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# NO MATTER THE SETTING, PATIENTS REMAIN AT heart of rural, urban dental practices

#### BY MARY BETH VERSACI

When Dr. Cassie Berens graduated from dental school, she knew she wanted to work in a small town

A native of rural lowa, Dr. Berens joined a practice in Atlantic, Iowa, after receiving her undergraduate degree from Iowa State University and dental degree from Midwestern University College of Dental Medicine – Illinois in suburban Chicago.

"When I graduated my last year of dental school, I knew I wanted to go back to a small

town, but I knew I wanted to be somewhere between Des Moines, Iowa; Omaha, Nebraska; and Denison, Iowa — only because my husband and I both grew up in Denison — but we didn't want to be quite two hours from a city," said Dr. Berens, 29.

Atlantic, with a population of about 7,000, is roughly an hour from each of those cities. Dr. Berens co-owns Nishna Valley Dental with another dentist, Dr. Taylor Schroeder, and lives in town with her husband, Sean, and dog, Ruby. *Continued on Page 4*.



## HAVE WE MET?

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# **NEW DENTIST COMMITTED TO**international humanitarianism

#### BY DAVID BURGER

*Kihei, Hawaii* — Dr. Jesse Hollander has his own dental practice in Maui but still feels the need to escape paradise from time to time.

The dentist, a 2012 graduate of the Oregon Health & Science University School of Dentistry, embarks frequently on international humanitarian trips with his wife, Dr. Erica Hollander, a pediatric dentist. It's a tradition set forth by his father, a dentist, and mother, a nurse, who raised Dr. Hollander in Nepal for the first 16 years of his life as they worked for and alongside the less fortunate.



**Together:** Dr. Jesse Hollander leans over his wife, Dr. Erica Hollander, as they treat a pediatric patient in Ladakh, India, in 2013.

"They gave me a nice perspective of how fortunate we in the States are," Dr. Hollander said. "It feels so good to help other people"

Dr. Hollander and his wife will make another visit to Dhulikhel, Nepal, in 2020 to assist dental faculty and students at the Kathmandu University School of Medical Sciences, after a fall 2018 trip there. The trips are organized through Global Dental Ambassadors, which has similar trips all around the world. A strong believer in sustainability rather than one-off trips to disparate places, Dr. Hollander will be making his third trip to the school, which has a dental clinic that his father helped establish a quarter-century ago.

Dr. Hollander also made two trips to northwest India when he was a dental student for humanitarian missions.

Helping the underserved is a priority for Drs. Jesse and Erica Hollander, despite the responsibilities of taking over an established dentist's

practice in the past year and having a toddler, Maya, at home. They prefer to travel and help people rather than have fancy new cars — they still drive the same car Dr. Erica Hollander has had since she was 16.

But Dr. Hollander's profession provides him with an opportunity to give back, which is what got him interested in becoming a dentist in the first place.

"We have a unique skill set to get people out of pain and help them," he said.

He encourages other new dentists to pursue mission projects, whether they be overseas or near home.

"You don't have to give too much to catch that bug," Dr. Hollander said.

To explore international oral health volunteer opportunities, visit the ADA's International Dental Volunteer website: internationalvolunteer.ADA.org.

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### NO MATTER THE **SETTING. PATIENTS REMAIN AT** heart of rural. urban dental practices

(continued from cover)



Dr. Leonard Johnson of Atlanta attends the New Dentist Conference during ADA 2018 - America's Dental Meeting in Honolulu.



Dr. Cassie Berens of Atlantic, Iowa, takes her dog, Ruby, to a local pond where she walks every day.

Dr. Leonard Johnson had a different idea when he graduated from dental school: He wanted to live in a big city. After completing his undergraduate degree at Xavier University of Louisiana in New Orleans and dental degree at Marquette University School of Dentistry, he worked in his hometown of Mobile, Alabama, for a time and then moved to Atlanta.

"Living in Mobile, I just wanted to move and do something different," said Dr. Johnson, 33. "I knew that moving to Atlanta, I'd be able to grow myself as a professional and maybe be able to move back to Mobile one day and have my own practice."

Although he lives in the city, he works as a general dentist at Westridge Dental Care in McDonough, Georgia, a suburb of Atlanta.

No matter where they practice, both Drs. Berens and Johnson agree it's the personal connections they make that lead to their success.

"Our marketing is being present at church, being in the parades, going to the Friday night football games, going to golfing events, sponsorships, you eat out at the community events — just different functions you attend — so that way, our marketing is just being involved in the community," Dr. Berens said.

While Dr. Johnson's practice does have a marketing team, establishing Westridge Dental Care in the community also requires a more individualized approach.

"It takes that more personal, one-on-one type of face time with those businesses and with the community period," he said.

Part of what attracted Dr. Johnson to the Atlanta area was the ability to grow as a dentist through continuing education opportunities.

"I just knew it would give me a chance to be able to get additional training in those areas that I feel I would need training in and also allow me to provide more for my patients," he said.

Because there are not many dental specialists near Atlantic, Dr. Berens keeps her skills active and updated by providing a wide range of services herself.

"It's good in the fact that I get to do a lot of different areas of dentistry and expand my skills," she said. "But then it's also a negative because sometimes you need patients to see a specialist for a second opinion, but they don't want to drive an hour to see one."

## No matter where they practice, both Drs. **Berens and Johnson** agree it's the personal connections they make that lead to their success.

Dr. Berens' mortgage is about \$1,000 less than what her rent had been in the Chicago area during dental school, and her home is only about a five-minute drive to her practice. But she does need to drive about 60 miles to get to a Target or Starbucks.

Still, she finds plenty to do in Atlantic and the surrounding towns, including attending community events, spending time at a nearby lake, visiting wineries and pumpkin patches with her friends and family, and getting involved with civic organizations.

While the cost of living is higher in Atlanta and Dr. Johnson's commute is about 30 to 40 minutes one way, it's worth it to him to live in the city for the social opportunities it presents, including attending professional sports games and visiting the quintessential tourist attractions, like the Georgia Aquarium and the World of Coca-Cola museum.

While their personal lives may be different, both say the biggest joy of their professional lives is their patients.

"I love seeing the different family generations, watching kids grow up, connecting each of the families," Dr. Berens said. "That's kind of fun to follow everyone and see all those interactions and connections."

Patient interactions are key for Dr. Johnson too.

"It just amazes me the number and the types of patients I get to interact with; that's probably the biggest reward to me," he said. "And just getting to know them on a personal level too."





The single most valuable assets in any dental practice are the dentist and the dental team.



2. Rest up.

Try to go to bed and wake up at the same time each morning, including weekends. Try creating a bedtime ritual such as reading or taking a hot bath. Do something that signals to you it's time for bed.



Practice good ergonomics.

A good, ergonomically designed operatory, along with daily stretching and exercise, can help dental practitioners enjoy a long, healthy career.



🚣 Get a hobby.

One of the best things you can do for yourself is to find something you enjoy doing outside the office to help establish a boundary ritual between work and home.



See a professional

Many dentists deal with burnout, substance use disorders and other conditions. If you need help, reach out to your dental school health clinic or physician. You can also receive confidential support from your state's well-being program at ADA.org/ WellBeingHandbook or call the National Suicide Prevention hotline at 1-800-273-8255.

## HOW NEW DENTISTS CAN improve their financing applications

#### BY KIRK DEWART, BMO HARRIS BANK

First-time dental practice owners often have great ideas and a willingness to work hard. These are wonderful attributes because opening a dental practice and maintaining it is a big undertaking.

One of the primary steps to ownership is obtaining financing, traditionally from a bank. In most cases, lenders prefer to see a dentist with clinical experience prior to purchasing a practice. At BMO Harris, we typically look for two to three years of demonstrated experience as a practicing dentist.

First-time practice owners often must submit a business plan with their loan application, one that includes a strong financial section. A thorough plan helps demonstrate that dentists have financial stability, along with a strategy for running the practice.

#### The core elements of a business plan include:



Description of the practice



Management and staffing plan



Description of patient base



Description of services/pricing



Operational plan



Financial data

The last section, financial data, is perhaps the most important element of the business plan and should include the following: startup and operating budgets, balance sheet, forecasted income and forecasted cash flows.

To see a full sample business plan, download our complimentary business plan toolkit at ADA.org/BusinessPlan.

In reviewing the plan, the bank will be looking to ascertain whether the loan amount requested will cover the entire need, how the money will be used, how the practice will operate and the expected cash flow. Dentists will want to show there is cash flow sufficient to cover day-to-day operations, interest and principal payments.

Ultimately, a strong business plan is central to a complete loan package and can serve as a source of added confidence as you prepare your financing application.

Editor's note: This article is provided by BMO Harris Bank, the ADA Member Advantage-endorsed provider for practice financing. Call 1-833-276-6017 or visit bmoharris.com/dentists for more information

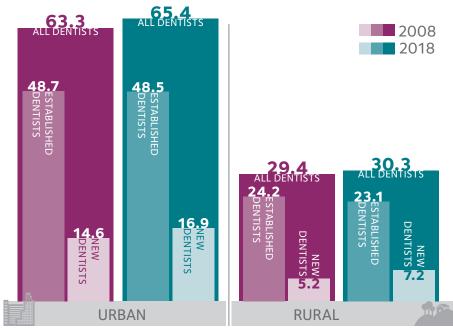
## urban & rural counties



The supply of dentists has grown over the last 10 years in both urban and rural counties. The supply, measured as the number of dentists per 100,000 population, grew from 63.3 (2008) to 65.4 (2018) in urban counties. In rural counties over the same period, the supply grew from 29.4 to 30.3.

Established dentists (those who graduated from dental school more than 10 years ago) have grown in number but not as quickly as the population in urban and rural counties. In contrast, new dentists (those who graduated in the last 10 years) have grown faster than the population in urban and rural counties. The growth in the number of new dentists is partly due to the 10 new U.S. dental schools that opened between 2008 and 2016.

Learn more at ADA.org/HPI.



Professionally Active Dentists per 100,000 Population

Sources: Health Policy Institute analysis of ADA masterfile; U.S. Census Bureau, Geography Program, available at census.gov/programs-surveys/geography/guidance/geo-areas/urban-rural.html.

Notes: "New dentists" comprises those graduated from dental school in the 10 years preceding the statistic. "Established dentists" comprises those dentists who are not new. Urban and rural county types are based on 2010 U.S. Census data. Urban counties are those with less than 50% rural population. Rural counties are those with at least 50% rural population.



**The great outdoors:** Dr. Christine Altrock shows off her potential world-record yellowtail she caught while fly-fishing off the coast of Mexico.

## What kind of dentistry/specialty do you practice?

I am a general dentist and own an office with my husband (also a dentist).

#### Where do you practice?

San Diego, California

## GETTING TO KNOW YOU Dr. Christine Altrock

#### Why dentistry?

I was always interested in a profession in the health care field where I could help people. I was actually pre-med in undergrad but wound up pursuing a master's in epidemiology instead. After realizing I didn't want to do research, I looked into a profession in dentistry or physical therapy. After shadowing my childhood dentists, I saw how they were able to change someone's life by improving their smile and appreciated the artistry involved. As a female, the ability to practice and have a family was particularly appealing. So, dentistry it was.

#### Why are you an ADA member?

Advocacy for our profession. Not to mention all the practice resources, networking and continuing education provided at all levels of the tripartite.

## What has been the best time of your career so far?

I love when I get hugs from appreciative patients before they walk out the door.

#### When I'm not practicing, I'm:

Most likely running with my dogs along the beach. I also love fostering dogs, traveling or simply spending time outdoors with my husband.

#### One fun fact about me:

I caught a potential world record (still pending approval) yellowtail fish while fly-fishing in the Pacific off the coast of Mexico. I think my father may be more proud of the catch than me graduating dental school.



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<sup>2 0.5%</sup> rate reduction applies to aggregate loans and guarantees up to \$1,000,000; relationships over \$1,000,000 receive custom pricing. Contact a BMO Harris Banker for details.

<sup>&</sup>lt;sup>3</sup> This example is for illustrative purposes only and is based on a hypothetical fixed interest rate of 5.10% discounted to 4.60% applying the 0.5% ADA member discount fully amortized over a 10-year period which would result in a total savings of \$11,875.20. This example assumes payments are made as scheduled for the term of the loan and interest is computed on a 365/360 basis. The interest rate we offer to you may vary from the example rate used here based on your credit qualifications, loan characteristics, market conditions, and other criteria at the time of the offer. Example rate shown is as of October 2, 2019, and rates are subject to change without notice. Contact a BMO Harris Banker for current rates and more details. Banking products are subject to approval. BMO Harris Bank N.A. Member FDIC.