The next Lesson I would like to discuss is a hot topic in dentistry, especially over the last 15 to 20 years, and that concerns financial arrangements with our patients. About that time, the trend became to get out of the banking business and require cash up front in order to have a zero account receivables. You’ve heard all the little clichés; they go on and on. “You don’t go into a grocery store and say ‘charge it’, do you?” Or, “You don’t eat at McDonalds and say ‘charge it’, do you?” My favorite though is, “We have an agreement with our banker, and that is if they don’t fix teeth, then we won’t loan money to our patients.”

Come on folks, this is a business. There are not too many businesses that sell high end products or services that require you to pay $5,000 up front. The average American has less than $500 of expendable cash at any given time. Some of you may recall one of my past articles titled Look See, No Fee. For 31 years now, I haven’t and still don’t charge for single periapical x-rays on emergency patients. I don’t charge for emergency examinations either. Some doctors criticize me because they say I am losing a lot of money. But I say, “No, I am gaining ten times that amount by all the good will that I generate by not charging them.” Don’t “nickel and dime” your patients to death because patients don’t like that. You generate good patient referrals by winning patients over and this is one of the best ways to do that.

Here is a good example. A new mechanic just opened up a shop down the street from our office. I took my car down there to get the oil changed and to evaluate a squeak in the steering column. When I went to pick up the car, the owner whom I first dealt with was not there. One of his mechanics said that the keys were in the car and to go ahead and take it. So I left. I looked at the invoice and there was a $400 estimate for the steering wheel column repair. I went back to the office and I looked at the invoice closer, and I saw that there was no charge for the oil change. So, I called them the next day and I said, “Michael, you did not charge me for the oil change. Are you sending an invoice for that later?” He said, “No, don’t worry about it.” I said, “What do you mean ‘don’t worry about it’? You changed the oil didn’t you?” He said, “Sure.” I said, “Well, you need to send me a bill.” He said, “No, no; hopefully you’ll come back and see us again!”

Needless to say, many of my employees and myself are now using their services. It’s just good business! Many businesses should not “nickel and dime” their customers. I learned this valuable lesson years ago. I saw a gentleman in his 60’s on an...
emergency basis. I took an x-ray, couldn’t find anything wrong, but needed to do a bite adjustment. Following that simple treatment, I did not charge him for that service. He came in a few weeks later to have his teeth cleaned and examined. As he left the treatment room, he pulled me off to the side. He said, “Hey doc, from one businessman to another, I want to tell you why I’m here today. You saw me a couple of weeks ago and corrected my bite and solved my problem, and you didn’t charge me anything for that. In my entire life I’ve never been to a doctor or a dentist whereby they didn’t charge me something to see me. When you didn’t charge me for that bite adjustment, that told me that you were different and special from everyone else. And that’s why I’m here today, and that’s why you will be seeing my wife soon. And, I have been telling everyone else about your office!” Sooooo, how did we come out on that deal!

I have met many highly successful dentists out there on the lecture circuit, and many of them have a high account receivables. My good friend, Dr. Jeffrey Hoos, who excels in full mouth/implant cases tells me that he gets concerned if his A/R drops below a certain amount because that means he is not closing some of his bigger cases. He admits that occasionally he does get burned and doesn’t collect on some cases. But, he tells me that if he wasn’t willing to take the chance, then he would not be doing as much dentistry as he is capable of providing.

Same thing with Dr. Brett Bigelow. I went down to his very small town in Alabama to do a seminar for his team in his office. On the way back to the airport we were talking about financial arrangements among other things and he said, “Joe, do you like to gamble?” I said, “Yes, that’s why I book a lot of meetings in Vegas or a city that has casinos. I love to gamble. It’s small potatoes, but I like to gamble.” He said, “Oh, I love to gamble too, and I do it every single day with every new patient.” I said, “What do you mean?” He said, “The policy in our office is that every new patient has credit!”

He told me earlier that they offer Care Credit so I asked, “Okay Brett, if a patient does not qualify for Care Credit, do you still gamble?” He said, “I sure do. Until they prove themselves unworthy of

Recession Proof Your Practice!
Friday, October 23, 2009
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Get proactive with Dr. Joe Steven & Dr. Jeffrey Hoos during this slow economy and take your practice to higher levels!
This new, timely, one-day presentation will share with you the best of both “dental worlds” for greatly succeeding regardless of what condition our economy may be!

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Would you like to perfect the best practice building technique: Painless Injections?
Are you willing to add various profitable treatment options to your dental menu?
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8 Mini-Seminars in 1 Day!*

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*This is not a “teaser” seminar for any other course.

Seminar Tuition:
Dr. & 3 Auxiliaries: $495
Additional Dr.: $195
Additional Auxiliary: $75
credit, they have credit. Don’t get me wrong, I am not going out on a big limb with these patients.” He then started to describe kind of what I have been doing. If it’s an extraction, filling, or even a crown, and the insurance pays half, he tries to get about a third down for the patient’s portion and then 2 more monthly payments later. He said the same thing that Dr. Hoos said, “Sure, I get burned a few times, but if I am not willing to take the chance at getting burned, I would not be doing a lot of dentistry.” Trust me folks, Brett has one hell of a great and highly profitable practice!

There is nothing wrong with having a high account receivables, as long as it does not climb every month year after year. Twenty years ago our account receivables were over twice what our monthly collections were. But, I was in the process of building my practice and I was very flexible in our financial arrangements. As a result, our production and collections kept increasing month after month. Over the last 10 years, our receivables have dropped below one month’s collections, and that is because over the years we have tightened up our controls because we can afford to turn someone down if they don’t meet our more restricted arrangements. Obviously, it also helps to have a high number of new patients each month which we have been fortunate to experience over the last 30 years, part of which is due to being willing to work with some of our patients when it comes to money.

To build a practice, there is nothing wrong with going ahead and taking a risk and having a high account receivables. You won’t hear that from anyone else on the lecture circuit. They always tell you to have a near zero account receivables, require cash up front, etc. Well, I have said this before, I don’t know very many successful dentists who have that type of philosophy and have a highly successful practice. Sure, there are some, but they don’t make up the majority of profitable practices.

Especially in these hard economic times, it’s hard for people to come up with the money for some of the services that we offer our patients. Be a little flexible when it comes to financial arrangements. Take a gamble every now and then knowing that you may lose on some of these cases. You have to watch the numbers of course and be on top of your game. If you run the front office by the seat of your pants and no one is paying attention to details, it will be a disaster. But, if you get the paperwork in order and you get the patients to sign a financial agreement, you have a much greater chance in collecting all your fees. There is no guarantee of that, but it sure tilts things way in your favor. Look at your account receivables, and see if you can afford to be a little more flexible. Your patients will certainly appreciate it and so will you when you see your bottom line!

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**The New & Improved Intra-office Communication System XLS Radios**

Intra-office communications are vitally important for an extremely efficient dental office. For years, doctors have depended on special light communication systems for directing the traffic flow of their staff. But now, with the introduction of XLS Radios (walkie-talkies), many of those systems are being replaced by this more efficient one.

Now, instead of pushing buttons to call someone into a treatment room to give them instructions, you simply give the message through your radio which results in fewer wasted trips back and forth within your office.

Every member of the staff wears one with a speaker in their ear so the patients don’t hear the messages. There are unlimited usages within the office for these radios that will soon become one of the most efficient aids you can implement into your practice!

Now, the new & improved Kenwood ProTalk XLS TK-3230 has many benefits, which include an ultra-compact design, 50% higher power, rapid rate battery charger, up to 18 hours of talk-time, and enhanced Kenwood audio.

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*Includes Ah LI-ION battery & desktop charger

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800-325-8649
STAFF MEMO: Assistant On Call
by Joe Steven, Jr., D.D.S.

It has only taken me 30 years to come up with this idea that if you’re not already doing, I would suggest that you do! Many of you may already be doing this, and I can’t believe I haven’t been. And that is to have a protocol in your office to have an assistant available for after hour emergencies. Many offices, especially smaller practices, will often have the hygienist or a front office administrator come in if the assistant cannot make it. No matter who it is, it’s always better to have someone there to assist the doctor.

Not too long ago I had a patient call me at home around 6:00 pm after a very tiring day at work. I saw her earlier that day for an endo procedure and knew that I needed to see her that night because of her complications. I told her that I would meet her in one hour. I debated if I wanted to bother one of our 6 assistants to meet me at the office. I knew I could do it by myself but it’s always easier for me if I had a little help. Actually, from a legal point of view it would definitely be best to have one around. In this situation I knew the patient’s husband and mother were bringing her to the office and I’ve been treating her since she was 5 years old so I really wasn’t concerned about the legal aspect.

I decided to call one of my assistants. I couldn’t get a hold of the first one. Then, I called another one and she was more than willing to make the 30 minute drive to the office but I told her not to and that I would check with another assistant. Well, that one was on her way to night class but was willing to skip it to come help me. I told her that she better go to class. I tried another one but couldn’t get a hold of her. One more call; this assistant was willing to find a sitter and come down. I told her not to worry about it. I called another one and she said the same thing. Then, I even called Dr. Jasmin, my daughter, to see if she could come assist me. She said she just got out of the shower but she could meet me there. I told her not to worry about it. I decided to just go down there myself because I really didn’t feel like inconveniencing anyone.

I met the patient at 7 and was back home before 8. But that night I decided to make a new policy in our office called Assistant On Call. The doctor shouldn’t have to make a bunch of phone calls to arrange for help when an emergency calls you back to the office. Of course, many team players are more than willing to come down to help, but many times we doctors feel very uncomfortable to interrupt their family time for these emergencies. With a simple program like Assistant On Call these awkward phone calls won’t happen. That’s because each month one assistant is assigned to be the emergency assistant. If she cannot come in for whatever reason, she is responsible to arrange to have another employee come in to assist. She is the one who will make the phone calls to have someone come in instead of Dr. Jasmin or myself. Our policy also states that whoever comes in will be paid time and a half.

It’s not that often that I get called down to the office after hours, but it’s nice to know now that when the next one occurs, I only have to make one phone call. And, I won’t feel like I’m totally interrupting someone with this inconvenience. My daughter and I keep a memo on our cell phones that keeps the list of each person who is responsible for each month because you may not recall who is on call any given month. Do yourself and your patients a favor and set up your Assistant On Call Program now!

The $1,000,000 Staff Seminar with Dr. Joe Steven & Dr. Mark Troilo
February 3 - 7, 2010
Join us at the Ocean Blue Punta Cana Resort in Punta Cana, Dominican Republic for a Seminar/Vacation you & your staff will never forget!

Call now to register for the Seminar. Please contact KISCO at 800-325-8649.
For further information on the Resort & to reserve your rooms, please contact
Jodi at Cruise & Travel Partners at 800-856-8826.
*$200 more per person if resort rooms are not booked through Jodi at Cruise & Travel Partners
Boy, did I get a nice Christmas present 2 years ago! Every year before Christmas, we have the entire team over to our house for brunch and a White Elephant gift exchange before we go out to lunch at a nice restaurant. I’ve never participated in the gift exchange but was pleasantly surprised when Shelly handed me a gift basket also. Everyone got a big laugh as I pulled out a small bottle of Super Seal desensitizing solution. For the past year, Shelly would often tell me that we needed to use Super Seal as her previous dentist used. She said it was the best for preventing post-op sensitivity. I kept putting her off because I was happy with what I was using.

Well, Shelly was right! It is excellent for eliminating sensitivity following amalgam and composite restorations, crown preparations, cervical abrasion areas, etc. What I like most though is its simplicity! We just squeeze a couple of drops into a dappen dish and apply with a cotton pellet by scrubbing the entire preparation for 15 to 30 seconds depending on how deep the preparation is. Here’s how it works. Super Seal consists of a potassium oxalate solution in a single bottle. The potassium oxalate chemically reacts with the calcium hydroxyapatite. The precipitate of the chemical reaction is a calcium oxalate crystal which builds up in the peritubular dentin. This build up seals the dentinal tubules and thereby results in desensitization.

You can use it under composite restorations prior to etching and bonding without compromising the bond strength. It should be used before seating veneers, inlays, onlays, and crowns. (Lucky Winner: Dr. Sherman Citron, New York, NY) We use it before we place the provisional following crown impressions. And of course it is ideal for sensitive cervical areas and for sensitive teeth during whitening procedures.

You don’t need to wait until Christmas! Do your patients a favor and give Super Seal a try. You’ll be doing yourself a favor also!
As we all know, time is money! We also know that the more thorough and efficient we are, the profitable we will be. Years ago I developed some efficiency Post-it Notes to help my office relay interoffice messages and become more efficient. As many dentists do now, I would use blank Post-it Notes to jot done various messages or instructions relating to patient's treatment. When we're in a hurry, as it often seems, it became a nuisance. So, I started developing various custom Post-it Notes to save me time re-writing the same thing over and over. Now, it is a simple matter of sticking the appropriate Post-it Note to a patient’s chart and checking certain items or writing shorter notes on it.

One of my favorite ones is the “Telephone Information Checklist” note. Every time a patient calls our office for an emergency visit, we use this Post-it Note and place it on the outside of the patient folder. We have 2 chart holders in our main hallway where we place a patient’s folder prior to them being seated. One holder is for previously scheduled patients. The other is for emergency patients that were worked into our schedule that day. Every chart that goes into that holder better have a Telephone Information Checklist Post-it Note on the outside of the folder so that we can see pertinent information that took place over the phone call. That way the assistant who seats that patient doesn’t have to ask for a second time what their problem is, how long it has been hurting, etc. Then, when the assistant leaves the room to develop any x-rays needed or for anything else, I don’t walk in and ask the same questions for the third time. We appear to be very thorough and everyone is well informed concerning this patient.

We commonly use the “Comments from receptionist:” Post-it Note to quickly relay important information that the front office administrators need to share with us. It takes seconds to place this on the patient’s chart to let us know if we need to be concerned about finances, if they are extremely apprehensive, if the patient is in a hurry, etc. Sure, you can enter much of this information in their computer file, but it's much faster to use these specific colored Post-it Notes and spot them right away on the chart and read them.

The “Follow-up services....” Post-it Note is perfect for assuring that on the patient’s next visit we follow-up on checking a specific problem they may be having or we do an additional procedure. Too often, we may overlook a chronic complaint that the patient may be having because we are more concerned on completing their specific treatment plan. Plus, we need to designate if they need additional x-rays or exam on their next visit. It’s simple to do with this specific colored Post-it Note.

The bright yellow “Estimate Services for patient” Post-it Note is one of our most popular notes because it is simple to adhere this to the patient’s chart and quickly check the items that pertain to what our treatment coordinator needs to do in regards to that patient’s financial concerns. And then, the “Dental Treatment Report” is a sure fire “routing slip” for thorough case presentations and follow through.

We have several other ones that we use that you can see on the adjacent page. But, I hope you get the concept and idea behind using these very efficient adjuncts to help provide more thorough and complete patient care. You may want to give them a try and see what I mean!
KISCO with 3M has developed a set of self-stick removable Post-It Notes specifically designed to improve communications within your office for better efficiency!

Comments from receptionist:
- patient requests this service today
- patient is in a hurry
- treat immediate problem only
- another dentist’s patient: Dr. ____________________________
- patient request nitrous oxide
- patient appears very apprehensive
- patient concerned over x-rays
- no finances today
- finances questionable
- consultation only
- 3rd party questionable
- misc.

Patient needs to be referred to:
- Orthodontist
- Periodontist
- Oral Surgeon
- Endodontist
- with Dr. ____________________________
- immediately
- ASAP
- when convenient
- Send x-rays
- bite wings
- panoramic
- full-mouth
- periapical

Follow-up services to do on next appointment:
- check sensitive tooth # ______________
- follow-up TMJ symptoms
- check occlusion on tooth # ______________
- follow-up surgery check tooth # ______________
- follow-up perioc check tooth # ______________
- bite wings
- panoramic
- full mouth
- diagnose
- case presentation
- misc.

Item #3103 (actual size 3” x 4”) Receptionists can attach one of these on a patient's chart to relay messages to the dentist concerning that patient's specific circumstances.

Item #3104 (actual size 3” x 4”) This Post-It Note conveys all pertinent information to the receptionist for referral of a patient to a specialist.

Item #3105 (actual size 3” x 4”) This Post-It Note is an efficient aid to the dentist for thorough follow-up procedures.

Dental Efficiency Post-It Notes

Intra-Oral Photographs

Name ____________________________ Date ______

[ ] New Patient Photo (single photo) ______
[ ] New Patient Photo (4x photo) ______
[ ] Single Photo of ____________________________ ______
[ ] 4x Photo of ____________________________ ______
[ ] Before & After Photos ____________________________ ______
[ ] other: ____________________________ ______

Item #3109 (actual size 3” x 4”)

This Post-It Note allows thorough efficiency in assuring that all necessary Intra-Oral Photographs are taken as needed.

Mix for Quantity Pricing

800-325-8649

Item #3108 (actual size 6” x 4”)

Intra-Oral Photographs

Name ____________________________ Date ______

[ ] New Patient Photo (single photo) ______
[ ] New Patient Photo (4x photo) ______
[ ] Single Photo of ____________________________ ______
[ ] 4x Photo of ____________________________ ______
[ ] Before & After Photos ____________________________ ______
[ ] other: ____________________________ ______

Item #3106 (actual size 4” x 6”)

Dentists can easily and quickly instruct their receptionist with this Post-It Note for helping prepare a treatment plan.

Item #3101 (actual size 4” x 6”)

Use this Post-It Note to efficiently update patient information.

Item #3108 (actual size 6” x 4”)

Record pertinent incoming telephone information on this special Post-It Note and adhere to the patients' charts.

Item #3107 (actual size 6” x 4”)

Customize & Write Your Own

Custom Post-It Notes minimum order 500 pads

Paper Color Choices:
- Blue, Green, Pink, Yellow, Cream, Lt. Gray and White

Item #3150 3” x 4”..... $385.00
Item #3160 4” x 6”..... $535.00

Select various item #’s for quantity discounts.

1 (6 pak) $15.95
2 - 5 $14.95 ea.
6 or more $12.95 ea.
Here’s what’s inside this issue of the KISCO Perspective Newsletter:

30 Years of Dentistry: Lesson #7 - Flexible Financial Arrangements . . . . . . . Page 1
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Upcoming KISCO Seminars

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See if you are the Lucky Winner of $500 worth of KISCO products!
If your name appears in this newsletter, call: 800-325-8649 to claim your prize!

Go to www.kiscodental.com & click on the microphone icons to hear Dr. Steven’s discussion about many of our products!