

The MDS Partners with Shawmut to Help Members Source Cost-Effective PPE

The Massachusetts Dental Society (MDS) is pleased to announce a new Member Savings Program partnership with Shawmut Corporation to provide high-quality personal protective equipment (PPE) at an effective cost to MDS members.

Shawmut, a West Bridgewater-based fourth-generation family-owned-and-operated company, is a global leader in advanced materials, textile manufacturing, and lamination process innovation across the automotive, medical, military, protective, and custom lamination solutions markets, and is the largest independent laminator in the United States for technical fabrics. The company applies its keen understanding of barrier and filtration fabrics and processing to its Protex™ line of PPE, including NIOSH-approved N95 respirator masks and AAMI-level PPE gowns, which are manufactured in the United States.

"From day one of the pandemic, dental offices, by nature of their business, have had a critical need for PPE to protect patients and employees," says James Wyner, Shawmut CEO. "When we heard of the many struggles MDS members experienced sourcing quality, reliable PPE, we wanted to help ensure our fellow Bay Staters had the equipment needed to provide their services safely through the pandemic and beyond. We are proud to partner with the Massachusetts Dental Society to ensure its members will always have a reliable resource for high-quality, U.S.-made PPE going forward."



Shawmut announced the creation of a new Health & Safety business unit in February that applies the company's trademark advanced materials, textile manufacturing, and process innovation techniques to producing high-quality, U.S.-made health and safety products, including medical isolation gowns, surgical barrier fabrics, and N95 particulate respirators.

"We chose Shawmut as a PPE partner not only because of its Massachusetts roots, but also because of the quality products it can provide our members," says MDS President Dr. MaryJane Hanlon. "Having a reliable source of these masks and gowns will enable our members to focus on providing safe oral health care for patients across the Commonwealth."

MDS members can take advantage of these discounted prices (including N95 masks for \$0.97 each) by ordering Shawmut's NIOSH-approved N95 respirator masks and AAMI-level PPE gowns through the MDS. Shawmut will also be exhibiting at Dentalpalooza on June 4, 2021, so be sure to look for its booth there.

Learn more about Shawmut and how its PPE can help your practice at massdental.org/shawmut.



FIRST-EVER YANKEE OUTDOOR EVENT

DENTALPALOOZA

presented by YANKEE DENTAL CONGRESS

THE LAWN ON D ■ BOSTON, MA

JUNE 4, 2021

Courses: 9:00 am - 6:00 pm
Lawn & Exhibits: 11:00 am - 7:00 pm

BLS (CPR) FOR HEALTH CARE PROVIDERS CERTIFICATION

HANDS-ON OPPORTUNITIES AVAILABLE

15+ CE LECTURES AVAILABLE

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Looking Ahead to the Future of the Society

When I wrote my last President's Message to wish you a Happy New Year, little did I know then how busy the month of January 2021 would be! From daily interviews about the vaccination process to the first-ever Virtual Yankee, it was indeed a blur. And here

I am, writing my last message as President of the MDS. What a year it has been!

Not being one to look back, I am excited about the future of our Dental Society. First, I know we made the right decision in hiring Mr. Kevin Monteiro to replace our long-standing Executive Director, Dr. Bob Boose. For those of you who do not know him, Kevin is setting the bar high with the staff and the Board. He will be using the entrepreneurial operating system to keep us all focused and on task with the many projects that need to be done—large and small. Additionally, Kevin has shown himself to be a thoughtful navigator in the political realm and able to discern what is truly important for the Board to focus on so we can move into the next 10 years from a point of strength. He and the MDS team are reimagining Yankee Dental Congress and what it could be. They are also looking at additional ways to increase streams of income so we can broaden revenue channels and improve financial stability. A perfect example of this is the new MDS Career Center and Classifieds advertising portal implemented by the MDS team. As one who has looked for positions not only for myself over the years, but also for students, I can say personally that this is a very welcome addition.

By now, you can see we are getting excited to host our first-ever summer in-person event, Dentalpalooza, which will be held Friday, June 4, in Boston! East Middlesex District Trustee Dr. James Lee and I went to the Lawn on D behind the Boston Convention and Exhibition Center to check it out earlier this month. We had so much fun filming info about the event and introducing the Lawn on D, as many of you didn't even know that it existed! I know I can't wait to see my colleagues and friends again; we have so much catching up to do! We will be adhering to safety protocols, so no need to worry!

As I transition the helm to Dr. Meredith Bailey, our first two-year President, I look forward to seeing the changes and updates that she will make. One of Dr. Bailey's key projects over the past year has been to improve communication with our Districts. Our improved communication has been very successful, and the feedback from the Districts is that they feel they are informed. They are all working together to improve the Society and the value we can provide to our members.

Out of these meetings, I determined that one of the critical tasks that I will be concentrating on in my Immediate Past President year will be improving the entry into the profession to get our workforce back to pre-COVID days. As I am sure you are aware, most of our members are worried about workforce shortages and the impact on their practices. The other task that I want to focus on is the elimination of the patient exam for licensure. While

controversial to some, to ASDA and the ADA, it is time to do so. My additional view from the academic level supports my drive to do so. The administrative and student burden, not to mention the unethical gathering of patients for this exam and the extortion of students by the patients, are all reasons to transition to a non-patient exam.

Thank you so much for the opportunity to be your President for the past year. I have learned so many valuable leadership lessons and the importance of learning to let go when you cannot change things. Thank you to all the members of the Board of Trustees who have supported me along the way, especially Immediate Past President Dr. Janis Moriarty, who provided invaluable guidance and an ear to listen. Finally, a special thanks to the MDS staff and team that make everything we do at the Dental Society look effortless.

I look forward to seeing you all at future events!

Best,
Dr. MJ Hanlon



"I know I can't wait to see my colleagues and friends again [at the Lawn on D for Dentalpalooza]," says MDS President Dr. MaryJane Hanlon. "We have so much catching up to do!"



A Bimonthly Newsletter
of the Massachusetts Dental Society

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NEW

MDS Career Center

Connecting Talent with Opportunity

The MDS Career Center is replacing our career classified ads to offer a centralized online job portal for dental professionals. This new service will increase your ad's visibility to qualified applicants in your area.

Find Your Next Hire Today



Post your job where the industry's most qualified dental professionals go to advance their careers.



Reach top-notch MDS Career Center job seekers via our exclusive Job Flash™ email.



Search our Resume Bank using robust filters to narrow your candidate search.

MDS members always **receive a 50% discount** on all ad placements.

massdental.org/career-center

FIRST-EVER YANKEE OUTDOOR EVENT

DENTALPALOOZA

presented by YANKEE DENTAL CONGRESS

**THE LAWN ON D (right next to the BCEC)
BOSTON, MA**

JUNE 4, 2021

Courses: 9:00 am - 6:00 pm ♦ Lawn & Exhibits: 11:00 am - 7:00 pm

**Come together and collaborate with your colleagues
at this day filled with fun, learning, and excitement.**

- Engage and network with nearly 100 exhibitors
- Learn with your peers from industry visionaries at top-notch continuing education courses
- Enjoy a drink, have some lunch, play a game, and reconnect with friends
- Receive BLS (CPR) for Health Care Providers Certification at sessions throughout the day

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BLS (CPR) for Health Care Providers Certification

BLS (CPR)
Childs/Tomao

Schedule Your Skills Check
9:00 am - 6:00 pm

0 CE Hours
BLS

Be sure to bring a printout
of your online certificate
to your skills check.

Value CE Pass – Lectures

Secrets of Website Industry

Murthy 9:00 - 10:00 am

1 CE Hour
D102L



Update on Pain Management for the Dentist

Keith 9:00 - 11:00 am

2 CE Hours
D120L



Digital Impressions

Panel 9:30 - 10:30 am

1 CE Hour
D103L



TMJ or Airway

Caulfield/Raman 9:30 - 11:30 am

2 CE Hours
D104L



PPP: Every Practice Owner

Schwartz 10:30 - 11:30 am

1 CE Hour
D105L



Single Visit Dentistry

D'Amico 11:00 am - 12:00 pm

1 CE Hour
D106L



Cybersecurity

Wolsky 12:00 - 1:00 pm

1 CE Hour
D108L



Compete and Beat

Hungate 1:00 - 2:00 pm

1 CE Hour
D110L



Exceed with CEREC

Conte 1:00 - 2:00 pm

1 CE Hour
D111L



Dental Robotics

Gobichettypalayam 2:00 - 3:00 pm

1 CE Hour
D113L



Business Side of Dentistry

Hiers 2:30 - 3:30 pm

1 CE Hour
D114L



Practice Sales and Purchases

Schwartz 2:30 - 3:30 pm

1 CE Hour
D115L



Dynamic Materials

Choi/Cone 3:30 - 4:30 pm

1 CE Hour
D116L



Infection Control and OSHA

Kane/Russell 4:00 - 5:00 pm

1 CE Hour
D117L



Practice Valuations and Transitions

Fallago 4:00 - 5:00 pm

1 CE Hour
D118L



Removing Bottlenecks

Asa 5:00 - 6:00 pm

1 CE Hour
D119L



Hands-On Only Sessions

Biopsy Oral Mucosal Lesions

Lerman 9:00 am - 12:00 pm

3 CE Hours
D101H

OR

Lerman 1:00 - 4:00 pm

D109H

Intuitive Endodontics

Koch 9:00 am - 12:30 pm

3 CE Hours
D100H

OR

Koch 1:30 - 5:00 pm

D112H

Supplies needed

Visit www.yankeedental.com for full course descriptions

Starter Pass

\$25

Member Price

Non-Member Price: \$50

Access Exhibitors, Food,
Drinks, and Lawn Games

BLS (CPR) for Health Care Providers Certification

\$89

Member Price

Non-Member Price: \$129

Complete your interactive
training and written exam
online, and schedule your
required skills check during
Dentalpalooza.

Value CE Pass

\$109

Member Price

Non-Member Price: \$220

Access to your choice
of 15+ CE Lectures*

3-Hour Hands-On

\$290

Member Price

Non-Member Price: \$390

Choose one of the
four available
Hands-On Sessions*

*Preregistration is required
for all courses.

Membership: Health and Wellness

DHWC Helps Keeps Members on Track During the Pandemic



May is Mental Health Awareness Month, and since the COVID-19 pandemic began in early 2020, the MDS Dentist Health and Wellness Committee (DHWC) has been working hard to provide dental health care professionals with support during these unprecedented times to help members stay connected and improve their wellness. Some of the highlights from the DHWC's efforts in the last year include:

- The MDS Health and Wellness Facebook Group launched on March 22, 2020
- Live virtual guided loving kindness meditation with Dr. Christina Pastan held on April 15, 2020
- Mental health webinar "Caring for Ourselves, Staff, and Patients: The Importance of Mental Health Strategies as Wellness Tools" streamed on Thursday, October 8, 2020
- MDS Book Club launched, with virtual meetings held January 14 and April 1, 2021, and more planned starting in the fall
- Virtual cooking class for members held on April 9, 2021
- Member Stories wellness virtual event with Dr. Eric Block on April 26, 2021
- More than a dozen wellness tips published in the MDS eNews on a range of topics, including staying well during quarantine, meditation, yoga, calling a friend, journaling, relieving eye strain, and the importance of sleep

Learn more about the DHWC and check out upcoming events on the Committee's webpage at massdental.org/wellbeing.

First Member Stories Recording Now Available

On Monday, April 26, the MDS Dentist Health and Wellness Committee hosted the first in a series of Member Stories that will be shared in an up-close and personal "TED Talk" style. Through this new series, the Committee hopes to create a community where like-minded dentists can share their stories, struggles, and strategies, and learn from one another. The first story features MDS member Dr. Eric Block, a practicing dentist in Acton and an author, speaker, podcaster, and blogger, who discussed his experience coping with burnout and depression, and how he learned to manage his stress and anxiety. The recording for this Member Stories virtual event is now available. You can watch the recording, which is complimentary for members, by registering at https://hub.massdental.org/nc__event?id=a0k4o00000AlaWJAAZ.



MDS HEALTH & WELLNESS TIP

Self-Care Is Essential: Sleep Hygiene

Have you had difficulty making decisions, been irritable, or experienced trouble coping with change? Maybe you are not getting enough sleep. It is recommended that adults sleep seven to eight hours every night to maintain optimal physical and mental health. How can you adopt healthy sleep hygiene? Try to go to bed at the same time every night, even on weekends. Be sure to limit screen time on TV, phone, or computer screens before going to sleep, as this can be stimulating to your brain and interfere with your ability to fall asleep. Spending time outside or exercising during the day can help you fall asleep better at night, but be sure to avoid intense exercise too close to bedtime. The National Institutes of Health National Heart, Lung, and Blood Institute offers more information on the importance of good sleep routines and strategies to help you get enough sleep. Learn more at nhlbi.nih.gov/health-topics/sleep-deprivation-and-deficiency.

Membership

The MDS Names “10 Under Ten”

Ten Massachusetts dentists have been recognized as the 2021 “10 Under Ten” by the MDS. Established by the MDS in 2005, the annual 10 Under Ten list highlights 10 new dentists in Massachusetts and their diverse impacts on the dental profession. To qualify for the recognition, dentists must have graduated from dental school within the past 10 years, be an MDS member, and have made significant contributions to the profession, their community, and organized dentistry.

The 10 Under Ten honorees are featured in the Spring 2021 issue of the JOURNAL OF THE MASSACHUSETTS DENTAL SOCIETY (massdental.org/Journal) and were also honored earlier this year at Yankee Virtual 2021. Congratulations to this year's honorees:

- Christopher R. DeSesa, DMD
- Irina Dragan, DMD, MS
- Kimberly A. Harte, DMD
- Jasmine Khedkar, BDS, MPH, DMD
- Vasiliki Maseli, DMD, MS, EdM
- Pinelopi Pani, DDS, CAGS, MS
- Sirisha Kovvali Rao, DMD, MPH
- Tyler Sanslow, DMD
- Alison Seliger-Schamberg, DMD
- Garrett W. Wingrove, DMD



Request Your MDS/ADA Membership Decal



MDS members may now request a 2021 membership window decal by completing the MDS membership decal request form at massdental.org/About-the-MDS/Membership/My-Membership/MDS-Membership-Decal-Request-Form. The MDS encourages you to proudly display items with the MDS logo—such as this window decal, as well as the MDS logo and web buttons on your practice communications and website—to demonstrate your commitment to the profession and build confidence in the eyes of your patients. Logo and web button files are available to all MDS members in good standing and can be downloaded using the MDS logo usage instructions. Please see massdental.org/Practice-Tools/#mds-logo-usage for details.

#mydentalsociety

Being a member of the Massachusetts Dental Society may mean something different to everyone. Several MDS Membership Committee members have recently shared testimonials discussing what the MDS means to them, and we are highlighting two of them here.



**MDS Past President
Dr. Andrea Richman**

Although MDS Past President Dr. Andrea Richman, who has been a member of the MDS since 1978, retired after four decades as a solo private practitioner in Carlisle, she is still actively involved with the MDS and the Metropolitan District Den-

tal Society. The first woman President of the MDS (in 2007), Dr. Richman finds value in staying connected with other dental professionals. See what Dr. Richman has to say about the MDS at <https://www.youtube.com/watch?v=gzcD538tTVY>.



**Membership
Committee Co-Chair
Dr. Sabina Malla**

MDS member Sabina Malla, DDS, who practices in Fall River, acknowledges that COVID-19 has affected everyone worldwide. Dentists have been hit very hard by the pandemic, but Dr. Malla appreciates that the MDS

has been providing up-to-date information and the latest guidelines to members since Day 1. Watch Dr. Malla's testimonial at <https://www.youtube.com/watch?v=Uba1vj0E9w>.

The MDS CE Registry



This free resource is included in your membership and allows you to:

- Stay in compliance with BORID CE requirements
- Have an easy and accurate recordkeeping service for your CE credits
- Enter your own credits easily with no wait
- Track your CE credits and print transcripts on demand
- Access your CE information 24/7

Visit massdental.org/ce and log in to your account to start using the **CE Registry**.

Practice Management: COVID-19

Practice Management Q&A

Question: Has the Deferment Period for EIDL Loans Been Extended?

Answer:

Yes. On March 16, 2021, the U.S. Small Business Administration (SBA) announced it was extending the deferment periods for all disaster loans, including the COVID-19 Economic Injury Disaster Loan (EIDL) program, until 2022. This means that all SBA disaster loans made in calendar year 2020—including COVID-19 EIDL loans—will have the first payment due date extended from 12 months to 24 months from the date of the loan note. Additionally, all SBA disaster loans made in calendar year 2021—also including COVID-19 EIDL—will have the first payment due date extended from 12 months to 18 months from the date of the note.

Existing SBA disaster loans approved prior to 2020 in regular servicing status as of March 1, 2020, received an automatic deferment of principal and interest payments through December 31, 2020. This initial deferment period was subsequently extended through March 31, 2021. An additional 12-month deferment of principal and interest payments will be automatically granted to these borrowers. Borrowers will resume their regular payment schedule with the payment immediately preceding March 31, 2022, unless the borrower voluntarily continues to make payments while on deferment. It is important to note that the interest will continue to accrue on the outstanding balance of the loan throughout the duration of the deferment.

Learn more at sba.gov/article/2021/mar/16/sba-extends-deferment-period-all-covid-19-eidl-other-disaster-loans-until-2022.

MassHealth Extends Telehealth Policy

MassHealth has extended its telehealth policy until 90 days beyond the final date of the Massachusetts Public Health Emergency, which will end June 15, per Governor Charlie Baker's May 17 announcement. The policy permits—among other things—qualified providers to deliver clinically appropriate, medically necessary MassHealth-covered services to MassHealth members via telehealth (including telephone and live video). Read the policy update at mass.gov/doc/all-provider-bulletin-314-updated-masshealth-telehealth-policy-0/download.

In late March, the American Dental Association shared the results of a University of Michigan study that found Medicaid dental coverage improved enrollees' health in ways that have helped them seek a new job or do better at the one they have. (See ada.org/en/publications/ada-news/2021-archive/march/medicaid-dental-coverage-helps-enrollees-seek-new-jobs.)

"Many enrollees spoke passionately and sometimes joyously about how having dental benefits had changed, and in some cases, saved their lives," said Edith Kieffer, PhD, lead author of the study and professor emeritus at the University of Michigan School of Social Work. The study was co-authored by Romesh Nalliah, BDS, MHCM, a member of the JOURNAL OF THE MASSACHUSETTS DENTAL SOCIETY's Editorial Board.

The MDS urges members to please consider becoming a participating provider in the MassHealth Dental Program to improve the oral health of the Commonwealth's most vulnerable residents. Learn more about becoming a MassHealth provider at masshealth-dental.net/dentists.



COVID-19 Resources

The MDS continues to monitor COVID-19 and its impact on dentistry. Members can access a multitude of resources, including frequently asked questions and information on the COVID-19 vaccine, at massdental.org/coronavirus.

Practice Management: COVID-19

DENTAL PRACTICE INSIGHTS

from the **MDS** Dental Practice and Benefits Committee

Concern for Children During the COVID-19 Pandemic

There are widespread concerns over how the challenges due to the pandemic have impacted children's overall health and well-being. One of these concerns is related to the abuse and neglect of children. According to the U.S. Centers for Disease Control and Prevention, public health emergencies like the COVID-19 pandemic increase the risk for child abuse and neglect because of increased stressors and loss of financial and social supports. During a pandemic, there is also a decrease of in-person contact between children and mandated reporters (e.g., teachers, social workers, physicians, and dentists), which means fewer people are keeping an eye on children.

With dental practices back in full swing, the MDS Dental Practice and Benefits Committee encourages members to be even more mindful of signs of abuse and neglect in your pediatric patients. Dentists in Massachusetts are mandated reporters. As a mandated reporter, you are required by law to



immediately make a report to the Department of Children and Families when you have reasonable cause to believe that a child under the age of 18 is suffering from abuse and/or neglect. Learn more about your responsibilities as a mandated reporter at mass.gov/child-abuse-and-neglect.

The MDS Dental Practice and Benefits Committee emails *Dental Practice Insights*, a biweekly tip that members can immediately incorporate into their practices. If you've missed any of the emails, all *Dental Practice Insights* are archived at massdental.org/insights. Have a tip to share? Send it to membership@massdental.org.

OSHA Launches Program to Protect Employees at Risk of Contracting COVID-19

On March 12, the Occupational Safety and Health Administration (OSHA) launched a new National Emphasis Program (NEP) and released an Updated Interim Enforcement Response Plan relating to hazards associated with COVID-19 (see osha.gov/memos/2021-03-12/updated-interim-enforcement-response-plan-coronavirus-disease-2019-covid-19). The NEP aims to ensure that employees in high-hazard industries are protected from contracting COVID-19 and targets its enforcement activities toward employers where workers may face increased exposures to COVID-19, particularly where large numbers of employees may be at risk at one location. The NEP lists numerous "primary" targets, which include both health care and non-health care employers. Dental and medical practices are included on the primary health care target list.

The NEP plans to create a phased approach to scheduling inspections. OSHA will give highest priority to fatality inspections related to COVID-19, followed by inspections related to complaints from employees regarding exposure to COVID-19-related hazards. Inspections will either be on-site in person or utilize a combination of on-site and virtual options. The NEP will also include increased follow-up inspections to ensure abatement compliance and additional focus on ensuring workers are protected from retaliation. Allegations of potential worker exposures to COVID-19 (e.g., insufficient controls in place such as PPE) or involving workers suspected of being or confirmed positive for COVID-19, or with symptoms of exposure to the virus shall be treated as having priority for conducting an on-site inspection.

OSHA strongly encourages states to adopt the NEP or develop a similar plan. States must submit a notice of intent to adopt this initiative or notice of their own state plan within 60 days. The MDS will closely monitor adoption of the NEP or a state plan in Massachusetts and update members as more information is available.

Learn more about the NEP at osha.gov/sites/default/files/enforcement/directives/DIR_2021-01_CPL-03.pdf.



Member Shares Volunteer Vaccinator Experience

As the COVID-19 vaccine administration program launched throughout the state, dentists and dental hygienists were encouraged to volunteer at vaccination sites. The MDS compiled a list of opportunities for dental professionals to volunteer at COVID-19 vaccination drives and promoted them to members. In February, Suzanne Keller, DMD, a retired dentist and member of the Valley District Dental Society, signed up to be a volunteer COVID-19 vaccinator with the Medical Reserve Corps (MRC) for both Hampshire and Franklin Counties. Dr. Keller, whose first assignment was volunteering with the Hampshire MRC at the Northampton Senior Center, speaks positively about her volunteer stints.

"It has been an amazing experience," says Dr. Keller. "It is so well organized, and people are so grateful. It really feels great to be able to help protect our community—particularly the oldest members of our community, many of whom are in their 80s and 90s and have barely left their houses for nearly a year."

Welcome to New Partner Compliance Group for HIPAA Compliance Management

The MDS Member Savings Program is pleased to announce the selection of Compliance Group as the exclusively endorsed HIPAA-compliance management solution for MDS members. New customers will save 15% on Compliance Group's services, plus receive five times bonus points on payments made using the new ADA® Visa® Business Rewards Card.

After a full industry review, Compliance Group was selected as the best-in-class industry standard for HIPAA compliance. Its proprietary methodology and Compliance Coach guidance enable dental offices to implement a fast, easy, and effective HIPAA-compliance program.

HIPAA compliance can be difficult for dental offices to effectively navigate. Compliance Group's HIPAA software, called The Guard, and dedicated Compliance Coaches guide dentists through every step of implementing an effective HIPAA-compliance program. Compliance Group doesn't just offer tech support; it takes customer support a step further by offering live coaching. By working with a dedicated Coach, dentists can become HIPAA compliant quickly through just a few self-paced virtual meetings.

The Guard stores all required HIPAA documentation, provides employee training, and protects practices in the event of an audit. Once dental practices have successfully completed their compliance program, their Coach verifies and validates their efforts, issuing them the HIPAA Seal of Compliance. The Seal

can be displayed on a dental practice's website, email signature, and signage to demonstrate dedication to protecting patient information.

"We are really pleased to announce the endorsement of Compliance Group," says MDS President Dr. MaryJane Hanlon. "After a lengthy industry scan and thorough vetting, we feel confident that we have found one of the best services out there to help members with an issue they have identified as a real pain point. HIPAA compliance can be confusing and anxiety provoking. This service takes the guess work out of the process and provides peace of mind. The concierge approach utilized by Compliance Group provides access to professionals that will stand behind their work if a practice does get into a difficult situation or is subject to an audit."

"One of the largest HIPAA breaches reported in 2020 targeted dental practices," says Marc Haskelson, Compliance Group president and CEO. "HIPAA-compliant practices are less likely to fall victim to breaches and minimize the risk when they do occur. HIPAA compliance is an important part of running a successful dental practice. Compliance Group is dedicated to guiding MDS members through implementing a fast and effective compliance program."

To find out more about this exclusive HIPAA-compliance offering, visit massdental.org/Compliance-Group, or contact Kelly Koch at 855.854.4722, ext. 514, or email ada@compliancegroup.com.



Preparing Your Website for Google's Page Experience Update

By Piper Bloom

Ms. Bloom is senior marketing manager at MDS Member Savings Program partner ProSites.

Google has announced that it is making a dramatic change to its algorithm in May 2021. The Page Experience Update may have a dramatic impact on your website's search engine optimization

(SEO) and online rankings, so it is essential to take the time to make adjustments. By doing so, your practice can avoid losing the SEO benefits you have gained over previous years.

What Is Google Page Experience?

Google uses several metrics to decide what websites make the first page of search results, and page experience is one of its key factors. Page Experience refers to how visitors interact with your website. Are they spending a lot of time reading your content? Do things resize correctly on smartphones and tablets? Do your pages load quickly? All these factors come together to create your page experience score.

Why Is Mobile Optimization Important?

Google has spent the past few years emphasizing mobile optimization, and this update will have severe impacts for websites that do not load correctly on mobile phones. If your website loads correctly on smartphones and tablets, you may see an extra boost in your SEO rankings after the update in May. However, if your website does not load well on mobile—or takes too long to load—you could see a drop in your overall rankings. To put these impacts into perspective, we can look at Google's last major update, called Google Panda, which impacted 12% of all online search queries, including local search results. So, it is essential to start making changes now, so you do not lose all your hard work.

How to Mobile Optimize Your Website

When patients may visit your website on their smartphones, it is essential that everything works just as well as on a desktop computer. Visit your practice's website on both an iPhone and Android to see how your site loads on these major devices. Does the background shift at all? Are you able to click on buttons without them jumping around on the page? Do images shrink to fit your screen? When you flip the phone, does your website adjust to fit the wider view? If you answered "yes" to all these questions, then you are prepared for Google's update. If you still need some work, you can reach out to a website design company like ProSites to help you fully prepare for Google's new algorithm update.

The Importance of Page Load Times

In addition to mobile optimization, page load times will also play a significant role in this upcoming Google update. Your page load time is the time it takes to load each page of your website. To deliver a good user experience, your pages should take less than 2.5 seconds to load completely. Pages that load quickly generate higher user satisfaction and give you a boost on your SEO score. Google also states that conversion rates can drop up to 70% for every extra second of load time, so you will lose out on new appointments if your page does not load quickly.

How to Get Started

It is essential to take the time and adjust your website now! Reach out to your website provider if your website is not adjusting on mobile and loading quickly. And if it is time for a complete refresh, ProSites can help you design a sleek, modern website that automatically resizes on mobile and meets all of Google's qualifications. As a Members Savings Program partner, ProSites offers exclusive discounts for MDS members. To learn more about how to market your practice, visit massdental.org/ProSites or reach out to ProSites at 888.932.3644.

SAVE THE DATE



2022

January 27 - 29, 2022

Boston Convention
& Exhibition Center

A graphic featuring a large white circle in the center containing the text "Explore, Educate, Engage". The word "Explore" is in blue, "Educate" is in teal, and "Engage" is in green. The letter "E" at the start of each word is large and multi-colored (blue, green, and yellow). This central circle is surrounded by several overlapping circles in various shades of green and blue. In the background, there is a faint, light blue silhouette of a city skyline with a bridge, likely representing Boston.

Explore
Educate
Engage

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MDS President Addresses Violence Against the AAPI Community

On March 22, MDS President Dr. MaryJane Hanlon sent an email to members regarding the ongoing violence against Asian Americans and Pacific Islanders (AAPIs) and anti-Asian bias in the aftermath of the March 16 mass shootings at Asian-owned spas in Atlanta. Eight people were killed during the rampage, and six of them were women of Asian descent who worked at the spas. Violence and racial harassment against AAPI citizens have seen an uptick since the start of the COVID-19 pandemic. Read Dr. Hanlon's letter in its entirety below.

Dear Colleagues,

On behalf of the Massachusetts Dental Society (MDS) Board of Trustees, I want to take a moment to reflect on our country's grief over the horrific events that occurred last week in Atlanta. The loss of these eight lives is intolerable. At a time when we have all experienced so much loss over the past year and began to hope that change was indeed coming, this unspeakable tragedy serves as a reminder that Asian Americans and Pacific Islanders (AAPI) have faced an increased risk of violent attacks every time they have left their homes since March 2020.

As your President, I recognize that I write this from a place of privilege and that I have not walked in others' shoes. My heart breaks knowing that my colleagues, friends, and students experience hate and discrimination directed toward them simply because of the color of their skin and their treasured ancestries. At the MDS, we need diversity not only in our membership, but also in our values, our perspectives, and our experiences. We need to learn together and from one another. I encourage everyone to spend some time reflecting on how we can collectively do better to make everyone feel welcome, respected, and heard. The MDS does not tolerate discrimination, of any kind, period.

As American Dental Association President Dr. Daniel J. Klemmedson recently wrote in an email to members, "I remind everyone that we are trusted health care professionals who should first strive to be compassionate citizens and good neighbors. That we should treat all people with decency and respect. That we should denounce every act of violence and incivility that sows division in our nation." Here in Massachusetts, we must do the same.

To our AAPI members and colleagues—please know that our hearts are with you. You will always have the support of the MDS. If you are experiencing discrimination or have suggestions on how to move these conversations forward, please reach out to me or a member of the MDS Diversity, Equity, and Inclusion Task Force (see massdental.org/diversity for a list of Task Force members).



The MDS Mourns Passing of Past President Dr. Robert Losert

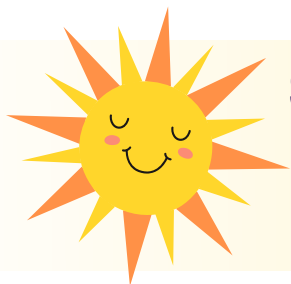
Dr. Robert Losert, who was MDS President from 1995–1996, passed away at his home in Plymouth on Friday, May 7. A native of New Bedford and graduate of the Tufts University School of Dental Medicine (class of 1959), Dr. Losert joined the U.S. Navy after dental school and served as dental officer on the U.S.S. Kitty Hawk, San Diego, until 1963. Upon leaving the Navy, he opened a dental practice in Shrewsbury, which he maintained until his retirement. He is survived by his wife of 63 years, Karolin, three children, and four grandchildren.

Dr. Losert was an active member of the Worcester District Dental Society and at the state level. He served on the Peer Review, Quality Control, and Budget and Fiscal Planning Committees. Dr. Losert also volunteered with the Yankee Dental Congress, where he served as a Presiding Chair, Room Coordinator, and member of the General Arrangements Committee. He was a member of the Eastern Dentists Insurance Company (EDIC) Board of Directors. Dr. Losert was also inducted into the Pierre Fauchard Academy.

Memorial donations in Dr. Losert's name may be made to Cranberry Hospice, 36 Cordage Park Circle, Suite 326, Plymouth, MA 02360, or to Dana-Farber Cancer Institute, 450 Brookline Ave., Boston, MA 02215. View and sign the online guest book at www.cartmelldavis.com.

Asking a Question Is the Best Way to Get the Most Out of Your Membership

Call 800.342.8747 for the Member Assistance Center



Summer Hours

For the summer months, the MDS will once again be adopting summer office hours on Fridays. From May 28 (Memorial Day weekend) through September 3 (Labor Day weekend), the MDS will operate from 8:30 am to 3:00 pm. This summer schedule is for Fridays only; normal business hours will be maintained Monday through Thursday.

EQUIPMENT FOR SALE

DENTAL CHAIRS: Three dental chairs with delivery systems. Two Pelton Crane Spirit 3000 and one Pelton Crane Spirit 1500. Chairs are in excellent condition with no rips or scratches at all in the leather. I practice only two days per week and chairs have had excellent maintenance. Pictures are available. Also Vac System, porcelain oven, and more. Contact Gennaro.I.cataldo@gmail.com.

ORTHO/DENTAL EQUIPMENT: Ortho office in Western MA closed. Have multiple treatment chairs, lab equipment, clinical supplies to include ortho pliers, semi-adjustable articulators, dry clasp, intraoral camera, vacuum former, micro etcher, Pentamix 2, Wehmer model trimmer, Planmeca Promax Ceph, and more. Ideal for satellite office. Reasonable offers welcome. Please contact 413.525.3783.

JOB OPPORTUNITIES AVAILABLE

GENERAL DENTIST ASSOCIATE: Busy, family dental practice is looking for a motivated, caring general dentist to join our practice in the beautiful Berkshires of Massachusetts. Our two locations, with one office transitioning to a brand-new facility, maintain modern technology with an enthusiastic dental team that is dedicated to quality care. Full-time position, excellent benefit package with the possibility of a future partnership. Please contact our office at info@berkshiredentistry.com.

DENTIST: Vanguard Dental (www.VanguardDentistry.com) is a reputed, high-tech private dental office in a good neighborhood in Springfield, MA. (Moving to a new office in Wilbraham soon!) We are looking to hire a full-time MA-licensed general dentist. New graduates may apply. We are a paperless office with the latest technologies including hard-tissue lasers, cone beam CT, CAD/CAM dentistry, 3D printing, intraoral imaging, digital radiography, etc. Benefits: health, 401(k) with match, PTO, CE, and holidays. Please contact skanorwalla@yahoo.com or 508.221.5928.

UNIQUE CAPE COD OPPORTUNITY: Share office space in Yarmouth with a specialist providing a referral base from 30 years of practice on Cape. Hygiene with good following. Share lease and utilities, practices run separately. Office adequate for two docs. Digital pan and Dentrix license. To discuss details, email advertising@massdental.org and put MDS Box 1512 in the subject line.

ENDODONTIST: Looking for a board-certified/eligible endodontist part-time or full-time. We are a state-of-the-art endodontic practice with multiple locations in a Boston suburban area. Great opportunity for a motivated, passionate person. Email endomac@aol.com.

DENTAL ASSOCIATE: Augusta and Winslow, ME. Our patient-focused, fee-for-service practice is seeking a fantastic dentist who values comprehensive care, patient experience, and growth. This is a progressive and comprehensive private practice, with advanced technology, looking for a full-time associate dentist to support growth and development. This person will be responsible for being a leader within the practice, overseeing re-care, performing periodic and comprehensive exams, diagnosing and presenting comprehensive treatment, and supporting the overall goals of the practice. Our new doctor will be supported by an excellent team of dental professionals who are committed to providing extraordinary patient care and experience. Competitive compensation package and quality clinical and business mentorship, along with continuing education and other professional development resources available. Please contact carrie@beautifulsmile.com.

REGISTERED DENTAL HYGIENIST: Al-Aswad Dental is state-of-the-art dental practice. Paperless practice, Dentrix, and we offer several specialty services. We pride ourselves in our team, patient relationships,

and our continuous strive to deliver an excellent dental experience on all levels. Looking for a full-/part-time registered dental hygienist to care for our adult patients. Tues-Fri 8:30 am - 5:30 pm. \$38-42/hour plus benefits package. Please email al-aswadental@comcast.net.

CERTIFIED DENTAL ASSISTANT: Al-Aswad Dental is a state-of-the-art dental practice. Paperless practice, Dentrix, and we offer several specialty services in our practice. We pride ourselves in our team, patient relationships, and our strive to deliver excellent dental experience on all levels. We are looking for a full-time certified dental assistant. Tue-Fri 8:30 am - 5:30 pm. \$22-28/hour plus benefits package. Please email al-aswadental@comcast.net.

FULL-TIME GENERAL DENTIST POSITION: Well-established practice in Jamaica Plain is looking for a motivated, caring general dentist to join our modern practice. Enjoy the benefits of a strong operational team while you focus on the clinical care with complete autonomy. Please contact John via email at Pondsidedental@gmail.com.

ASSOCIATE GENERAL DENTIST—BRAINTREE. Well-established, privately owned practice seeking part-time general dentist to join our team. Brand-new facility and equipment, as well as modern technology. We pride ourselves on delivering quality care to our patients. Flexible schedule; no weekends. Please email resume to quincysloredental@gmail.com.

ENDODONTIST: Zwell Dental is a state-of-the-art dental practice seeking an endodontist for 2 to 4 Fridays per month. Endodontist should be experienced with endo diagnosis, endo treatment, and endo re-treatment. Endodontist must bring their own microscope optics. CBCT on site. Please email your resume to smile@zwelldental.com.

DENTIST POSITION AVAILABLE: Full-time position available for an experienced general dentist to replace a retiring partner. State-of-the-art facility in the Concord, MA, area. Excellent compensation and benefits. Please email advertising@massdental.org and put MDS Box 1518 in the subject line.

ASSOCIATE DENTIST WANTED: Looking for a general dentist for a well-established practice located 10 minutes north of Boston. Candidate should be proficient in all aspects of dentistry. Experience in digital dentistry is preferred. Our office is equipped with CBCT, milling machines, digital scanning, and 3D printing. This position is for Saturdays (8 am - 12 pm) and 1 to 2 additional days. Please email advertising@massdental.org and put MDS Box 1520 in the subject line.

GENERAL DENTIST—WEST SPRINGFIELD: We have an immediate two-days per-week position available in our well-established private practice with the expectation that this will lead to a full-time position and buy-in opportunity. Minimum two years of experience or GPR required. Check out our practice at www.healthy-mouth.com or on Facebook at www.facebook.com/macklersiurek. Please forward your resume to info@healthy-mouth.com.

DENTIST POSITION AVAILABLE: Full-time position available for an experienced general dentist to replace a retiring dentist. Looking for long-term. Great dental office in Medfield. Excellent compensation and benefits. Email bostonnyuud@gmail.com.

ORTHODONTIST PT—WESTFORD, MA. Seeking a skilled and compassionate individual to join us two days/week in our successful pedo/ortho practice. Well-established in-house referral program with the autonomy to treat patients as you wish. Candidate must be Invisalign Certified. We are looking for a long-term relationship. Excellent guaranteed salary. Contact David Petrarca at dpet8898@comcast.net.

How to Reply to an Ad with a Private MDS Box Number

Reply to an MDS Box classified ad by emailing advertising@massdental.org (include the Box Number as your subject line) or mail your response to: MDS CONNECTION Classified Box _____, Two Willow St., Suite 200, Southborough, MA 01745. All responses will be promptly forwarded to the advertiser.

ASSOCIATE GENERAL DENTIST OPPORTUNITY IN CHICOPEE! Full-time associate role available with our affiliated Baystate Dental practice in Chicopee, MA. Great earnings, CEs, and full benefits. Experienced or new grads welcome! Learn more at www.dentalcarealliance.com. Email resume to bames@dentalcarealliance.com.

ADVANCED DENTAL CARE OF NORTON IS HIRING a motivated general dentist with 5+ years of experience to work in our state-of-the-art office with a digital lab. Must be a team player, work well with children, value ongoing learning, and be ready to learn skills from Dr. Alvaro Gracia. We are offering a part-time position that may potentially become full-time. Please contact 508.285.8301 or email us at office@adcofnorton.com.

SEEKING AN ENDODONTIST TUESDAY OR THURSDAY MORNINGS for a high-end multispecialty practice located in North Andover. Must be able to perform retreats and apicoectomies. The office has a microscope and cone beam scanner. Email resume to doctors@northandoverdentist.com.

ASSOCIATE DENTIST. Well-established prosthodontic/restorative practice seeking a prosthodontist and experienced restorative dentist to join our team 2 to 3 days per week. Require a minimum of 5 years of experience or GPR, BLS, and an unrestricted Massachusetts dental license. Our modern office is located in MetroWest Boston and is dedicated to delivering exceptional care. Technology includes intraoral digital scanners, a laser, a CBCT, digital radiography, and electronic records. The ideal individual should have solid diagnostic and treatment planning skills, a comprehensive diverse skill set, and be dedicated to delivering the highest quality care. If you are looking for a unique opportunity to work in a great office with an amazing team, forward your current email and CV to advertising@massdental.org and put MDS Box 1522 in the subject line.

UNIQUE OPPORTUNITY FOR ASSOCIATE DENTIST. Our family group dental practice (www.chelmsforddental.com) is offering a position for the motivated, dedicated general dentist associate to join our practice. We have been in practice for 68 years and have the state-of-the-art dental techniques, equipment, and practices that will give the dentist looking for a future an opportunity that is long lasting. Interested parties should send their resume to fax number 978.256.5529 or email directly to Dr. Larry Fadjio at drfadjio1@aol.com.

ASSOCIATE GENERAL DENTIST NEEDED: Falmouth Dental Associates is growing and we have an immediate opening for a FT associate dentist. We have an experienced team of general dentists supported by in-house periodontist, pediatric dentists, and an outstanding hygiene team. Existing 4- or 5-day schedule available with excellent new patient flow. Come join our 30-year tradition of excellence. Please contact our practice manager Steve Larue to discuss practice and compensation details at 508.540.0303 or slarue@aol.com.

ASSOCIATE GENERAL DENTIST: A well-established group general dental practice looking for an experienced, dedicated associate dentist for a full-time position, with the possibility of a full partnership for the right candidate. Several years of experience or a general practice residency are advantageous. Senior partner has recently retired. Candidate must be a caring individual who is committed to providing

quality patient care. We currently use Dentrix office management software, Gendex digital sensors, and the CEREC Digital Imaging and Milling system. As a thriving practice for over 40 years, our patient base continues to grow. Our patients are like friends and family to us. We have a great working atmosphere and relationship with our staff. Salary and percentage packages are available and negotiable. Western Massachusetts is a great area to live, work, and raise a family in. We are in close proximity to Boston, New York, and Vermont attractions. If you are interested, please send resume to Dr. Frank J. Mitera and/or Dr. Timothy J. Young, Ludlow Family Dentistry, PC, 257 Kendall St. Ludlow, MA 01056. Call 413.583.6574 or email us at dr.mitera@ludlowfamilydentistry.net. Our fax is 413.547.8909.

PRACTICES FOR SALE OR RENT

DENTAL OFFICE SPACE FOR RENT IN NEWTON CENTRE: Modern dental office space for rent in Newton Centre. Three private operatories. Parking. Rental per day up to three days a week. Ideal for a start up to see if Newton is the right location for your new practice. Contact Newtonrental@icloud.com.

SUITE FOR RENT OR PURCHASE. 1,500-sq.-ft. suite for sale or lease. Leasing will provide excellent opportunity in recently renovated professional office/lab/medical building. Ownership offering a generous improvement allowance to create your "turn-key" buildout. This landmark building is located just off Route 2 and only minutes from Emerson Hospital and downtown Concord, MA. Come see this suite, new lobby, and cyber cafe! Contact Nicholas Kondon at nodnok@aol.com or 617.926.1097.

PRACTICE FOR SALE: Dental practice located in Skowhegan/Madison, Maine, area. Stable patient base of about 1,600 active patients; professional, handicapped-accessible building; ample free parking. Six fully equipped treatment rooms (2,600 sq. ft.). Reasonable rent; long-term lease is available. Collections: \$700K. Please contact 207.200.4769.

NORWOOD AREA DENTAL PRACTICE FOR SALE: General and ortho practice for sale in the Norwood area. Six operatories. Practice takes most insurances, including MassHealth. Please email southshoredentistma@gmail.com.

GENERAL PRACTICE ON CAPE COD: Three ops, computerized plus real estate. Some specialties currently referred out, as are most difficult cases. Practice is currently open four days with seven hygiene days per week. This is a perfect opportunity to purchase a performing practice with growth opportunity and own the real estate in a highly trafficked area on Cape Cod! #MA1338. Please contact Henry Schein Professional Practice Transitions Sales Consultant Greg Whitmer at greg.whitmer@henryschein.com or 857.278.3535 (cell).

CAPE COD, GENERAL PRACTICE: Gross \$950K. Practice in a small multi-tenant condo with great visibility on main road in a desirable community. Building available with the unit next door (opportunity to expand!). Three (3) ops with computers in each and digital X-ray. #MA1301. Please contact Henry Schein Professional Practice Transitions Sales Consultant Greg Whitmer at greg.whitmer@henryschein.com or cell 857.278.3535.

CAPE COD, GENERAL PRACTICE: Opportunity for an outright purchase or buy-in at a highly successful practice on the Cape. Four ops, located in a stand-alone building with great visibility and

plenty of parking. High-tech, paperless practice with Dentrax, digital X-ray, imaging system, I/O cameras, laser unit, and digital pan. Open five days with 10 hygiene days per week. RE is currently leased, but owner may sell in the near future. Great opportunity awaits in one of the most beautiful settings in New England! #MA1156. Please contact Henry Schein Professional Practice Transitions Sales Consultant Greg Whitmer at greg.whitmer@henryschein.com or cell 857.278.3535.

HIGH-END GP FOR SALE IN BOSTON WITH EASY ACCESS TO PUBLIC TRANSPORTATION. Seller works four days/week seeing roughly 16 patients/day. Office is 1,926 sq. ft. with five operatories and room for an additional three. Practice is 41% FFS, 59% PPO, and averages nine new patients/month. Gross production is ~\$1.3M, collections are \$1.1M, and overhead is 60%. Contact catriona@nationaldentalplacements.com.

ADVANCED RESTORATIVE PRACTICE FOR SALE IN BERKSHIRE COUNTY: Successful advanced restorative fee-for-service practice of 39 years is located in an idyllic college town in beautiful Berkshire County. This T.H.E.-designed four-operator, 2,000-sq.-ft. modern office in a standalone building with occupied rental apartment provides room for possible expansion. Desire to sell with flexible options to remain active in transitioning and mentoring as buyer desires. Contact dkny1962@rocketmail.com.

ORTHODONTIST NEEDED FOR PRACTICE SALE W/ TRANSITION: Practice for sale with a transition period of 3 days/week for high-quality practice in MetroWest area. Newly renovated office with scanner and lab in a great community with growth potential. Great opportunity for the right person. Please email advertising@massdental.org and put MDS Box 1521 in the subject line.

ALL THE BELLS & WHISTLES: Buy one of the most technologically advanced offices in Western Massachusetts! New CBCT, rotary endo, implant surgery systems, Sirona Primescan, extraoral evacuation, Isolite intraoral evacuation—all less than 18 months old. This is your opportunity to be immediately productive in solo practice, then expand hours to leverage unused chairs for an incredible practice. Founded in 2007, loyal patients in a relaxed, comfortable atmosphere. Near Springfield. Please contact advisor@adapracicetransitions.ada.org.

PRACTICE AVAILABLE IN WESTERN MA. Beautiful practice available for sale in Western MA, open 3-4 days/week with four Adec chairs and cabinets. Founded in 2005, and there is room for future expansion using two more plumbed operatories. The practice is priced at \$190K. Please email advertising@massdental.org and put MDS Box 1523 in the subject line.

SEEKING PRACTICES

EXPERIENCED GENERAL DENTIST LOOKING FOR PRACTICE TRANSITION/ACQUISITION. The past year has changed everything, including for myself. If you are interested in growing your practice, transitioning out of practice, retiring outright, or looking to cut back with an invested partner, please contact me to discuss how I may help your vision. I am a general dentist with 7-plus years of experience (including GPR) looking to begin the next phase of my dental career. I have experience with many digital technologies, CAD/CAM systems, and sleep apnea implementation. If you are located within 20 miles of Boston or Framingham, please contact me to discuss how I can assist you with your plans. Thanks! Please contact dentistseekingtransition@gmail.com.

SERVICES

BUYERS: We offer more than 25 years of dental experience in the Greater Boston area to provide you with confidential professional advice to help locate and finance the proper practice for you, the buyer. We will guide you and the seller through the entire process, helping to structure a transition that makes sense. Because a practice worth buying should not have to be advertised, we have never had to advertise a practice. We make every attempt to show you only those practices that may be of interest to you, and all fees are paid by the seller. Please contact Arthur B. Gordon, Northeast Dental Consulting, Ltd., at 978.774.2400. Fax: 978.750.1444. Email: arthur@thedentalbroker.com.

SELLERS: If you are considering the sale of your dental practice, we offer more than 25 years of dental experience to provide you confidential expert advice. We work closely with you, the seller, and your professional advisors to help mediate a transaction that makes good common sense while keeping professional fees as reasonable as possible. We take pride in the fact that we have never had to advertise a practice in order to sell it. We have sold some of the premier practices in the Greater Boston area and we look forward to helping you. Please contact Arthur B. Gordon, Northeast Dental Consulting, Ltd., at 978.774.2400. Fax: 978.750.1444. Email: arthur@thedentalbroker.com.

LOOKING FOR THE RIGHT PRACTICE? Seeking mentorship with an experienced owner? Hoping for a turnkey practice? Considering buying with room to grow? ADA Practice Transitions can help. Your dedicated ADA Advisor will help you weigh your options and navigate the entire process. Ready to hire or sell? We'll find the right dentist to care for your patients. See sample available practices, then create your free profile to find your match at ADAPracticeTransitions.com/practice-profiles. Please contact advisor@adapracicetransitions.ada.org.

Post or peruse job listings on the new MDS Career Center at massdental.org/Career-Center.

MDS CLASSIFIEDS

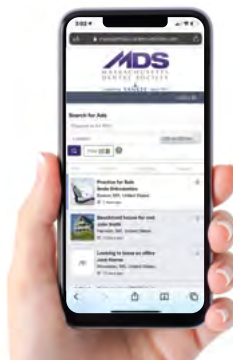
Reach interested dental professionals in your area!

BUY SELL LEASE

A Practice | An Office | Equipment | Services | Vacation Properties

New Online Portal Offers:

- Consolidated, searchable ad listings
- Clean, easy-to-use online interface
- Increased visibility for your ad



MDS members always receive a **50% discount** on all ad placements

massdental.org/classifieds

Financing promotions¹



Practice acquisition promotion and debt consolidation

- Acquisitions include partnership buy-ins and second location purchases
- Pay off high interest rate business loans, and consolidate into one loan
- Available for minimum loans of \$250,000 with flexible repayment options
- Each promotion is available separately or combined for maximum benefit
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- **Applications must be received by June 30, 2021 and close by September 30, 2021**

Established practice project promotion

- Loan types that qualify are expansions, practice remodels, relocations, and additional locations
- Available for minimum loans of \$250,000 with flexible repayment options
- You'll also get a competitive rate through maturity, and you'll know the rate up front
- **Established project loan applications must be received by June 30, 2021 and interim project opened by September 30, 2021**

Equipment promotion

- Upgrade or expand with new equipment or software
- Loans up to \$250,000
- Flexible repayment options with no prepayment restrictions
- Potential tax benefits along with the Section 179 tax allowance⁵
- **Apply by June 30, 2021 and close by September 30, 2021**

1.00%

for the first 18 months on qualifying products²

0%

for the first 6 months on equipment loans⁴

Owner-occupied commercial real estate fee waiver promotion³

- This offer is on qualifying loans starting at \$100,000 when you purchase or refinance commercial real estate
- Waiver of appraisal fee for conventional and SBA commercial real estate secured loans
- Waiver on Loan Packaging, Loan Processing and Miscellaneous Fee on Practice Solutions commercial real estate loans
- Waiver of Bridge Fee on SBA 504 Bridge Loans and bank portion of the Permanent Fee for SBA 504 term loans
- Bank Packaging Fee on SBA 7(a) Loans
- **Apply from April 1, 2021 to June 30, 2021, and close loan by October 31, 2021**

To apply, contact your Practice Solutions Specialist

bankofamerica.com/practicesolutions | 800.428.2847



¹ All programs subject to credit approval and loan amounts are subject to creditworthiness. Some restrictions may apply. The term, amount, interest rate and repayment schedule for your loan, and any product features, including interest rate locks, may vary depending on your creditworthiness and on the type, amount and collateral for your loan. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account. Repayment structure, prepayment options and early payoff are all subject to product availability and credit approval. Other restrictions may apply.

² For the limited time beginning with applications submitted on **September 1, 2020** and ending with applications submitted on or before **June 30, 2021**, take advantage of a **1.00% interest rate for the first 18 months** on qualifying approved Practice Solutions secured term Practice Sales and Acquisitions, Debt Consolidation, Remodels, Relocation, Expansions and Additional Locations closed by or booked by **September 30, 2021**. Loan approval amounts must total a minimum of \$250,000 on eligible product types in order to qualify. Payoff prohibited in the first year of the loan, and a prepayment fee will apply for each of the following four years of the loan term. Excludes Practice Solutions startup loans, jump starts for first time owners, lines of credit, refinances of existing Practice Solutions loans, and commercial real estate loans, equipment loans and any product that contains a variable rate. To be eligible for the interest rate offer of **1.00%** the borrower before loan closing must have a demand deposit account with Bank of America that is the primary business operating account of the borrower. Promotional rate is not applicable during the project phase of loans for Remodels, Relocations, Expansions and Additional Locations. Subject to credit approval. Other restrictions may apply.

³ For the limited time beginning with new credit applications submitted **April 1, 2021**, through **June 30, 2021**, take advantage of a waiver of the bank portion of certain fees. These fees may be categorized as loan origination, loan packaging, loan processing, permanent, bridge, or miscellaneous fees, depending on the approved product. Plus take advantage of an appraisal fee waiver (if the appraisal is ordered by Bank of America) on approved new and refinanced Small Business conventional and SBA commercial real estate secured loans. To be eligible for these fee waivers, the loans must close by **October 31, 2021**. These offers are only for secured loans with a minimum approved amount of \$100,000 and not to exceed \$5,000,000 (unless otherwise permitted for certain products). Approved credit terms, collateral and documentation requirements apply. Small Business Administration (SBA) collateral and documentation requirements are subject to SBA guidelines. SBA financing is subject to approval through the SBA 504, SBA 7(a) and SBA Express programs. Exclusions include but not limited to, franchisor guaranteed lending programs, Practice Solutions noncommercial real estate loans and/or the refinancing of existing Practice Solutions commercial real estate loans.

⁴ For the limited time beginning with applications submitted on **September 1, 2020** and ending with applications submitted on or before **June 30, 2021**, take advantage of a **0% interest rate for the first 6 months** on qualifying approved Practice Solutions equipment specific secured or unsecured loans closed by or booked by **September 30, 2021**. Excludes all other Practice Solutions products and any product that contains a variable rate. Principle payments on the loan are required during the initial 6 month period, with flexible repayment options available for the remaining term. Subject to credit approval. Other restrictions may apply.

⁵ Depreciation allowances under Section 179 and other provisions of the Internal Revenue Code are available to you regardless of whether you obtain financing from us. You should consult with your tax advisor for your actual tax benefits.

All credit terms and repayment structures are subject to credit approval. The promotional rate supersedes other rate discounts during the promotional period. The promotional rate does not apply to variable rate or multi-tiered rate structures. Bank of America credit standards and documentation requirements apply. Other restrictions may apply.

All credit terms and repayment structures are subject to credit approval. Bank of America credit standards and documentation requirements apply. Other restrictions may apply. Bank of America Practice Solutions may prohibit use of an account to pay off or pay down another Bank of America account. Sponsorship of endorser's products and services is not an expressed opinion or approval by the Bank. All promotional and marketing materials are Bank of America Practice Solutions property and, as such, cannot be changed, altered or modified, orally or in writing. All questions regarding these materials should be directed or referred to a Bank of America Practice Solutions Sales Associate.

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