

which was how he met them. They seemed nice but didn't really seem to fit in with the neighborhood.

Bill continued to think about Frances and how she and her husband could possibly afford their lake house. He knew how much Frances made and knew her husband worked at an auto body shop but had been unemployed for a while. He decided to talk to Frances Monday when he returned to the office.

THE FIRE

That night Bill's phone woke him up. His wife was calling to tell him that his dental office was on fire. When he returned home Monday, he met the fire investigator, who told him his practice had been intentionally torched. After many questions about where Bill was and why, Bill eventually mentioned that he had seen his front desk employee at the lake house. Then a new line of questions began.

THE REVELATION

The investigator started asking about Frances and her employment at the dental practice. It turned out that she was never sick and never took vacations. She asked that no one else "mess" with her desk when she wasn't there. Bill mentioned that even though she didn't handle much cash, she did handle what money was present, ran credit cards, got the mail, and handled deposits. When the investigator asked why Bill was so surprised by the couple owning the lake house, he answered that it must have cost a fortune and he saw no way they could afford it.

The investigator also asked if Bill had talked to Frances since he'd returned, but he admitted that he couldn't get in touch with her. In addition, he had found out that service contract with the company who was supposed to be backing up the practice data offsite had been canceled years earlier, so there was no way to access any practice data.

The investigator then revealed that in his opinion the motive for the arson was embezzlement by Bill's employee Frances and her husband.

EMBEZZLEMENT FACTS AND FLAGS

Embezzlement can occur in any business setting. Usually it's clues such as those seen in this example that will lead to uncovering the crime and not the presence of damning evidence. Embezzlers constantly create new ways to steal others' money, which makes it so difficult to track them down. It's only through behavioral clues that are expressed in response to the pressures involved in committing and hiding the crime that they are exposed.

Red flags to look for in an employee who is embezzling from the practice include the following:

- Never takes vacation or days off
- Doesn't want anyone else hovering over or messing with his or her stuff
- Is the sole person who handles all financial matters
- Has had personal financial problems in the past
- Has property or possessions that cost significantly more than he or she could afford

To protect against embezzlement, it's important to have at least 2 people responsible for financial matters and to personally ensure that all practice files are backed up offsite so they won't be lost in the case of a fire or other damage to the facility.

Clinical Significance

Experts believe that fraud occurs in more than half of all dental practices, with possibly more who have not reported the crime. Dentists need to take steps to ensure that they don't become victims of this crime. Dentists need to protect themselves and the dental practice and know what to do if they believe someone is embezzling from them.

Baird S: True dental fraud: The lake house. *Dent Econ* 108:33-34, 2018

Reprints not available

ESTATE PLANNING

Planning ahead and making a will



BACKGROUND

Estate planning is often avoided by Americans because they either don't want to talk about death or they don't think they have enough money or possessions to need an estate plan. Having a plan makes life much easier for those who are left behind, regardless of the

degree of wealth involved, so virtually all Americans should undertake basic estate planning. Although many dentists don't consider themselves wealthy, an estate plan is essential for them because they need to consider not just their family but the practice, their staff, and their patients as well.

BASICS OF ESTATE PLANNING

A basic estate plan consists of a will, advanced directives, a medical power of attorney, and, possibly, a durable power of attorney. In addition, people should have adequate life insurance, disability insurance, and long-term care insurance. It's important to ensure that the beneficiaries are named so that assets passed along via beneficiary also work via the will. Before anything else, individuals should review who is named as beneficiary in insurance policies and retirement accounts. In addition, an emergency fund should be established to help surviving family and others get through the period before life insurance is accessible.

SPECIAL NEEDS OF DENTISTS

When a dentist dies, the family should have a clear path to follow that will transition the practice, take care of staff and patients, and ensure the practice doesn't become a burden. This can be accomplished by including a codicil to the will that names trusted people who will take over patient care, operations, and transitioning. A practice broker should be appointed to quickly transition the practice permanently to another dentist. Dentists should contact a local attorney with a specialty in dental matters, create a working relationship with a trusted practice broker, and engage a financial advisor who can manage the specific issues dentists face in estate planning and transitioning.

PREPARING A WILL

Although preparing a will is not difficult, it is a vital piece of estate planning. Among the advice offered for preparation are the following:

- Don't overcomplicate things. Keep it simple by focusing on the basics of the will and advance directives and getting the beneficiaries right in life insurance policies.
- Don't prepare a will yourself. An attorney is better qualified to write the legal documents needed. Hire an attorney with experience in dental practices.
- Don't think you don't have enough to bother with estate planning. It's important to establish a protocol so that your family can deal with things wisely and appropriately.

Clinical Significance

Dentists need to talk with spouses, significant others, partners, and close family to establish who will be taking care of things such as the kids, the practice, the patients, and the staff. A local attorney should be employed who has worked with other dentists. This person should put the plan together and help to choose a good executor. A copy of the plan need to be in the hands of the executor, but the original should be stored in an accessible and safe location.

Parrish W: Get your estate together so your family doesn't have to. *Dent Econ* 108:67-68, 2018

Reprints not available

ETHICS

Performing self-care orthodontia



BACKGROUND

Do-it-yourself (DIY) is a popular approach today, but it's not always the wisest course of action. One area where it's much smarter to employ a professional is orthodontics.

TREATING YOURSELF

Laboratory-dictated orthodontic treatment was described in 1941 by Dr. H.C. Pollock as a threat to patient vulnerability. Today's laboratory can accomplish much more than back in those days, which

leads to a risky option, that of having the patient perform his or her own orthodontic treatment. Practitioners in medical and dental treatment commonly face situations where the patient response is not what was expected, demanding course corrections as therapy proceeds. If teeth are moved without any professional involvement, there could be significant unpredictable outcomes.

Among the questions that orthodontists must deal with are when should treatment be done? What's normal and what's not? How will I know? How does oral health change as the teeth are moved?