**FACE VALUE**: $150
**STREET VALUE**: $100

This is a requirement for Schedule II Prescription Drug registration.

**Learn about new regulations and how they affect your practice.**

- **Recognize the importance of standard precautions and the use of PPE in the dental office.**
- **Understand the importance of infection control.**
- **Identify what to do if a patient sheds blood.**
- **Learn how to manage needlesticks.**
- **Recall the Health Insurance Portability and Accountability Act (HIPAA) guidelines and their impact on the dental office.**

**Register online at www.fwdds.org**

**MARK YOUR CALENDAR!**

**Friday, January 19, 2018**

8:00 a.m. - 12:30 p.m.

Cook Children’s Hospital
Hochberger Auditorium
801 7th Ave.
Fort Worth, TX 76104

**Presenters:**

Dr. Jackie Plemons

Dr. Dale Martin

**Participants will be able to:**

- Understand the importance of standard precautions and use of PPE in the dental office.
- Recognize the Health Insurance Portability and Accountability Act (HIPAA) guidelines and their impact on the dental office.
- Identify what to do if a patient sheds blood.
- Learn about new regulations and how they affect your practice.
- The effects of addiction on families & society.
- Recognize which medically necessary medications can be written in the absence of a written order.
- How you can safely prescribe prescription controlled substances (Pain Management Planning).

**FORT WORTH DISTRICT DENTAL SOCIETY**

**JANUARY/FEBRUARY 2018**

**TWELFTH NIGHT**

**What’s Inside?**

**FWDDS circa 2018**

The Value of Membership

Important Annual Meeting Notice

Are You A PAC Backer?

Join Us On The Journey

**Upcoming Courses and Events**

**JANUARY 9, 2018**

Dr. Jackie Plemons

New Requirement CE Course

For Writing Schedule II Drugs.

**JANUARY 19, 2018**

Dr. Dale Martin

Required OSHA/HIPAA Course

**FEBRUARY 13, 2018**

Dr. Carolyn Kerins

+ Annual Business Meeting

**MAY 10, 2018**

Installation of Officers

Register online @ www.fwdds.org
Did you know that if you come to just 5 monthly meetings, the FWDDS OSHA Course each January, and the all day CE Course each year, you will have met more than your CE requirements for the year without any travel expense? Plus, it is a good chance to network with your colleagues. Mark your calendars and plan to come!

SCHEDULE OF EVENTS & MEETINGS

January 9, 2018  
Dr. Jackie Plemons  
Required Prescription Narcotic Drug Course

January 19, 2018  
Dr. Dale Martin  
OSHA/HIPAA  
Required CE Course @ Cook Children’s Hospital

February 13, 2018  
Dr. Carolyn Kerins  
CE Course/Monthly meeting  
+ Annual Business Meeting

April 13, 2018  
2nd Annual Golf Tournament  
at Waterchase Golf Course

April 27, 2018  
Dr. Timothy Donley  
Full Day CE Course

May 10, 2018  
Installation of Officers

June 2018  
New Dentist Symposium

CHECK THE WEBSITE FOR DETAILS AT FWDDS.ORG

NEW MEMBERS

Welcome to FWDDS! We are thrilled to have you as new members. Please join us at our next monthly dinner meeting.

DR. JAMES DENTON  
DR. OBADAH ATTAR  
DR. ALEX FITZHUGH  
DR. KAYLA BARRETT  
DR. SARAH CHAN  
DR. OLIVIA SANTILLAN

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Don’t forget YOUR 2017-2018 Directory  
www.fwdds.org
In reflecting back on 2017 and looking forward to 2018 I am in awe of everything that has been accomplished. Through the hard work, tough decisions and good choices of previous board leadership and staff, we’ve built a foundation for the future of our organization. It is a solid foundation that we can build upon to meet the ever evolving needs of our membership. It’s a foundation that will position us to achieve the goals and aspirations of the leadership that preceded our current board of directors. It is a foundation that will support the vision our current board of directors has for the future.

Membership

While our membership numbers dipped downward at year end, they are consistent with the decreases occurring in other Societies across Texas as well as at the state and national levels. Currently we are slightly under 700 members and we’re the fourth largest Component Society in Texas. The decreases we’ve seen over the billing cycle for 2018 dues are reflective of normal changes for year end. The number I find more troubling is the over 600 active dentists in our district who are not members of FWDDS. This is a target audience that we need to explore how to reach in 2018. For some it may be that they are physically located outside the Fort Worth area and it is too far to travel for CE programs and events. For others it may be that they do not see value in belonging to the Society.

The focus of our vision for membership in the first half of 2018 is two-fold. The first step is enhancing our communication platforms. This is not to imply that you’ll be receiving more emails but rather we will have multiple ways of sharing information with our audience. We are currently working to redesign our website. As we look to the future it is obvious that we need dynamic communication platforms that not only tell you what is happening at the Society, they must also provide a forum for sharing information and become a trusted reference resource. Our members need a place to find the information they need when they need it and without having to search for it. Website interactions need to be simple and easy. Access to register for courses and events should take only a few clicks and provide immediate confirmation. Finding other dentist in our community should also be a simple task. The information needs to be current and accurate. As the new site evolves we are looking to ensure all levels of communication are easy to find and access, are timely, and quickly provide needed information.

The second part of this focus is listening to members. We have a diverse population within our membership. This population ranges from those who are just starting their practices to those who will be transitioning out of their practice and into the next chapter of their lives. There are no “one size fits all” solutions to meet all of the needs of all of our members. While we have common needs such as continuing education, an active voice in the legislature and the desire to play a few rounds of golf, the Society must also offer programs that support members in specific niche groups.

As I listen to new dentists just opening their practices I think back to all the things I wish I had known when I started my career. Often new dentists are bombarded with helpful advice from numerous sources. It can be great advice but how do you know if it is the right advice for you? This year we will be starting a mentoring program for those new dentists who want to have a trusted advisor in their corner helping them through the daunting challenges of being a start up practice. The mentors will be dentist who have successfully met those early challenges and are willing to share their knowledge and experiences with newer dentists. It will be a great way to build relationships within our community. My guess is that it will also be fun for our experienced members to share some of that hard earned knowledge.

These are just a few of the things we are envisioning for the first half of 2018. Our goal is to enrich the value of membership to FWDDS.

Financial Performance

While the numbers are not quite complete for 2017, we enter 2018 in a solid financial position. A budget for the coming year will be presented at the Annual Meeting in February. Through the efforts of officers, directors and staff we have streamlined many of our processes and are creating reporting and analysis that will give us the financial tools we need to make informed decisions for the future. We are also exploring how we can operate more efficiently and effectively while continuing to deliver a high level of personal service to our members. The Society opted not to increase local dues for 2018.

As we start this New Year I am excited about the possibilities for FWDDS. As we initiate new programs, look at ways to enrich current programs, and strengthen our lines of communication I can envision an organization that meets and exceeds the needs and expectations of its membership.
A few weeks ago after a meeting I was chatting with Cindy Farris, our new Executive Director, and she made a comment that piqued my curiosity. She said that the role she has in her professional career “doesn’t define me as a person.” I walked away from the conversation wondering what exactly she meant by that statement. So, I decided to find out what does “define her as a person.”

From the time of her interview and the start of her role as ED with FWDDS she has shared a passion for an organization that she volunteers for in Collin County. The Samaritan Inn is a transitional program for homeless families. If you ask Cindy about it, she is quick to tell you about the value of this program to the families and communities it serves. Since arriving in Texas in early 2016 she has worked with this organization to build a financial literacy program. Cindy shared that people often laugh when she tells them that she teaches and mentors homeless people on how to budget and manage their finances. She will tell them that “when your life is in chaos and there is so much you can’t control, showing them how to control some aspect of their situation gives them hope.” That is really what the financial literacy program is about, it shows residents how they can move past their current situation and rebuild their lives.”

So I asked her again, “what defines you as a person?” Her response was “I am defined by the difference I make in others’ lives. Whether it’s the residents at Samaritan Inn, the 3 year old boys I teach each Sunday, or the people in my personal and professional life, I try to make positive difference in the lives I touch. Sometimes I’m successful and sometimes I’m not but I always try.”

I am joined by the entire board in being thrilled that Cindy has joined us to serve the members of the FWDDS.
LEARNING OBJECTIVES

Magnitude of Prescription narcotic abuse in the U.S. and its epidemiology:

- The extent of prescription drugs across the U.S.
- The effects of addiction on families & society
- Use of Texas Prescription Monitoring program
- Potential regulatory issues that will likely affect prescription writing in Texas
- How you can safely prescribe prescription narcotics in the dental office
As FWDDS begins a new year, I am filled with both excitement and pride on where the future leads for this organization. The board of directors has a clear vision of the direction it will take in the New Year and for several years to come. In many ways it feels like a new start in 2018; one that will take us to the “next level” and provide greater value to our membership.

Most professionals opt to join an industry association or society as a means to get continuing education credits and enjoy social networking with colleagues. In today’s environment most professionals are bombarded with offers of free CE from a multitude of sources. Often the time constraints of building a new dental practice or transitioning out of a practice while maintaining a work life balance can be overwhelming. These demands leave little time for meeting up with colleagues for socializing. So why join a professional society? Here are some things to consider:

**Continuing Education Programs Developed By Your Peers**
Free or low cost continuing education programs are available from a number of sources. Many are good programs that will satisfy your state licensing requirement. At FWDDS our CE Committee is comprised of your colleagues in the Fort Worth community who search out high quality programs that not only satisfy your CE requirements but help you to stay abreast of the latest trends and emerging issues in the dental industry.

**A Diverse Leadership Group that Represents Every Segment of the Membership**
As we look forward to 2018 and beyond, the board of directors and nominating committee has worked to make certain that leadership represents the diversity in our membership. This is important because as we develop new programs for members it is imperative to ensure that there is something of value for everyone. As our profession changes we want to respond to the needs of everyone in our membership. The goal of FWDDS is to provide outstanding value for your membership dollars. We do that by listening to our members and having their thoughts represented in our decision making process.

**Being a Trusted Resource**
As a collective network of professional peers we have either been through every situation our members are facing or we know someone who has. One of the most exciting new programs for 2018 is mentoring for new dentists coming into the Society. Think back to the days when you were starting your practice and what are the things that you wish you could tell your younger self. We have a wealth of institutional knowledge and want to share that with those just starting out in the profession. While we see the immediate value for new dentists we know that there are many of our members in other phases of their professional career who need a “trusted resource” too. Our vision includes exploring initiatives to support our members who may be transitioning out of their practice and into retirement.

**Keeping Our Traditions Alive and Building New Ones**
This past year we had a golf outing and clay shoot that offered members opportunities to meet new colleagues and catch up with those they hadn’t seen in awhile. It was a time to build a stronger professional community. Social networking is a great time to get to know each other in a relaxed atmosphere and create some lifelong relationships.

**Membership Is Personal**
You may have noticed that each area of value that I’ve mentioned is personal. Through ADA and TDA there are great programs that provide discounts for your business, ways to promote your practice to consumers, and offer executive education opportunities. At both the state and national level the legal and political interests of our profession are protected by teams of individuals who are dedicated to the dental community. In Fort Worth, our focus is on you. FWDDS is the “voice of dentists in our 8 county district that exists to advance the success of the dental profession and improve public health in our community.”

I hope that you resolve to connect to FWDDS in 2018 and take advantage of everything that is offered to our members. As we broaden our vision for the future and move to the next level, I want to hear your input on making your Society membership more valuable and relevant to you and your practice. We are a member driven organization working to meet the needs of our community.
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ACADEMY OF BIOMIMETIC DENTISTRY CONFERENCE
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*$300 Discount does not apply to students.

KEYNOTE SPEAKER
Dr. Vistasp M. Karbhari

FEATURED PRESENTERS
Dr. David Alleman
Dr. Sema Belli
Dr. Ray Bertolotti
Dr. Simone Deliperi
Dr. Michel Haynie
Dr. Marc Lazare
Dr. Matt Nejad
Dr. J Tim Rainey
Dr. Wendell Robertson
Dr. Fadi Sabbah
Dr. Alreza Sadr
Dr. Jean Wu

We will also be featuring Case Presentations during the conference.

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NOTICE OF ANNUAL MEETING:

On the Agenda:

- Review changes to By-laws
- Presentation of the 2018 Budget
- Presentation of 2018-2019 Board of Directors and Delegates
  - Continuing Board Members:
    - Dr. John Boyd, President; Dr. Tim Knight, President-Elect;
    - Dr. Elizabeth Laborde, Secretary-Treasurer; Dr. Joe Laborde, Past-President;
    - Dr. Sarah Morris, Director At Large
- Slate of Candidates to be Voted On
  - Nominating Committee:
    - Dr. Brooks Stevens; Dr. Johnny Cheng; Dr. Steve Brogdon; Dr. Nathan West;
    - Dr. Joe Laborde (Chair)
- Vice President:
  - Dr. Russell Dix
- Director (2 year position):
  - Dr. Eric Wear
- Director Under 10 Years (1 year position):
  - Dr. Nathan Flesher; Dr. Shelby Nelson
  - Alternates:
    - Dr. Lauren Drennan; Dr. Mike Drennan
- 2019 Delegates/Alternate Delegates:
  - Dr. John Boyd; Dr. Michael Goulding; Dr. Tim Knight; Dr. Elizabeth Laborde;
  - Dr. Sarah Morris; Dr. Dale Martin; Dr. Karen Neil; Dr. Leslie Nason

When: Tuesday, February 13, 2018 @ 6pm
Where: Tarrant County Medical Society Building
        555 Hemphill Street
        Fort Worth, TX 76104

The Business Meeting will commence at the conclusion of the CE course at 7:45pm.

**Nominations will be taken from the floor**
Participants will be able to:

• Understand the importance of standard precautions and use of PPE in the dental office.

• Recognize the importance of the CDC’s infection control guidelines and training for the dental health care worker.

• Recognize the role of regulatory and risk management issues in the dentistry.

• Identify strategies that can prevent occupational exposures to blood and body fluids,

ALL without being put to sleep.

CE Hours: 2 CE Hours (Texas State Board of Dental Examiners - Science/Technology Credit
(1 CE Hour) Federally required by OSHA/HIPAA Update)

PRESENTER: DALE MARTIN, DDS, MSD, JS

Dr. Martin was born and raised in Fort Worth, Texas. His formative years included Cub and Boy Scouts attaining the rank of Eagle Scout. He majored in Chemistry, attending UT Arlington back when they had a football team. He currently sits on the Board of the very independent UTA Alumni Association. Dr. Martin received his DDS from the University of Texas Dental Branch (Houston) and his pediatric specialty from Baylor College of Dentistry. A detour in life resulted in a law degree from SMU in the mid-90’s. He volunteers with the Tarrant County Children’s Health Coalition and Save-A-Smile. His wife Julia is an integral part of the Alliance to the FWDDS. In his spare time he helps keep his son’s Delorean on the road, spending time at the range and supporting Boy Scout Troop 380 in Arlington.

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will attend the OSHA/HIPAA Seminar.

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You may also register and pay online at: www.fwdds.org

817-263-7176
Although advocacy is ranked as the number one membership benefit of organized dentistry, only 25 percent of us actively participate. When was the last time you backed DENPAC, the Texas Dental Association Political Action Committee?

Every election cycle, DENPAC supports candidates running for state office who look out for the dental profession and the dental patients of Texas. So, how does DENPAC decide who to support? You may think that DENPAC doesn’t represent the average dentist and that decisions are made in dark corners by just a handful of dentists. That is simply not true!

DENPAC has an open forum for accepting requests for state candidate support. We not only hear recommendations from our legislative team who have their ears to the ground; we consult with our DENPAC representatives in each component society, and also entertain all requests from member dentists. Even though the DENPAC board ultimately makes these decisions, it is you, the local dentist, who we look to for insight and advice on races in your area.

During this membership renewal period you will have the opportunity to make a contribution to DENPAC when paying your 2018 dues. Please consider showing your support by backing the Texas Dental Association Political Action Committee for this coming year.

Coming in 2018! The Fort Worth District Dental Society will be hosting an evening of dental advocacy. This evening, officially named Back the PAC Night, will feature an advocacy speaker and a DENPAC fundraising drive. During the event, every member who contributes or has already contributed to DENPAC will receive a giant foam finger that proudly reads “I’m a PAC Backer.” Societies can post a group shot of their PAC Backers on social media. The society with the best PAC Backers photo will be highlighted in the TDA Today.

We value your input. We admire your commitment. We need your support!

---

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My wife, Jean, and I walk in the neighborhood almost every morning. It is usually very dark and quiet. While we walk at a fairly brisk pace it is calming to be enveloped by the darkness of the park. We cross paths with the same jogger and an occasional car piloted by people who go to work way too early. We don’t talk a lot during these walks, but it is a time that we check in with each other about what happened yesterday and what we expect to encounter today.

Inevitably the subject of the dental society comes up. Almost daily, I have a habit of expressing my surprise at the volume of activities and information that the board, executive director, and committee members deal with just to keep up with the basics of running our dental society. I am appreciative for the opportunity to be involved at a level where I can see all of the good things that our dental society does for its members. I find myself wishing that everyone had this opportunity. Everyone who helps with the board or a project like putting together an interesting CE course finds a new level of enjoyment in the experience. It makes me proud of our profession and of the many volunteers who have served on the front line to preserve the integrity of our ability to serve our patients.

The next time that you attend a monthly dental meeting or CE program take the time to look around the room and you will see a diverse group of your colleagues who have unselfishly helped to govern our dental society by serving as officers, on the board, as delegates to the TDA or on committees over the years. These individuals and their contributions are important because a strong dental society helps to protect our profession and supports the needs of the members.

This year the board was faced with what seemed like an impossible task. We had to replace our executive director, Cindy Hood, due to retirement. Cindy came to work for the society as a familiar face to many of us because of her many years of work in the dental industry. She was the right person at the right time. Many of our systems were in disarray and our financial position was going in the wrong direction. Through her work with the board Cindy Hood provided stable, trustworthy leadership and guidance in an enthusiastic joyful manner. The board and Cindy brought the society back to fiscal health and reinstituted policies that are guiding the society to a place where the member’s needs are the most important thing. CE programs are once again relevant and many of the traditional activities that we once enjoyed are back in place. Our monthly meetings are well attended, informative and fun. Cindy Hood’s contribution to all of this cannot be understated. We will miss her trademark smile.

Our new executive director, Cindy Farris, is picking up right where Cindy Hood left off. The search committee, led by past president, Dr. Amy Bender, hit a home run with this hire. Again, the right person at the right time. With the help of these two talented individuals our dental society is in a good place. Now, even when we are walking in the dark we have sense of where we are going.
TRANSITIONING CARE: FROM PEDIATRICS TO ADOLESCENCE AND BEYOND

- Recognize which medically compromised patients are living longer and transitioning to adult care
- Discuss medical management of those patients who are living longer and medical consults
- Discuss dental management of patients who are transitioning to adult care

Carolyn Kerins, DDS PhD., is a Kentucky native who relocated to Texas to attend SMU. Afterwards, she obtained her dental degree, PhD and pediatric dentistry certificate from Baylor College of Dentistry. Her clinical interests are treating patients with special healthcare needs and craniofacial anomalies. Dr. Kerins is a full-time faculty member in the department of pediatric dentistry at Baylor College of Dentistry and serves as the post-graduate program director.

Date: February 13, 2018
Place: TCMS Building
      555 Hemphill Street
      Fort Worth
Time: 6:00p Drinks/Dinner
      6:30p Presentation
Cost: $30.00 per person
      Please go to www.fwdds.org to register

Thank You to our Sponsor(s)
Meet **MARTIN NOTO**, President and CEO of First Financial Bank

**FWDDS**: Thank you for sponsoring our Christmas Party and several other events in 2017. We appreciate your support.

**Martin Noto**: It is our pleasure to support the Society and its members.

**FWDDS**: As President and CEO, can you share with me some of the things that make you proud of your bank.

**Martin**: The first thing that comes to mind is our rich Texas heritage. First Financial started in Abilene and we are celebrating 127 years in operation this year. While we are new to Fort Worth, we have deep roots in West Texas. We are Texas born and bred. I’m also very proud of our team and how they serve our customers. They provide great customer experiences.

**FWDDS**: What do you mean when you say they provide “great customer experiences?”

**Martin**: Providing a great customer experience means anticipating the customer’s needs and going beyond their expectations. As an example, our merchant services program focuses on educating our customers on how the process works so they can make an informed choice on services.

This financial service can be very confusing. Our Merchant Relationship Manager, Lori Martin, has worked both sides of the transaction; for a service provider and for a financial institution. She has a comprehensive understanding of both sides of the process and can educate her customers on the best solutions for their practice. I’ll let her explain.

**Lori Martin**: Thank you Martin. For customers, one of the most confusing aspects of merchant services is understanding the rate charged per transaction. When a new account is opened the provider will generally quote one rate. Unfortunately that rate may only apply to a small percentage of transactions that will be processed by that practice. Different card types and cards with rewards programs will have a different rate percentage passed through the credit card issuer. Before a customer opens a merchant services account with us, I perform a comparative analysis of their current merchant service fees to our pricing structure. Typically Merchant Service Processor Companies determine the rates for each individual merchant. We differ in that we (First Financial Bank) have full control of all our merchant pricing.

**FWDDS**: Why is that important?

**Lori**: It allows us to competitively price our rates and fees, provide next day funds availability to those customers who have a business account with us, and most importantly we are able to work with the merchant service provider on behalf of the customer. When a customer has a problem, they call me instead of a 1-800 number. I will guide the issue through to resolution.

**FWDDS**: How can you provide “next day funds?” Don’t you have to wait for the provider to settle the transaction?

**Lori**: No, we recognize that cash flow is important to our customer’s practice especially those doctors just getting started. Our goal is to make credit card processing simple, easy to understand, and provide it at the lowest possible cost.

**Martin**: Thanks Lori. I also want to talk about another program that I think has great value for the dental community. Our Health and Wellness Finance Program is a way for dentists to provide payment options to those patients that need financial assistance.

**FWDDS**: Aren’t there other programs already in the marketplace?

**Martin**: Yes, there are several in the marketplace. However, the program we offer has some great advantages. I’ll let Wade Spain explain how it works.

**Wade Spain**: Thanks Martin. One of the unique things about our program is that our no interest financing is just that, truly no interest. The payments are equal, monthly installments without the looming balloon interest payment at the end.

**FWDDS**: How can you offer financing at 0%?

**Wade**: The way a 0% financing program works is that an upfront fee is charged to the dentist. This is consistent with all 0% patient financing programs. However, our fee is significantly lower than the most popular competitors in the marketplace. For example, we charge 6% for a 0% option for 12 months compared to one of our major competitors who charge 9.9%. Our fee represents a 40% savings to the dentist!

**FWDDS**: Is this a complicated process?

**Wade**: Not at all. We work with our customers to ensure that the process is seamless for both the customer and the provider. The process is straightforward and easy to understand.

**FWDDS**: How can you provide “next day funds?”

**Wade**: Our Merchant Relationship Manager, Lori Martin, has the expertise to guide our customers through the process. She is able to provide next day funds availability to our customers without any delay.

Continued on next page
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The First Financial Bank team, Martin Noto, Lori Martin, Bryan Thomas, Wade Spain and Mike Hopkins will be joining us at our January 19, 2018 CE Program at Cook Children’s Hospital. If you would like to contact them prior to the event you can reach them at:

Martin Noto – 817.454.1250 or mnoto@ffin.com
Lori Martin – 817.793.2338 or lmartin@ffin.com
Bryan Thomas – 682.703.6466 or bthomas@ffin.com
Wade Spain – 817.718.6074 or wspain@ffin.com
Mike Hopkins – 682.703.6415 or mhopkins@ffin.com

practice staff and the patient. It is simple, online and immediate. The patient can enter the information or the office staff can enter it for them. All documents are digital, signed through DocuSign and all credit decisions are immediate. 

FWDDS: Is that the only option you offer?

Wade: No, we have other types of reduced APR programs available. Like Lori, I meet with prospective customers and discuss their specific practice needs. Based on that discussion I can help them to develop a program that best suits their dental practice.

FWDDS: It sounds like you have a number of great programs? Can our members contact you to learn more without any obligation to bank with you?

Martin: Absolutely! As I mentioned before, my team has a passion for great customer experiences. The first step in a great experience is to educate the customer, before they agree to anything, so that they can make an informed decision that will benefit their practice. Your members are welcome to contact us about any of the programs we’ve discussed and we will be happy to provide more information. 

The First Financial Bank team, Martin Noto, Lori Martin, Bryan Thomas, Wade Spain and Mike Hopkins will be joining us at our January 19, 2018 CE Program at Cook Children’s Hospital. If you would like to contact them prior to the event you can reach them at:

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Bryan Thomas – 682.703.6466 or bthomas@ffin.com
Wade Spain – 817.718.6074 or wspain@ffin.com
Mike Hopkins – 682.703.6415 or mhopkins@ffin.com
Shelby Bruhn
President
Valliance Bank Fort Worth

Whitney Randall
Vice President
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– Robert G. Vitteto, DDS

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