecting with those you may not have seen all summer. Now I look at Carri and think those days are yet to come. After all, I had to start thinking about her going to preschool and get her on multiple waitlists before she was even born! Carri is now 6 months old, and we just can't believe it.

Of course, my president's column wouldn't be complete without an update on Carri. 😊 She started swimming lessons over the summer and loves the water! She is submerged underwater and comes up smiling. She is starting to sit up and crawl—time to make sure the house is baby proofed! And this week as I write this, we are taking her on her first plane flight to NY!! So exciting! She has even attended a couple dental society's meetings: a virtual board of directors meeting (smiling while Mom ran the meeting), a virtual finance committee meeting and an in-person Retention and Recruitment committee meeting. The in-person meeting was her favorite as she got some snuggles from our new executive director, Angela.

I hope you too have had the honor of meeting and welcoming our new executive director, Angela. If not, you can catch Angela, myself (and possibly Carri) at some of the upcoming events. Check out our events page and bookmark all the great events coming up (some family friendly!). And if you too would like to get involved and attend any of the committee's meetings, I encourage you to contact the office, or myself! •



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Megan Clarke, DDS

## A Disabled Dentist Moves On

This month's topic, Dentists with Disabilities, was one of the most difficult topics, to date, for me to write about. So much so that I put off writing it for as long as possible. This is not because of any absence of material upon which to write, but how would I possibly narrow it all down?! How could I be informative without digging too deeply into the weeds of the whole process? How can I instruct the reader in the ways to prepare themselves for what can happen, because, statistically, it will happen to so many of us? (Statistically speaking, the last I saw was anywhere from 20-30%, the higher end of that range for female dentists)

Moreover, how could I convey that, while it is something terrible, and believe me, these last few years have been far from without challenges, there can be light at the end of the tunnel? And, if there was any wisdom that I was able to learn along the way, how could I help prepare other dentists so that they would be in a better position than I was?

Ultimately, I decided to share an article that I read early in the process of the nuts and bolts of how to survive the process. I read this right around the time that I had received the news from my doctor that my hand would not get bet-

ter. I was in a state of shock, of overwhelm, and couldn't put sentences together much less come up with a cohesive plan to move forward. No other article I had read up until then discussed the mental anguish in a visceral way that I had been experiencing at that time, so deciding that Dr. Marsh had said it better than I could, and with his permission, I reprinted it for you all to read. The entire website, disableddentists.org is a treasure trove of information for those experiencing any kind of disability. And knowing that there was an entire organization comprised of other dentists just like me was such a reassuring thing!

Of course, this was a personal topic for me, having experienced the ups and downs of disability for the last 7 (yes, 7!) years. I've written about it in previous issues and I know that my experience is not representative of everyone. Included in this issue is two other doctors who had to leave dentistry (and in the case of Dr. Shapira's experience, was able to return) behind due to injury. Though on the surface their experiences were different than mine, they carried some similar themes, both in the types of insurance policies we had as well as our reasons for deciding to retire. I will get to that.

The most important thread that I hope the readers can take away that, like many things in life, facing a disability, while difficult, is not the end. Like Dr. Szokto, I write this editorial at a time of renewal. In the coming weeks I begin something that I vowed to never return to after dental school graduation: I am going back to school! It's been 18 entire years since I set foot in a classroom, much less take a class online, which is how I will be studying for my master's degree. I fear I am a bit rusty in the studying department, and I didn't have children's schedules to juggle the last time I did this. And yet I remember a high school teacher telling me at some point, before heading off to college, to "be weary of the older students - they will keep you on your toes!"

Though I no longer practice clinical dentistry, I will forever be attached to the field that brought me so much. There is that old mantra that "everything happens for a reason". It's been 7 years and I have come to believe that holds true for me. I am optimistic for what the future holds and hope that my next career will conducive to my giving back.

Life is uncertain. We must face that reality and plan accordingly. •

## Some thoughts on buying disability insurance and when to claim disability. By Megan Clarke, DDS

**Disclaimer:** this is by no means a substitute for thoughtful consultation from a Disability Insurance agent, attorney, or Accountant. These are just my opinions based on my experience.

- ☐ 1. If you can, buy disability insurance as early in your career as possible! Some insurance companies allow for graded premiums that can alleviate cash flow issues early on. When you are young and healthy you stand the best chance of getting a good policy with the fewest exclusions. This goes especially for women before they start thinking about starting a family. Any reproductive assistance (IVF, etc.) can work against you if you buy your policies after the fact and eventually go out on disability due to pregnancy related issues. The pregnancy can be considered a "pre-existing condition".
- ☐ 2. If you can, pay for your premiums with after tax dollars. As of this writing, what you collect while on claim will not be taxed. Defer to your accountant on this one.
- ☐ 3. You get what you pay for. It is better to buy your own coverage, even if you work for an organization. Self-funded policies tend to be more comprehensive than group plans.
- ☐ 4. Always aim to have at least 3 months of your income on hand. 4 would be even better. The 90- day waiting period is more like 120. Cash flow is highly important at this phase.
- ☐ 5. Increase your coverage as your income grows. Revisit your policies on an annual basis. Again, defer to your accountant. In some cases, seeking out other investments may be more beneficial.
- ☐ 6. Buy your policies from a reputable company, and from an insurance agent who deals specifically with dentists and/or physicians. The specific language of your policies matter in this regard. (The definition of "disability", for example.) Again, you get what you pay for.
- ☐ 7. "Own Occupation". If you want to be able to do another kind of job after, an "own occupation" policy allows this if you are not working in clinical dentistry. Stay away from "any" occupation type policies.
- ☐ 8. If you can, opt for a "Cost of Living Increase" or COLA. Inflation will happen. The average policy allows for 3% annually.
- ☐ 9. If you go on claim, be prepared for interviews, monthly progress reports, regular physicians visits. Keep all your paperwork safe and in good order, including any doctor's notes, lab work, etc. You will need this on a regular basis.
- ☐ 10. When you are deciding to go on claim, have a long discussion with your doctor. It is important that they are prepared to fill out the forms on a regular basis. And there will be forms. In my case, my doctor had to write several letters to the insurance company attesting on my behalf. It is also important that they understand and can communicate what kind of job you do and how your injury/illness keeps you from doing your job.
- ☐ 11. If you wait to go on claim, and your income drops as a result, in most cases, your disability payments will be based on the last annual income that you report. When in doubt, earlier is better.
- ☐ 12. Having representation. If your claim is in any way not so cut and dry, seek representation. There are disability attorneys as well as disability consultants around. A simple web search will give you some names.

Questions? You can reach me at [facets@sdcds.org](mailto:facets@sdcds.org)





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## Chef Surprise

As far back as I can remember, cooking has always been a part of my life. As a young child I would stand on the green metal stool that my grandmother had for me in the kitchen. The smell of bubbling tomatoes, oregano and garlic would fill the kitchen as she would tell me stories of her life. I would slowly stir the pot with the wooden spoon careful not to bruise the delicate tomatoes that we had picked from the back yard garden earlier in the day. When the meal was finally served, after hours of loving preparation, it was obvious to everyone at the table that the meal was prepared by experienced and caring hands. As I begin my new journey at the San Diego County Dental Society, I'm reflecting on how similar the feeling

is to enjoying a meal where each ingredient has been selected with intent and care. As the Executive Director, it reminds me of taking over as a head chef in a kitchen after 14 years of innovative and outstanding leadership. Careful attention has been paid to each element of the recipe book. The systems in place make for a robust and effective organization in the same way that the preparation of a meal is complete with all four courses. It is evident that Mike took the Society to new places and heights and had a fount of institutional knowledge that he could recall with ease in the same way that my grandmother could simply sprinkle just the right amount of salt to her sauce without a measuring spoon. I

know that filling huge shoes would be a monumental task for an individual but luckily Mike has left behind a crew that knows where each utensil is placed, exactly how much spice to add to the sauce and exactly what temperature to set the stove. I have been left a high functioning staff and a fully engaged board of directors who are informed and work together so that the end product reflects the work that was put into every decision. My first two months at the San Diego County Dental Society remind me of a quote from one of my favorite chefs, Julia Childs, "It's so beautifully arranged on the plate, you know someone's fingers have been all over it."•

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**Daniel Lee, DDS:** UCLA, 2018

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**Sergio Juca, DDS:** LLU, 2021

**Enrique Corona DMD:** Univ. of Pennsylvania, 2022

**David Do, DMD:** LECOM School of Dentistry, 2021

**SAN DIEGO ADVANCED STUDY GROUP**  
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**Sept 27th:** Biolase Speaker Bureau-Billing/Coding with Lasers. Patterson EDU 6pm, Light Dinner Provided

**Oct 11th:** Catherine Mattice – Harassment Prevention Training. Patterson EDU 6pm, Light Dinner Provided

**More Information:** May Tong, Study Group Coordinator, 619-298-2200x107 • may@mvoms.com

**San Diego County DENTAL SOCIETY**

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# The Disabled Dentists Among Us

By Megan Clarke, DDS

**Disability.** Noun: a physical or mental condition that limits a person’s movements, senses, or activities.

You think it will never happen to you. You bought that disability policy (at least most of us) just after dental school that you pay for, rather begrudgingly, month after month. You wonder if you will ever need it. You ponder canceling the policy, thinking it’s a waste of money. You think there’s no possible way you’ll ever need it.

Until you do.

In these cases as well as my own, disability was unexpected, and we were all in the prime of our career! Life is uncertain. We must face that reality and plan accordingly.



Eric Shapira, DDS

**What was your job prior to disability?**

I was a practicing dentist in my own office. In 2004 I had to have neck surgery due to a disc operation from numerous car accidents that caused my left hand to not work well. I would have been a danger to myself and my patient’s. So, I opted for surgery. Luckily, I had personal disability insurance at the time and most important, Business Overhead Disability Insurance. This really saved me a lot of grief and ruination. I did not think I would ever be able to practice again, but it took a lot of time and energy rehabilitating myself to continue to practice on a part-time basis. I sold my practice and after several years, I was able to practice part-time, which I have done since this time.

I was also hit by a truck from the rear while at a stop sign in late August 2020. The truck was going 50-60 mph. I had a torn spinal cord at C3-4 and broken vertebrae from C 3-C-5. As well as a crushed disc in L5-S1. I had neck surgery for fusion in November 2020 with a bone graft from my hip. After healing for a year, I then underwent surgery for fusion of my lumbar 5th vertebrae and S-1. The surgery was from the front and the back and took every piece of energy from my body. This was in January of 2022. I have been fighting back with rehabbing myself and try-

ing to maintain a good attitude. I do not have disability insurance anymore and could not qualify for unemployment benefits because I cannot work and could not get disability due to my age. I am caught in the middle of a broken system that does not listen to reason and rewards those who could work, but do not; yet report that they have tried to get jobs.

**What were some of the difficulties you ran into filing the claim?**

When I called the State Disability offices it took months to get an answer. I was constantly referred to online processing, which did not work. No one would answer a phone and when the phone kicked in, it was always at taped message saying, “they had reached their quota of calls and call back another time.”

**Did you have help in the process (i.e., Disability attorney, etc.)**

I did not hire an attorney because I could not afford one. I have not worked or had an income for almost 2 years!

**Were you successful in getting disability?**

When I finally spoke to a disability agent, they told me that I retired (took my SSI) at the age of 66 and that left me one year to declare that I was disabled. I never heard this information ten years ago and this was a first for me. They told me that I did not qualify for disability because I did not claim it in the year after I retired, which I did not. I only worked part-time.

**What words of advice would you give to someone filing a new claim?**

Be diligent and intelligent about filing. Write everything down, keep good records and know their rules, which are extensive and strict. If you can hire an attorney, it may help. The system seems broken and overloaded. I appealed my unemployment that I was entitled to before my second surgery, but they stated they had rules and since I could not work from the date of my surgery and had a note from my doctor stating that fact for the next ten months, that I was not eligible. This was (unfair) as far as I can tell, but I have no recourse it seems. So now I am trying

to get a part-time per diem job to assist me with my debt service. I am only 5 months out of back surgery and was told by the MD that I need a good year to heal, especially with a bone graft in my back.

**How has your experience impacted your present circumstances? (i.e., Are you still working, change careers, sell your practice, etc.)**

I do not know to what extent I can do dentistry again, but I must try. I am wearing a brace under my t-shirt for support, but I cannot bend very well and being fused C3-7 leaves me with some difficulty in turning my head. Therefore, I must twist my body to access the patient. This may prove difficult, and I may be forced to seek out a different kind of position and/or job. The first rule of the Hippocratic Oath is “do no harm.” I do not want to cause anyone any harm and if I felt that doing dentistry is too tough for me, I will beg off. I have practiced over 47 years and love what I do. I will have to learn how to cope and handle the grief of my loss.

As I indicated, it’s a must if you own your own practice to have your own Disability insurance and Business Overhead Disability insurance or as some call it “business interruption insurance.” When I was first injured, I had my own practice and had these policies that really saved my “hide.”

The lay person doesn’t know, which makes it almost impossible for people like me to reap any kind of benefit. So, in hindsight, I would recommend an attorney who specializes in this type of thing to assist and take point. I have a dentist friend who went so far as to write to his legislator for help and got it, but I find this rare. As I said, the system is broken.

I would advise people to have some investments that give you an income. To save a minimum of at least 10-20% of your earnings and have a nest egg saved up in case you need it. Unfortunately, I was and continue to be in debt and this is most difficult for me. My outflow of cash and debt service is much more than my inflow of income. This makes for much stress and angst. I may be forced to find work before I am totally healed from this last back surgery because of a truck rear ending me going at high speed. I want to go back to doing dentistry, but I am not sure I can do a rigorous schedule with a healing body.

So be clear how you want to practice and how you will get by if the unexpected happens to you and you are injured. Be prepared. Don’t think you are infallible. We are all Human and somewhat fragile in the scheme of things. And above all, stay positive and move forward no matter what happens to you. Learn to improve your coping skills and get counseling if you need it. If you are not good to yourself, you cannot be of service to others.



Scott Szotko, D.D.S.

**How did you become disabled? Injury, illness, chronic condition?**

I had a repetitive type of injury that led to my back going out on me in November of 2019. I went out on claim in 2020. I went through many months of physical therapy, followed by injections around L3-4-5 and my SI joints. My surgeons were reluctant to do surgery due in part to my age but also the uncertainty with the prognosis. Many dental professionals work in pain every day. In fact, I had worked for more than a dozen years managing upper back and shoulder pain. However, this pain was different. My lower back issue severely limited my ability to sit comfortably chair side, to the point where it started to affect my mental status. This eroded my confidence in providing quality care to my patients. In the end, I felt I had no choice but to stop practicing and file a claim with my insurance company.

**Where are you now on your disability journey?**

It has been interesting. I’m sure my experience mirrors most other dentists in similar situations. I have been on claim since August 2020. At times it has been quite frustrating. Early on in the process I made the decision to do something to better my future, whether I was going to practice dentistry again or not. So, I decided to further my business acumen by going back to school. I am currently in the Flex Weekend MBA program through the Rady School of Management at UCSD. I am slated to graduate at the end of summer 2022 and will be looking for leadership or management opportunities within the dental industry.

**What was it like, filing for disability? Was there a lot of paperwork? And were you successful then, in receiving disability?**

During my 90-day waiting period, the insurance company contacted the office where I had been working to acquire employment details and financials. I understand the insurance company needed more information in order to evaluate the claim, but it became a headache for the office manager. Her patience in the process was amazing. Without her assistance, I believe it would have been a daunting task to support my claim. Also, the 90-day waiting period turns out to closer to 120 days. Apparently, this is legal and is written in the fine print of the policy. Again, something most of us never really understand when we evaluate a disability policy.

I was ultimately successful, but one thing they don’t tell you, is that the process is ongoing. Turns out I am required to submit monthly progress reports on an ongoing basis. In addition, my doctor must do the same. This has become another frustrating

continued on next page







The Disabled Dentists Among Us continued from page 11

part of the claim continuation process as every M.D I have seen states they do not do this for their patients. Ultimately, I had to explain to my claims advisor the stress this creates. The insurance company, with your permission, already has access to all the medical records. Having to have your doctor fill out a form every month is tedious and just more red tape.

**That sounds quite difficult.**

It absolutely is. You feel guilty until proven innocent, like you are doing something wrong. I made a sound decision to protect my income for the last 20 plus years. My mentors, instructors and colleagues all stressed the importance of having adequate disability insurance. Then, in my most desperate time of need, you feel guilty for having to file a claim. It is a very weird feeling, something I am still trying to come to grips with. It is an emotional roller coaster for sure.

**What words of advice do you have for individuals buying a disability policy?**

Do your research. No matter what, buy the best insurance you can afford and make sure it is from a reputable insurance company. I originally bought my disability policy in 2003 from an

agent friend of mine. I knew the policy was a good policy, but it wasn't until I went on claim that I realized just how 'good' the policy was. As my income increased, I purchased additional policies, but at one point they were costing me over \$1000 per month. However, it became cost prohibitive during a particular point in my career to keep paying the high premiums. Unfortunately, I had to let the newer, more expensive policies go. **When things get tough, do your best to maintain adequate income protection!** You never know when you are going to need it. I can't stress this enough.

Make sure your policy is "Own Occupation". In case you can't practice clinical dentistry any longer, you want to be able to work in some capacity if you can and still be on claim. In addition, make sure you have a "Cost of Living Adjustment", or COLA, as well as a waiver of premiums clause.

I am optimistic about the future. I still have so much left to do! Whatever the future holds, I want to have an impact on this great profession. •

# Ten Steps to Survive Disability

By Ron Marsh, DDS (American Association of Disabled Dentists)

Whether you have been in an accident or have been diagnosed with an illness, please personally review our recommendations. You do have option as a dentist, and we will present this checklist to get you started. Involve your spouse in this process. Possibly, they may be the one reading this. By no means do we believe these actions are complete but reflect our personal experiences. We understand that each individual's circumstances are different. In addition, we understand the whole process is dynamic and changing over time.

**STEP ONE STOP**, take a deep breath. You do have some time to work with. Dental practices are a living entity, but they can function without a dentist for a time. Routine vacations last for 7-14 days, and that period of time gives you a baseline to work with. Your patient's will understand, and your staff is well-trained.

**STEP TWO** Face the fact that you are disabled. Previously we have discussed the emotions you will face to include denial, depression, anger, fear, and anxiety. Once you have them under temporary control, determine how bad you are injured. If you are permanently disabled and will never work as a dentist again, the steps you take are definitely different from one who has a chance to return to practice. Of course, **DO YOU REALLY KNOW FOR SURE?**

**STEP Three** Make the conscious decision not to be broken by your illness or accident. Understand that only 10% of disabilities are accidental and 90% are due to illnesses. Take an active role in your recovery and rehabilitation. Remember that you are now the patient and need to follow your physician's treatment plans exactly as presented. Don't be afraid to research your situation and seek second opinions if warranted. Take care of yourself.

**STEP FOUR** Put your practice continuity contingency plan into effect. This should cover who will run your practice, who will staff the practice, who will pay the bills and who will make the day-to-day business decisions. If you have a mutual-aid agreement with other dentists in place, this is the time to call them and ask for help. Of course, if you are in a group practice or partnership this step is easier. Keep your employees informed. They need to talk with you or your spouse and know your plan. Maintaining your staff keeps value in the practice, alleviates patient anxiety, keeps continuity going, and allows transition back to work much easier. See our posting on a real efficient plan.

**STEP FIVE** Ask for help. No one survives on their own. Talk with your spouse and family and let them know how you feel and what you want. Dentists have dedicated so much of their lives to their practices that the devastation that follow a disability is very often directly related to the severe "separation anxiety" that follows. **SEEK OUT YOUR PEERS.** You will find that some of the best support you can receive comes from talking with other dentists. Call your local society, friends, and even the AADD for help. Your faith can be a rock to lean on.

**STEP SIX** Get proper perspective of your situation and start making good decisions. This will involve taking decisive action and being smart. Continue to pay your bills. Contact your malpractice company and temporarily suspend your coverage. You may be entitled to a refund. Contact your local dental society, they can forward forms to the ADA to place you in a disabled status. You may be entitled to a refund. Take action to find a dentist to staff your practice while you are gone. Contact your attorney to ensure you are protected with a good contract if you enter negotiations. Make sure you protect your patient base and include a covenant not to compete and a non-solicitation agreement. Contact your financial advisors and inform them of your situation and adjust your portfolio accordingly.

**STEP SEVEN** Maintain all your licenses and certifications. This will include your state dental license, anesthesia licenses, and professional society memberships. You may be able to temporarily suspend them depending on your state, but there may be a cost. In addition, reactivating them may be a difficult challenge. You will need to continue your continuing education requirements if you are disabled for a longer period. Keep up with your Basic Life Support Requirement and don't let it expire. Keep up with your billing process at your office and maintain your certifications with your insurance companies.

**STEP EIGHT** Contact your disability insurance company. You most likely have a 90-day waiting period prior to collecting benefits but should not wait more than 60 days to notify them and start your application. You may want to speak with an attorney if you are disabled for psychiatric illness or an orthopedic injury such as a back/neck problem; Otherwise, you are probably safe to submit a claim on your own. Completely understand the claim process by reading the extensive posts online about the challenges of disability claims.

**STEP NINE** Start building resilience to the tragedy of your disability. Now that you have faced your demon and made the decision to fight back, you must start working on your plans to resume your practice. Setting a timeline and realistic goals are the first actions to be taken. Involve your family and dental peers in the decision-making process. Keep your staff and patients informed of your progress. You will have the final say in this ordeal but be honest with your evaluation of your capabilities. You may return to work as before or at a lesser level due to the lingering effects of your disability. Understand your disability policy may pay you a decreased benefit if you can only function at a decreased level. Of course, if you cannot practice at all; you would be entitled to full benefits.

**STEP TEN** No one promised you a happy ending. If it looks like you may never return to practice or that it may take years, be prepared to look at giving back by pursuit of another profession or alternative career. Understand that 10% of dentists function in non-clinical positions nationwide. These include opportunities in teaching, academics, sales, insurance adjusting, consulting, governmental appointments/positions, and overseas volunteer opportunities. These are just sample of the many ways we can give back and utilize the invaluable education and experience we have accumulated over the years. We are ready to help, contact us for real support in your time of need.

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**Christy Conway, MBA**  
LIC #02143744  
18 Years in Business  
(619) 889-6492  
Christy.Conway@henryschein.com

**ENCINITAS:** GP practice. 6 Ops, Private parking lot. Great technology with a CBCT, 5 Microscopes, Scan X and SoftDent. 38 yrs. Goodwill. 2021 GR \$960K. #3152

**LA JOLLA:** 5 Ops, Well-established GP Practice, 35 Yrs. Goodwill, 9 Hygiene days per week, Digital, Soft Tissue Laser. 2021 GR \$816K. #CA3190

**OCEANSIDE:** GP practice blocks from the beach! 40 yrs Goodwill, 7 ops, 4 equipped. 2021 GR \$691K. #3151

**ESCONDIDO DENTAL REAL ESTATE:** Stand-alone building with 5 fully equipped Ops, 2 with brand-new equipment. On corner lot with private parking and spacious floor plan. #CA3031

**OCEANSIDE:** GP practice blocks from the beach! 40 yrs Goodwill, 7 ops, 4 equipped. 2021 GR \$691K. #3151

**SAN DIEGO:** Rare opportunity, seller retiring, 4 Ops in desirable location with good cash flow. High quality work. Digital, Dentrix. #CA2851

**SAN DIEGO:** 6 Ops, 4 equipped, recently updated, Digital Pan, Microscopes, and Laser. Specialties referred, room for additional hours and dentistry. #CA3005

**SAN DIEGO:** Oral Surgery practice with 2 surgical rooms, 2 consult rooms in a standalone building. 46 yrs. Goodwill. 2021 GR \$413K. #3115

**SAN YSIDRO FACILITY ONLY:** Leasehold ready for immediate sale! Newly remodeled 4 ops with new equipment Trios 3Shape, Handheld X-ray, Sensor and Intraoral Camera. #3129

**SCRIPPS RANCH:** 5 Ops, 3 equipped, strip mall location, bright, spacious office. CEREC, CBCT, Dexis, Soft tissue Laser, Implant Motor, I/O Camera. Specialties referred. #CA3054

SOUTHERN CALIFORNIA OFFICE

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# SEE YOU AT THE GALA



SAN DIEGO COUNTY  
**DENTAL FOUNDATION**  
EDUCATION, ACCESS AND ADVOCACY

## AN EVENING IN OLD HOLLYWOOD TAKE II

SATURDAY, SEPTEMBER 24, 2022

ENJOY GREAT SOUNDS FROM:  
THE HAPPINESS BAND FROM LOS ANGELES.

CHOOSE ONE OF THESE DELICIOUS MEALS:  
BRAISED PRIME SHORT RIB,  
PAN SEARED SKUNA BAY SALMON,  
VEGETABLE NAPOLEON STACK.

THIS FUNDRAISER BENEFITS:  
THE JOHN GEIS, DDS DENTAL CLINIC.

FUN SILENT AND LIVE AUCTION ITEMS

## GET YOUR TICKETS

TICKETS: [SDCDS.ORG/SDCDF/GALA/](https://SDCDS.ORG/SDCDF/GALA/)



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### GOLD LEVEL



### SILVER LEVEL



### UNDERWRITERS





# THE GALA

## AUCTION ITEMS



### Private Tour of Jay Leno's Garage

Enjoy a private guided tour of Jay Leno's Burbank garage for up to 8 people. View the famous collection of classic cars, super cars, historic automobiles, and motorbikes and while learning about the rich motoring history of America and beyond.

Donated by Dr. Joanne Young and Arnold Schmidt



### Paint Party with Local Artist

You and three friends will paint the subject of your choice at the artist's ocean view home in Sunset Cliffs. Lesson, materials, and cheese board included.

Donated by Diane Lehman



### Two Tickets to the Padres 2023 Home Opener

Watch the Padres home opener from behind home plate with access to the membership lounge, and then spend the night in a classic downtown hotel.

Donated by Dr. Pamela MacPherson & the Manchester Grand Hyatt



### Sail the Bay

You and four guests will enjoy a sunset cruise around the bay on a 41-foot sailboat with drinks and appetizers included.

Donated by The Transition Advisors



### Garth Brooks Meet and Greet with Concert Tickets

Choose any city from Garth Brooks' next tour and come listen to the Grammy-winner sing songs from his 23 albums. Finish the evening at a Meet and Greet with Garth himself!

Donated by Dr. Jeff Gray



### This year's raffle item: Traeger Timberline Wood Pellet Grill

Enter to win this year's raffle prize: a top-of-the-line Traeger Wood Pellet Grill with WiFi control. Tickets will be sold on-site at the Gala. 1 for \$100, 3 for \$200

Donated by Dr. Mary O'connor



### 4 Season Passes to Del Mar Thoroughbred Club

Enjoy a summer at the races for you and three guests during the 2023 racing season.

Donated by Del Mar Thoroughbred Club



### Electric Bike

Cruise the streets of San Diego on a brand-new Townie Go! 7D Step-Thru bike.

Donated by Electric Bike donated by Pedal Ahead San Diego  
PedalAhead@sociallyconscious transportation.com





Yvette Carrillo, DDS, MS

## The Princess and the Pea

In 2015 I was the happiest I had ever been. I had completed residency and was accepted last-minute into the periodontics & implant program after an applicant dropped out. My “next cycle” interview turned into a full-blown acceptance and, an “oh will you be willing to start next week?”

Two weeks later, my entire life changed when I was crossing the pedestrian crosswalk on my way to clinic and a reckless driver ran the stop-sign (and me) over. I was in the trauma ICU for two weeks, two months later and I was still in the hospital. I had gone from manifesting my dreams to hoping I would stay alive long enough to see them through.



I was the best hospital patient (not really). Here are my top 3 reasons why.

1. I was SO helpful. No nurses available to take me to the restroom? No problem, I could walk myself.

2. Pet therapy. No on-call therapy dog? Great because Purl, my one and only fur child, was more than happy sneak into the hospital inside my mom's leopard-print coach purse. I think the nurses were so fed up with my unscheduled walkabouts that they ignored the smuggled kitty.

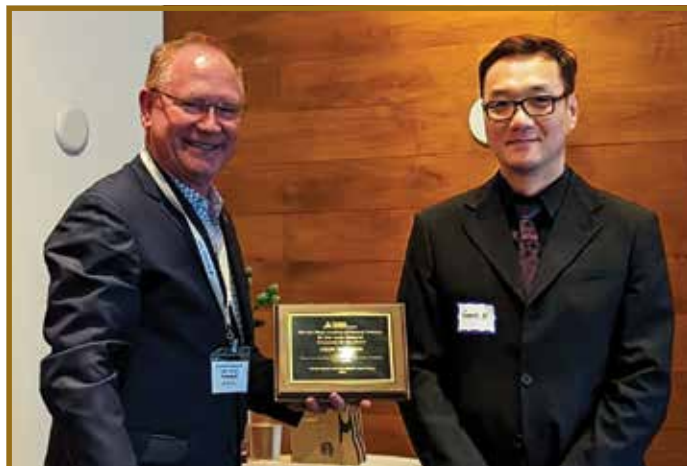
3. Always great at communication. Beep ... Beep...(call button) “Ice...” “More ice...” “Some water please?!” “...can I go home NOW?” I really hated being in the hospital for this long. But due to the nature of my minor injuries (four brain hemorrhage, spleen rupture, liver bruise, collapsed left lung...) the hospitalists disagreed with my expert opinion.

With grit and determination, I eventually pushed through. Physical therapy helped me learn how to walk, cognitive therapy helped me deal with the PTSD,

and reality TV therapy to decompress. I won't pretend it was easy; I won't lie and say it didn't take years to recover.

I debated writing this article about my own disability story, but decided that being brave and remaining true to myself was most important. These days, I live my life a little different. I am mindful of what consumes my energy (good and bad). I try to remember that nothing in life is guaranteed. Most importantly, I look both ways before I cross the street

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.



SDAGD President and SDCDS member, Dr. Stephen Lockwood, presents the annual “Dr. Eric Lewis Memorial Community Service Award” to UCSD pre-dental graduate Geon Woo Kim. Geon served as a Clinic Manager, Lab Coordinator and dental assistant at the UCSD Free Dental Clinics. Geon demonstrated his passion for people and dentistry earning this \$1,000 scholarship towards his dental education at Western University Dental School in Pomona. Many remember Dr. Eric Lewis, former SDCDS member, had a huge heart for serving San Diegans through voluntary dental efforts supported by SDCDS.

## San Diego “Veterans Stand Down” *back after two years*

By: Hoa Audette

San Diego Stand Down returned in its much-needed full three-day comprehensive intervention event since the past two years due to the pandemic. About 50 organizations participated in this year's event, including Family Health Centers of San Diego, the Legal Aid Society of San Diego, Humanity Showers, the Veterans Administration, Father Joe's Villages and San Diego County Dental Foundation.

San Diego County Dental Society dentists joined other Stand Down volunteers for the three-day event at the Roosevelt Middle School to give a “hand up-- not hand out” approach to some of the hundreds of veterans who have sacrificed to defend our country and now have lost everything and are living on the streets of San Diego. The Veterans Village of San Diego created the event 35 years ago to connect homeless veterans with services that could help veterans and families with comprehensive services such as overcoming addictions, counseling, showers, haircuts, medical and dental care as well as providing new tents and access to food at the event.

Historically, the Stand Down allowed battle-weary soldiers refuge from battle to ‘stand down’ and enjoy a warm meal, take care of personal hygiene, receive medical and dental care, and take some time to enjoy camaraderie of fellow soldiers in a safe environment. The goal of the Stand Down was to allow soldiers the opportunity to renew their health, spirit, and overall sense of wellbeing. Today, the Stand Down is a community based intervention program with the same objectives allowing the many homeless veterans, who have suffered from readjustment issues since the ending of their military service, to retreat from the combat of the streets and connect with fellow veterans who have shared experiences under one roof. For 3 days, the Stand Down provides basic services like personal hygiene, counseling, medical and dental care to homeless veterans and families. Along with eight other volunteer dentists, dental assistants and predental students, we provided oral exams for some of the 300 veterans present at the three-day event. In return, we received words of appreciation and unforgettable wartime and civilian's life stories that will touch us for a lifetime.



SAN DIEGO COUNTY  
DENTAL FOUNDATION





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 or email krpracticesales.com

Existing Dental Office Available in Scripps Ranch For Lease

Existing Dental Office of approx. 1,500 SF now available for lease in Scripps Ranch Supermarket Anchored Center. For information contact Reg Kobzi | CBRE | Lic. 00917639 | reg.kobzi@cbre.com | Tele. 858.546.4604

Pediatric Leaseholds for Sale

Previous pediatric dental office. 3 ops, 1000 sq ft in Escondido. Re-built in 2018. 1 year remaining on a 5 year lease. X-ray station, portable N2O tank, miscellaneous computers and laptops. Please contact Tom Herrington for further questions and showings. tom@thetransitionadvisors.com or 619.723.1833

Dental office for lease in Carlsbad

1,208 - 1,546 SF 4 Ops, Sterilization room, Fully plumbed + nitrous, \$2.85/ft plus \$.53 NNN. Call Selina 760.209.1140 or email: selina@lee-associates.com. Located at 2515 Pio Pio Dr. Suite B, Carlsbad, CA 92008. Great freeway access by I-5 and 78 Fwy. Shared common area breakroom and balcony with ocean views. Located in Carlsbad near Oceanside & Vista. Lots of history and goodwill. Dental equipment not included.

Turn-key Dental Space

Coastal North County San Diego!

3-chair practice, 1,300 sqft, lobby, consult, lab, and reception, in corner suite of a medical building facing a beautiful courtyard. Lease is active through Dec 2024 (\$4,474 / mo) with 2 five-year options. \$152,000. Please contact Jared at 760.215.1353.

Escondido General Practice

For Sale - Escondido general practice of 35 years approx. 200k, on three days call 760.310.3773.

Two General Practices

For Sale in Southern California

This is a spectacular opportunity to buy 2 dental practices in Southern California! 14 & 7 Operatories, Fully digitalized office, Amazing interiors, Strategic locations, Current doctor willing to stay on for up to 2 years. This property/business is co-listed with Haven Real Estate, CA DRE #01103581. Contact Patrick Roberson at patrick.m.roberson@gmail.com or 919.559.6916 for more information.

Dental Office For Lease Beautiful Del Mar

Fully plumbed, ready to move in, ocean views, 2 operatories, Lab, Waiting Rm, Priv. Office, 635 Sq Ft. Contact Craig Dewitt 619.465.5851

Dental Office for Sale in Las Vegas

Established dental practice in same location in Las Vegas, Nevada for 30 years (two different owners). Dentist is leaving practice to get his specialty certificate. High potential for growth with a full-time dentist and attention to marketing. Office located along major street, closest competition is a few blocks away. The asking price for the practice is \$150,000. The dental office includes 3 operatories, decent-sized waiting room, private business office, large employee room/doctor's office, one restroom, one sterilization room, dark room, and a supply room. Perfect for new or recent graduates. Email chewbitesmile@yahoo.com or call 702.860.4317

General Practice For Sale in Sierra Foothills, CA

Spectacular practice for sale in Sierra Foothills, CA. 6 operatories, Fantastic location, Fully digitalized office, Building available for purchase, Recently renovated building on a corner lot. This practice is collecting over \$1.2M! For more information, please contact Patrick Roberson at 919.559.6916 or patrick.m.roberson@gmail.com.

Dentist retiring

Dentist retiring 200 plus active patients rent is cheap. General Dental office 3 working rooms and 4th room plumbed with chair available in room. Asking price 200,000 OBO. Call 858.733.1607 or lakhani858@gmail.com

Dental office for sale

General practice in Escondido/San Marcos area. Main floor with excellent signage and exposure. 40 years of goodwill. PPO/Fee for service. Collected 467k in 2021 on 3.5 day work week. Three ops. 1,200 sq. ft. at \$2,200/mo. Call 619.884.0866

Specialty Space Lease with TI

Sorrento Valley, great location, next to Qualcomm and other giant tech companies. Space is suitable for specialist. There are multiple general dentists in the building. It's about 1000 sqft, designed for 4 ops. email: rzprop2021@gmail.com.

Dental Practice with Real Estate For Sale

Escondido. Great location with good parking. Established for over 25 years. 5 ops, 1,680 sf. Free standing building also for sale. Ground floor dental office with two second floor offices generating additional income. Please call 858.395.6438 for details.

Office Space for Rent

We are sharing our beautiful office located at a prime location in San Diego for days that we are not occupying the premises to any specialist. 6 fully equipped operatories, digital x-ray, CTCB scan. Flexible arrangement. Please email dentalpearlsinc@gmail.com

SUPPORT SERVICES

Anesthesia Associates

I.V. sedation and general anesthesia in your office. Dental Anesthesia Associates – Board certified Dr. Marco Savittieri, Dr. Tyler Tomkinson and Dr. Regina Dowdy. Providing anesthesia services to San Diego County Dental Society members. Email us at Dentalanesthesiaassoc.com or call Brigitte at 760.451.0582. We thank you for your continued support!

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 info. or questions. 40winksanes@gmail.com or call 206.948.2468

AVAILABLE FOR HIRE

Associate Position in east County

Seeking associate for two offices in East County. Experience restoring implants, CAD/CAM, removable, and endo required. We require a dentist with a focus on quality comprehensive care and good chairside manner. Motivation to be a part of a team and future partnership/ownership. Email drmichaelytler@gmail.com

LOOKING TO BUY

I am searching for an office

Dear experienced dentists, I am searching for an office worth investing my future into. Whether you are looking for a partner to gradually take over, or if you are ready to sell, I am your person! I have four years of clinical experience, and I pride myself in practicing with complete transparency and thoroughness. I'm an energetic and compassionate individual seeking an opportunity to invest myself, efforts, and skills for an office that I can one day call my own. If you have been searching for a sincere and ethical person to care for your patients and team members, please don't hesitate to reach out to me! blessed88blessed@gmail.com

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Classified Ads start at \$40. Ad appears both in Facets & online at SDCDS.org. Display Ads, Full page: \$1050, 1/2: \$578, 1/4: \$400, 1/8: \$200. Deadline for November issue: October 1st. call 619.275.7188 or email admin@sdcds.org.

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When a dentist professional is suffering from alcohol and chemical dependency, the practice, patients and peers are suffering, too. Make a connection to receive support, treatment and recovery today.

**Call or text for 24/7 confidential assistance**  
San Diego 619-275-7190

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**Classified Ads**  
starting at \$40. Ad appears both in Facets and online at SDCDS.org. Advertise in November Facets and reach 2000 San Diego Dental Professionals. Deadline: Submit ads by 10-1-22. 619.275.7188 | admin@sdcds.org.

**DISPLAY ADS**

Full page: \$1050  
1/2: \$578  
1/4: \$400  
1/8: \$200

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Cal DRE #02084505



**JASON OWENS**  
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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.



*Successfully connecting the dentist's present with their future.*

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# SAN DIEGO COUNTY DENTAL SOCIETY EVENTS

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.

**ADA CERP®** Continuing Education Recognition Program

**SEPT  
15**

THURSDAY

2.5CE  
units

\*More speakers to be announced. Including Sussi Yamaguchi, DDS



## New DDS Seminar

### *Alternatives to Ownership*

**Summary:** This course will be a panel-style lecture featuring dental professionals across various career paths. Each speaker will discuss their personal experiences after graduating from dental school through to where they are in their career now.

Attendees will have an opportunity to ask questions at the end of the presentation.

**Time:** 6 - 8:30pm (5:30pm check-in)

**Location:** SDCDS Office  
1275 W Morena Blvd. Ste. B  
San Diego, 92110

**Register:** [sdcds.org](https://sdcds.org) | (619) 275-7188 | [membership@sdcds.org](mailto:membership@sdcds.org)

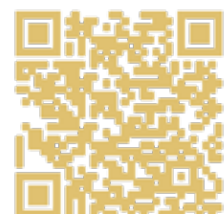
**Pricing:** FREE

**Includes:** Dinner

**Sponsor:** Henry Schein

**SEPT  
24**

SATURDAY



Scan here to buy tickets

## GALA

### *An Evening in Old Hollywood*

**Summary:** Our last Gala sold out, buy your tickets now. The evening will feature a wide variety of entertainment, dinner, and spectacular live and silent auctions. We even secured a special room rate if you'd like to stay the night at the Hilton! Don't forget to dress to impress as your favorite 1940s Hollywood actor, or come in classic formal attire. Join us as we host our annual gala to raise funds for the Geis Dental Clinic at the Veterans Village of San Diego. For more event details, go to page 14.

**Time:** 6pm - 10pm

**Location:** The Del Mar Hilton

**Pricing:** Tickets \$150 each

**Register:** [sdcds.org/sdcdgf/gala](https://sdcds.org/sdcdgf/gala)  
(619) 275-7188  
or use QR code

**SEPT  
30**

FRIDAY

6CE  
units

Saj Jivraj, DDS,  
MS, ED



## All-on-X: Diagnosis & Treatment Planning for Predictability

**Summary:** Graftless solutions provide a relatively good solution for a patient with a terminal dentition. This presentation will focus on diagnosis and treatment planning. A systematic step by step approach will be prosthetically based.

**Time:** 9am-4pm (8am check-in)

**Location:** Handlery Hotel, 950 Hotel Cir N. San Diego, CA 92108

**Register:** [sdcds.org](https://sdcds.org) | (619) 275-7188 | [admin@sdcds.org](mailto:admin@sdcds.org)

**Pricing:** member/member staff \$150  
nonmember \$225

**Includes:** Continental breakfast during check-in, lunch & light refreshments during breaks. (please indicate special dietary needs when registering).

**Sponsors:** Keystone Dental Group, California Dentists' Guild, Garfield Refining, Fortune Management, Ken Rubin Prattice Sales, Q-Optics

**OCT  
06**

THURSDAY

## Oktoberfest

**Summary:** Prost! The fest is on!

**Time:** 6 - 8:30pm

**Location:** TBD

**Register:** [sdcds.org](https://sdcds.org) | (619) 275-7188  
| [membership@sdcds.org](mailto:membership@sdcds.org)

**Pricing:** Free

**Includes:** light refreshments

**Sponsors:** Menlo Dental Transitions, Provide



**OCT  
07**

FRIDAY

4.5CE  
units

Nancy Dewhirst



## Dental Practice Act and Infection Control

### *Free CE\**

**Summary:** This all-in-one course meets the requirements set forth by the Dental Board of California to renew a professional dental license. Each segment of this class provides the most-up-to-date information in a dynamic, informative and interesting presentation.

**Time:** 8am-1pm (7am check-in)

**Location:** Handlery Hotel, 950 Hotel Cir N., San Diego, CA 92108

**Register:** [sdcds.org](https://sdcds.org) | (619) 275-7188 | [admin@sdcds.org](mailto:admin@sdcds.org)

**Pricing:** member \$95 \*(or use your 1 free member benefit CE for 2022).

nonmember \$150, member staff \$95

**Includes:** Breakfast & light refreshments during check-in. (please indicate special dietary needs when registering)

**Sponsors:** Provide and Union Bank

**OCT  
13**

THURSDAY

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  
1275 W Morena Blvd. Ste. B  
San Diego, 92110

**Register:** [sdcds.org](https://sdcds.org) | (619) 275-7188 | [admin@sdcds.org](mailto:admin@sdcds.org)

**Pricing:** member \$50

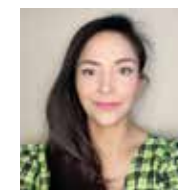
\*(or use your 1 free member benefit CE for 2022).

nonmember \$70, member staff \$60

**Includes:** Dinner & refreshments provided during registration (please indicate special dietary needs when registering).

**OCT  
20**

THURSDAY



## The Road to Practice Ownership

**Summary:** When is the right time to buy a practice, learn the roadmap to success from your panel of experts.

**Time:** 6 - 8:30pm

**Location:** SDCDS Office 1275 Ste. B, W Morena Blvd San Diego, CA 92110

**Register:** [sdcds.org](https://sdcds.org) | (619) 275-7188 | [admin@sdcds.org](mailto:admin@sdcds.org)

**Pricing:** Free

**Includes:** Dinner & refreshments provided during registration (please indicate special dietary needs when registering).

**Hosted by:** Provide

**Speakers:** (L-R) Lauren Kirby, Drew Phillips, CPA, Matthew Odgers, ESQ.

**OCT  
27**

THURSDAY

## New DDS Social

**Summary:** Calling all ghouls and goblins! Join us for a Halloween themed social. A costume contest will be held. Costumes are encouraged but are not required for attendance.

**Time:** 6 - 8:30pm

**Location:** The Barrel Room 16765 Bernardo Center Dr, San Diego, 92128

**Register:** [sdcds.org](https://sdcds.org) | (619) 275-7188 | [membership@sdcds.org](mailto:membership@sdcds.org)

**Pricing:** Free

**Includes:** light refreshments

**Sponsor:** Patterson Dental



COVID REQUIREMENTS MAY CHANGE, BUT AS OF TODAY: All attendees will be checked in only after proof of vaccination or negative COVID-19 test (performed within the 72 hrs. prior to the event).





**San Diego County**  
DENTAL SOCIETY

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