

Safe Prescribing of Controlled Substances in Florida Dr. Marc Kaprow - 2 CEUs

Wednesday, November 7th

Cypress Meadows Community Church, Clearwater

2180 North McMullen Booth Rd, Clearwater, FL 33759

6:00PM, Social and light hors d' oeuvres / 6:45PM-9:00PM, Lecture

PCDA & UPCDA Members Free, non-affiliate ADA members \$65, non-ADA members \$100 RSVP at

smilepinellas@gmail.com or (727) 342-0374 with your attendance.

**Please note, this meeting has light hors d' oeuvres only.*

This is a mandatory Opioid course for Florida licensed dentists with a registered DEA number. The speaker has been provided by the Florida Osteopathic Medical Association and satisfies the 2 hour CE course requirement which must be completed by January 31, 2019.

Learning objectives;

- ✓ To comply with the Florida Controlled Substances Bill (CS/CS/HB 21).
- ✓ To educate prescribing physicians regarding the requirements of HB 21 including but not limited to: opioid abuse by establishing prescribing limits, requiring continuing education on controlled substance prescribing, expanding required use of Florida's Prescription Drug Monitoring Program, and E-FORCSE.
- ✓ To review CDC guidelines for treating acute and chronic pain.

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President's Message

Greetings!

We are off to a great start for our year- Many thanks to Dr. Witt Wilkerson for a great presentation on Integrative Dental Medicine! Also thanks again to Dr. Rita Hurst for an outstanding year under her leadership and congratulations on becoming the next line officer for the West Coast District Dental Association. In a few years, she will be President of the West Coast! You Go Girl!

Following our theme of volunteer this year, we highlighted one of our community outreach organizations, the St. Pete Free Clinic. We got to meet some of the staff, assistants, the new director of the Health Center, Shevette Batts, and of course the Dental Project Coordinator Claudia Rosa. The clinic is open Fridays and Saturdays from 8am-2pm. Please call Claudia to fill the next opening- 727-327-0333 ext 328. Last year 444 patients were seen- amazing!

I would like to highlight and thank this list of volunteers provided to me by Claudia- she calls it her "go-to" list- she doesn't have to look far to find someone who will step up. The doctors have volunteered many, many times- Thank You!

John Thee, Wade Hancock, Edward Busch, Steven Bloom, Thomas Boland, Ping Ping DeLucia, John Haley, Gregory Zollo, Jeff Scott, Patrick Chase, Amira Djuric, Rafael Palaganas, Silas Daniel, Joseph Craig, Ryan Leaman, Mary Ann Pittman, Robert Yu, Damian Cullom, Devin Gapstur, Kathleen DiVito, Enrial Enriquez, Brian Mannari, Lourdes Rivera, Margaret Young, Gabriel Spinuso, Alberto Bird, Brent Mayer, Kristie Johnson

My encouragement to you: Join This List!

See you November 7 at the Cypress Meadows Community Church for the joint meeting with UPCDA- required opioid course.

Jeff Scott, DMD
PCDA President



Jeff Scott, DMD

Classifieds:

Volunteers Needed: Pinellas Technical College, St. Petersburg will be providing low cost dental care at our clinical facility to members of the community. We are asking for dentists to volunteer their time, 3 Fridays a month from 8:00 am-12:00 pm. Please call as soon as possible to schedule the Friday that will work for you to participate in our Community Dental Services Program. 727-893-2500, ext. 2578 or ext.2573

Pro Bono Reporting: Do you volunteer your time and skills or donate dentistry in your office or away from the office? The Florida Dental Association has offered a pilot Pro-Bono reporting tool to the Pinellas County Dental Association. The form is brief, concise and the amount of hours donated can be used as a powerful tool when speaking to legislators. PCDA will include the link in each issue of the newsletter. You may report here, <https://form.jotform.com/82544603162149>. You are encouraged to go back to August and submit hours for Quarter 3 (August – October) and then again at the close of Quarter 4.

Direct all classified and ad inquiries to:

PCDA/Kelsey Bulnes, CMP:
smilepinellas@gmail.com or
(727) 342-0374

Managing Debt for the Young Dentist

The average dental student, graduating in 2016, had \$261,149 in student loan debt according to the ADA. Unfortunately, this is only the beginning as most young dentists end up financing a new car (or two), a home and possibly a dental office. We are not alone, consumer debt (credit cards), auto loans, mortgages, and student loans are all at historic highs. Debt is one of the most heavily marketed products to our generation. In speaking with many young dentists, I see the problems imposed by this debt and understand the importance of managing this debt properly. It impacts career choices, may delay the choice to start or buy a practice and even affect where you choose to live. Ultimately, I believe successfully managing debt, especially early in your career, is the key to helping all of us to reduce financial stress and create the type of environment where we can be at our best for our patients.



Dr. Brent Mayer

So why write this article? I have a lot of experience with debt, I was a negative millionaire. I borrowed \$330,000 in student loans, \$450,000 in real estate (not one but two homes), and \$550,000 for my dental office. It did not happen all at once, the student loan debt was accumulated between 2000 and 2008. The mortgages were from 2009 and 2012. The dental office was started in 2013. While I was racking up this debt, I would chat with friends and family about my concerns and they would say things like: “It is good debt” or “everybody does it”. Though well intentioned, this indifferent attitude towards debt is a symptom of a much greater problem. As Americans, we believe this is normal. It was not always this way. A quick internet search revealed that most US household debt was accumulated in the past 50 years.

As dentists, we are already very good at delaying pleasure. Most of us had friends who graduated 4 years earlier. We watched as they purchased homes and new cars and the latest gadgets. We sacrificed a lot just to get through school. It can be difficult to delay that purchase a little longer but we already have what it takes to do it. If we spend the first 2-3 years attacking our student loan debt, it can free us up financially and set the tone for our financial future. If we delay the home purchase, or drive our used cars a couple more years, it can have a profound impact on our savings rate. Lifestyle inflation is our enemy.

It sounds like our grandparents advice, “Live on less than you make” or “save for a rainy day”. These age-old ideas have been repackaged for a new generation. FIRE or financial independence / retire early is a lifestyle choice founded upon aggressively paying off debt and saving a higher percentage of your income toward financial independence. The idea is to accumulate 20 times your yearly expenses. With a 4 % safe withdrawal rate, this number makes you financially independent. The investment side usually involves low-cost index funds to match market returns. For most people, 5-15 years saving 50% or more of your income is adequate to reach financial independence. This number is different for everyone and may be adjusted up or down as your needs or wants change. The overall number is also significantly lower than what most traditional financial advisors would advise. Once you reach your number, the retire early part is completely optional and most seem to focus more time on passion projects.

I am not debt free yet. I began my FIRE journey last year. Within a year I will be debt free and I can then focus on investments and building wealth. In a time where most Americans are drowning in debt, the future has never been brighter. I wrote this article to show what is possible and perhaps help others who share similar challenges.

Brent Mayer, DMD, MS



Invite a Colleague!

Have you met a new dentist in the area? Invite them to our upcoming meeting on November 7, 2018 at the Cypress Meadows Community Church. Potential members will have a great time and quickly learn the benefits of strong organized dentistry! It is important to keep our voices strong and loud so that our politicians have our best interests at heart.

Become a Member

Please contact Kelsey at smilepinellas@gmail.com for more information about attending a meeting or becoming a member. Membership applications may also be located online at www.smilepinellas.org.

PCDA's 2018-2019 Meeting Schedule

Social hour is 6:00 p.m. Lectures begin at 7:00 p.m.

Wednesday, December 5, 2018

The Club at Treasure Island

Surgical Management of TMJ and Dentofacial Deformities, Dr. Reza Movahead

Bring an unwrapped toy for Toys for Tots!

Wednesday, January 9, 2019

The Club at Treasure Island

Operating a Fee for Service Office in a World of Corporate Dentistry, Dr. C. J. Henley

Friday, February 1, 2019

WCDDA's Annual Meeting

CAMLS, Tampa

Wednesday, March 6, 2019

The Club at Treasure Island

Treatment Considerations for the Atrophic Mandible, Dr. Philip Hedger

Wednesday, April 3, 2019

The Club at Treasure Island

Oral Facial Pathology, Dr. Matthew Mahoney

Staff is invited!

Other Important Dates

WCDDA's Executive Cabinet
November 2, 2018
Central Office, Brandon

WCDDA President' Reception
& Annual Meeting
January 31 - February 1, 2019
Tampa, FL

Mardi Gras, President's Trip
February 28- March 3, 2019
New Orleans, LA

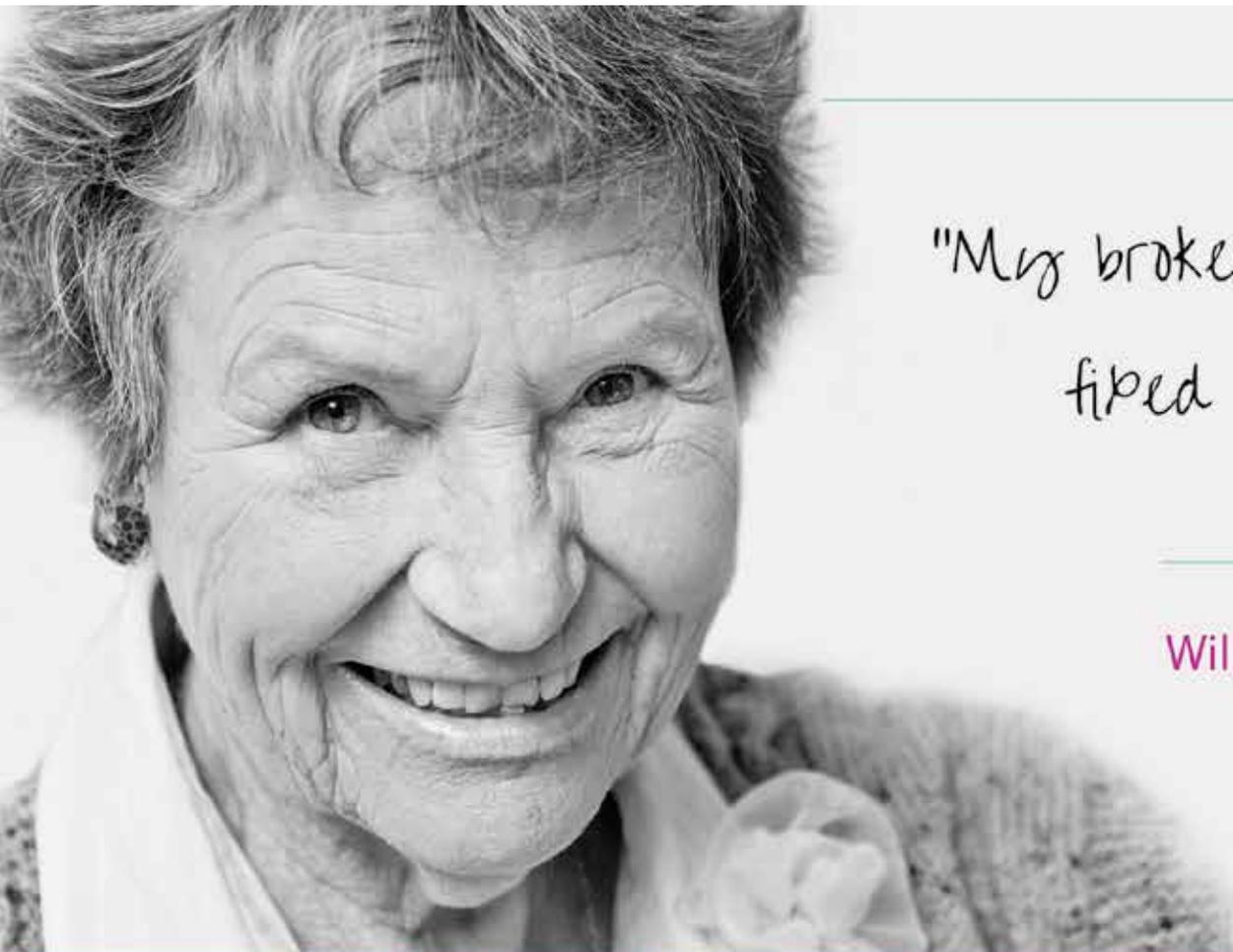
Dentists' Day on the Hill
March 11-12, 2019
Tallahassee, FL

WCDDA's Summer Meeting
July 26-28, 2019
The Ritz-Carlton, Naples

Worthy Websites

www.smilepinellas.com
www.keppinellasfluoridated.org
www.wcdental.org
www.floridadental.org
www.ada.org
www.floridasdentistry.gov

Membership dues are past due! Contact smilepinellas@gmail.com to make a payment.



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Dentists' Day on the Hill

Participating in Dentists' Day on the Hill is more important than ever! Registration for the **2019 Dentists' Day on the Hill (DDOH)** is open - The 2019 DDOH will take place on Tuesday, March 12, 2019, with a 6:00 PM legislative briefing the night before. To register, please [click here](#). To book your hotel room at the Doubletree by Hilton Tallahassee for a rate of \$219, please call 850.224.5000 and use group code "AFD" or [click here](#). The PCDA has funding available for first time attendees! Let the association know you are interested in attending as a first timer and your expenses will be reimbursed! Email, smilepinellas@gmail.com or call (727) 342-0374.



WCDDA President's Trip Mardi Gras

February 28-March 3, 2019
Sheraton New Orleans



Reserve your room online
by visiting, wcdental.org.



WEST COAST
DISTRICT DENTAL ASSOCIATION

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2019

February 1, 2019
Annual Meeting

Dr. Richard Winter - *General Dentistry as a Specialty*
Debbie Zafiropoulos, RDH - *What's in Your Pocket?™ Maximizing Innovations in Periodontal Medicine for Total Body Health and Wellness & Tick Tock the Smoker's Clock™ Smoking, Vaping, Chew, Hookah & Other Sources of Addiction and Ways to Kick the Habit*
Elijah Desmond, RDH, BS - *Creating the Ultimate Team and Patient Experience & Emotional Intelligence: The 6 Emotions That Will Change Your Practice*



Bring Your Team!



CAMLS: Center for Advanced
Medical Learning and Simulation
Downtown Tampa