

# DENTAL TRIBUNE

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## News in brief

### Book auction

One of the first books on dentistry, written by King George III's dentist, is up for auction. Thomas Berdmore, wrote the book *A Treatise on the Disorders and Deformities of the Teeth and Gums and the Most Rational Methods of Treating Them* in 1770. It is still bound in its original calfskin and is being auctioned in Derby. It is expected to fetch £300. It contains advice such as straightening teeth using gold wire. If that fails, the alternative was to 'break the teeth into order by means of a strong pair of crooked pliers'. Children with milk teeth are told in the book to 'chew upon coral, wax and suchlike bodies' to prevent decay.

### MBE award

A dentist in South Tyneside has been awarded an MBE for his 'services to NHS dentistry'. Matthew Gill, a partner at Dean Road Dental Practice, was presented with an MBE by Prince Charles at Buckingham Palace in London. Mr Gill, from Whitburn, who has no idea who nominated him for the honour, said: 'It was a special day, a fabulous experience and something I will remember for my whole life. I feel lucky and very privileged to have received this honour; I would love to thank the person who nominated me as I still have no idea who they are.' Prince Charles gave him a big smile, according to Mr Gill who said: 'His teeth were very good, slightly crowded but very clean.'

### Super surgery

The first super surgery housing dental and maternity services under the same roof as traditional family doctors has opened in England. Health Secretary Alan Johnson officially opened the first one stop GP-led health centre in West Yorkshire. The Hillside Bridge Health Care Centre in Bradford, West Yorkshire, is the first of 152 new 'super surgeries' - one for every primary care trust in England. The new centres will open from 8am to 8pm, seven days a week and patients will not have to register to be seen. The government claims that the super surgeries will have a strong focus on promoting health, particularly for hard-to-reach groups, and on reducing health inequalities.

## News and opinions



### Small change

A PCT in Cornwall has wasted £50,000 on renting empty, purpose-built NHS dentist rooms over the last two and-a-half years.

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## Money Matters



### Xmas credit?

This Christmas the credit card will be swiped the world over, so it's worth knowing what deals are out there before you start.

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## Education Tribune



### Mr Dean

Working in the Navy, launching dental courses, supervising training - is there anything he can't do? Meet Professor Lambert-Humble.

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## Education Tribune



### Top-hole school

When it comes to scooping awards for being the UK's best dental school, size doesn't matter. Head of dentistry explains why.

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## BDA fights the good fight

Dentists up and down the country are eagerly waiting to see if the High Court is going to rule in favour of an appeal by the Department of Health, that gives health bosses the right to terminate dental contracts without cause or notice.

The DH lodged the appeal earlier this year after Eddie Crouch, an orthodontist in Birmingham, won a Judicial Review which said that primary care trusts were wrong to insert a clause in the NHS dental contracts allowing them to terminate the contract without cause or notice.

The DH was battling it out in the High Court, against the British Dental Association (BDA) which is backing Dr Eddie Crouch, as *Dental Tribune* went to press.

A spokesman for the BDA said: 'The judge has retired to make his decision. We have no idea yet as to when this is going to be.'

The BDA has challenged the legal appeal saying such notice clauses are unlawful and unreasonable.

Back in April 2006, South Birmingham Primary Care Trust included a without grounds termination clause in Dr Crouch's contract.

**'This appeal must send shivers down the backs of all practitioners'**

Dr Crouch contested the contract offered to him but signed it in dispute to ensure he could continue to provide NHS care to his patients.

He said the DH appeal 'must send shivers down the backs of all practitioners'.

If the DH wins the appeal, PCTs would have the power to end dentists' contracts with as little as one day's notice.

Peter Ward, chief executive of the British Dental Association, said: 'Effectively the Department is saying that a primary care trust should be able to say to a dentist, 'your contract will come to an end tomorrow, just because we feel like it'.

'Every right-minded person can see that this is totally unreasonable and would destroy the viability of family dental practices. How can dentists plan for the future if they have no security? A success for the Department of Health would be bad for dentists,



bad for patients and disastrous for the health of the nation.'

A reversal of the original High Court judgment will apply to all Personal Dental Service agreements and will leave dentists in a very vulnerable position. [DT](#)

## 'Botched' reforms fail 1.2m people

More than 1.2m fewer people saw an NHS dentist in the two years up to June this year than in the last two years under the old dental contract, according to figures from the NHS Information Centre.

However the data also shows that NHS dentists are carrying out more treatments for the patient they do see, with a rise of 1.4 per cent reported by the Information Centre.

June 2008, shows that in the two years up to the end of June 2008, 26.9m people - which equates to 52.7 per cent of the population, saw an NHS dentist.

The percentage of people seen by an NHS dentist varied from area to area with a higher percentage of people tending to see an NHS dentist in northern strategic health authority (SHA) areas compared with those in the south of England.

The report, *NHS Dental Statistics for England: Quarter 1, 30*

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[www.dental-tribune.co.uk](http://www.dental-tribune.co.uk)



Braemar Finance, a direct lender to the dental profession, has introduced a tax funding facility to ease the impact on practice cash flow.

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Dentists are having to pay back £120m

The 'botched contract' is forcing dentists to give back £120m to the NHS because they have fallen short of targets agreed with local health authorities.

## Clawback payments reach £120m

Around half of dental practices have fallen short of the targets and will have to pay money back to their local health authority.

The British Dental Association fears these clawbacks may put some practices out of business and could lead to more dentists quitting the NHS.

Figures obtained under the Freedom of Information Act by DPAS, provider of dental insurance that supports practices in offering their own practice-branded plans, reveals that although thousands of patients are still on wait-

ing lists for NHS treatment, five million fewer treatments were carried out in 2007-08 than were budgeted for by the health service.

In Leicester, for example, more than 50 per cent of UDAs (units of dental activity) have not been delivered and 21 dental practices face repayments of £50,000 or more. Across the country, 89 per cent of primary care trusts responded to a survey that found a total of 411 contracts where targets were missed by £50,000 or more.

Peter Ward, the chief executive of the BDA, said that dentists

who failed to meet their targets in the first year were likely to have failed to do so again last year, creating a 'roll-over effect'.

He said: 'Once again this highlights problems with a target-driven contract that contains one crude measure of performance, which has long been criticised by the profession and patient representative groups.'

Quentin Skinner, the chairman of DPAS, said: 'For those dentists who fell rather short of the mark, the future for them in the NHS certainly looks bleak.'

Mike Penning, Shadow Health Minister, said: 'These figures show, yet again, why we need to rip up Labour's botched contract and move towards a registration system based on clinical need, one that is targeted at preventing dental ill health rather than reacting to it.' The BDA requested an amnesty for dentists who had completed a significant amount – but not all – of their units of dental activity (UDA) for 2006/07.

However the Department of Health has said it will not consider waiving financial clawbacks for dentists. [DT](#)



Pictured (left to right) Rupert Hoppenbrouwers, head of the DDU; Alison Grant (winner DCP Teacher); Stephen Brookes (winner Vocational teacher of the year); Professor Dayananda Samarawickrama (winner dentist teacher) and Dean Hallows, marketing director, Dentsply.

## DDU awards the innovative teachers

A trio of inspiring and innovative teachers won awards at this year's Dental Defence Union Educational Awards.

Alison Grant at Bristol Dental School, won the award for DCP (dental care professional) Teacher of the Year. Ms Grant said: 'It's great to receive this recognition. I was first inspired to go into dentistry by the enthusiasm of a hygienist who treated me as a teenager and I want to thank her. DCP teachers are not just teaching students to pass an exam; we are teaching them to become dental hygienists and I believe that communicating our enthusiasm is an essential part of this.'

The award for Dentist Teacher of the Year was won by Professor Dayananda Samarawickrama at Barts and the London School of Medicine and Dentistry.

Professor Samarawickrama dedicated the award to his students, colleagues and school and said: 'I have been humbled by this experience and I'm obviously very pleased to have won. My late father used to say that education is the best gift one can give so it is particularly important to me that I have won this award for my work as a teacher.'

While Stephen Brookes of the Oxford Deanery scooped the Vocational Teacher of the Year award. He said: 'It's very gratifying to be recognised by my peers for all my efforts over the past 12 months and the previous 18 years. I'd like to thank my vocational trainees, my course adviser and the Oxford Deanery. Having been nominated a couple of

years ago, it's wonderful to have actually won the award this time.'

Rupert Hoppenbrouwers, head of the DDU (Dental Defence Union) praised the winners and said: 'Their commitment to dental education over many years and their level of experience is clearly crucial in enabling them to communicate effectively with their students and VDPs (vocational dental practitioners) in the classroom or surgery.'

They provide an informed and invaluable source of advice and guidance to young dental professionals at the start of their careers.'

The winner in each awards category received £1,000 towards the cost of educational materials for their schools or Vocational Training (VT) schemes.

The theme of the day was 'Education, Ethics and Aesthetics' and after the finalists' presentations, Derrick Willmot, professor of orthodontics at Sheffield University and dean of the faculty of dental surgery and Richard Ashcroft, professor of bioethics at Queen Mary University of London addressed the issue of what is purely cosmetic dentistry and where aesthetic treatments may have a therapeutic outcome.

Nicholas Peacock, a barrister from Hailsham Chambers, spoke about the factors to bear in mind when providing cosmetic treatment, to help avoid a complaint to the General Dental Council or a claim. [DT](#)

## Social network site launch

A social networking site has been launched for dentists.

Dentist Network is a social network dedicated to the dental profession.

The site provides related content for dental practitioners, and users are encouraged to interact by providing and uploading their own video and picture content,

along with polls, blogs and forums.

Dentist Network ([www.dentist-networks.com](http://www.dentist-networks.com)) has already attracted keen interest from dentistry students using the site as a resource to study and learn from fully trained professionals. Dentist Network has also joined forces with the International Association of Dental Students (IADS) giving members the

chance to network globally over their common profession.

Tomaz Spindler, president of the IADS said: 'I loved the idea of the website as soon as I saw it. It is fantastic that such a resource has been created and will be a huge benefit to dentistry students worldwide, allowing them to keep up to date, and compare practices and procedures, as well as getting first hand advice from those in the know.' [DT](#)

## 'Botched' reforms fail 1.2m people

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However, while the number of people seen by an NHS dentist fell across all areas, figures suggest the number of courses of treatment delivered to patients by NHS dentists increased from the same quarter last year.

In the first three months of 2008-09, NHS dentists delivered 9.2m courses of treatment – an increase of 125,100 (1.4 per cent) in the same period of 2007-08.

NHS Information Centre chief executive Tim Straughan said: 'Despite the fall in the number of people being seen by NHS dentists, the report also highlights an increase in the number of treatments being delivered to patients who see an NHS dentist.'



Dr Cockcroft: 'The access statistics are old'

Shadow Health Minister Mike Penning, called the situation 'simply unacceptable' and said: 'Patients have now had to endure more than two years of a failed dental contract, and because of Labour's complacency access is still continuing to decline. More than 1,200,000 people have directly suffered due to the Government's botched reforms. Rather

than persisting with such a ludicrous approach, Ministers must instead focus on patient care in order to make warm words a reality.'

However Barry Cockcroft, Chief Dental Officer claimed that 'the access statistics are old' and said: 'They cover a two-period looking backwards that does not reflect the extra £209m investment in NHS dentistry this year and all the new NHS dental services that are opening now.'

He added: 'Our latest figures show that there were 655 more NHS dentists in 2007/08 than in the previous year. There are new NHS dental practices opening all the time with dental companies as well as individual dentists bidding to provide more NHS dental services around the country. This proves our reforms are working.' [DT](#)

### International Imprint

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## Editorial comment Making a stand

Chief executive for the BDA Peter Ward spells it out loud and clear that ending the contract without any notice is no more than a ticking time bomb for the profession. It is a statement which sums it all up. As we sit here and wait to hear the outcome of this farcical appeal,

like Dr Eddie Crouch to take on the big boys, but thank god there's someone big and brave enough to do it. He signed the contract in dispute because how else could he continue NHS



care without it? But instead of shutting up and getting on with it he's making the right noises and making a stand. The BDA is there now lending support at a crucial time – a professional body showing its true colours not just to Dr Crouch but to the whole profession at last. But a 'success' for the Department of Health would cause ripples of destruction in the profession and crushing news for patients. **DT**

Do you have an opinion or something to say on any Dental Tribune UK article? Or would you like to write your own opinion for our guest comment page?

If so don't hesitate to write to: The Editor, Dental Tribune UK Ltd, 4th Floor, Treasure House, 19-21 Hatton Garden, London, EC1N 8BA.

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**'It takes guts for someone to take on the big boys, but thank god there's someone out there brave enough to do it'**

some of you out there are functioning on a low simmer. For the implications of the over rule could be catastrophic. Living on the edge is no fun for dentists or patients – the anxiety would seep through. And what's the point of family dental practices making any future plans with the burden of a looming contract termination at any second? It takes guts for someone

## Adequate rewards?

The NHS Information Centre highlights some pretty damning evidence. With 1.2m fewer people seeing an NHS dentist in the two years up to June this year things are certainly *not* looking up. But with an increase on treatments per patient what does this mean? Are dentists carrying out more treatments because they have to, and if so are they getting rewarded adequately? Last month one dentist told *Dental Tribune* he gets paid the same amount of money for doing either one filling or ten fillings. The report makes sense then doesn't it, but that doesn't mean that the profession is happy, especially when some of you have to pay back cash! The repercussions are obvious. NHS practices will fail, and more NHS dentists will leave in their droves.

As more dentists shun the NHS, more patients will be forced into private dentistry, but the lucky few who bag themselves an NHS dentist are getting their fillings in while they still can. At least there are some happy NHS patients in England. **DT**

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Exfoliative dermatitis has been reported but is uncommon. **Renal:** an apparently dose related increase in blood urea. **Blood:** thrombocytopenia, neutropenia, haemolytic anaemia, eosinophilia and porphyria. **Hypersensitivity reactions:** exacerbation of systemic lupus erythematosus, anaphylaxis, anaphylactoid purpura, pericarditis, urticaria and angioneurotic oedema. **Musculoskeletal:** Arthralgia. **Other:** bulging fontanelles in infants and benign intracranial hypertension in adults. Treatment should cease if evidence of raised intracranial pressure develops. Brown-black microscopic discolouration of thyroid tissue has been reported with long term use of tetracyclines. Adverse reactions typical of the tetracycline class of drugs are less likely to occur during medication with Periostat, due to the reduced dosage and the relatively low serum levels involved. **Legal Category:** POM. **Packs:** PVC Adax/aluminium foil blisters containing 14 tablets. 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**References:** 1. Preshaw P.M. et al., J Clin. Periodontol, 2004; 31: 697-707. 2. Data on file – Alliance Pharmaceuticals Ltd.

#### Adverse Event Reporting.

Adverse events should be reported. Reporting forms and information can be found at [www.yellowcard.gov.uk](http://www.yellowcard.gov.uk). Adverse events should also be reported to Pharmacovigilance at Alliance Pharmaceuticals, tel: 01249 466966, email: [pharmacovigilance@alliancepharma.co.uk](mailto:pharmacovigilance@alliancepharma.co.uk).

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## Cornwall throws £50,000 to waste

A primary care trust in Cornwall has spent £50,000 in the last two and-a-half years on two empty and unused NHS dentist rooms.

The news follows *Dental Tribune's* report that the St Austell MP, Matthew Taylor, discovered that the purpose-built rooms were lying vacant because the Cornwall and Isles of Scilly Primary Care Trust (PCT) could not find a NHS dentist to use them.

When Clays Area Health Centre opened in January 2006, it included provision for an NHS dentist. However the dentist who had planned to use the facilities decided not to set up a practice in the surgery. It has now transpired that the PCT has paid rent on the space in the

Clays Practice in Roche for nearly three years at a cost of £1,500 a month – totalling £52,500.

The money was spent from January 2006 when the practice opened, until November 2008 to retain the rooms.

Peter Knibbs director of the PCT said: 'The cost of setting up a new dental service is considerable and the resource was not available initially. In order not to lose the space, the decision was taken to cover the rental costs of the dental rooms in order to permit development in a planned strategic fashion.'

This is now factored in to the dental strategy and is presently being developed.



Money to waste in Cornwall

The cost of the rent per month is £1,500.'

MP for Truro and St Austell Matthew Taylor called the situation 'barmy' and said: 'They're throwing away money on a room and what they actually need is a dentist. If they are never going to open a dentist surgery there it would be better to employ a nurse or improve other NHS facilities. But the best way to make use of this investment is to employ a dentist which is what the NHS is meant to be doing.'

## New president for BACD

The British Academy of Cosmetic Dentistry has appointed Elaine Halley as its new president.

Dr Halley is the principal of Cherrybank Dental Spa, a private practice in Perth, Scotland and her primary interest is cosmetic and advanced restorative dentistry.

Dr Halley has written various articles on subjects ranging from clinical case studies to practice management and she frequently lectures throughout the UK.

She teaches hands-on programmes across the country in association with the Californian Centre for Advanced Dental Studies.

Dr Halley is the first of only seven dentists worldwide to graduate from the Master's Course in cosmetic dentistry at the Rosenthal Institute at the New York University College of Dentistry.



Elaine Halley sits in the hot seat

## New regulations for Welsh private dentists

New regulations mean all dentists offering private treatment in Wales have to register with the health regulator for Wales. The Private Dentistry (Wales) Regulations 2008 come into force from 1 January 2009 and dentists have to pay £50 to register. This applies to all dentists, including non-UK nationals, locums and vocational dental practitioners.

The Healthcare Inspectorate Wales (HIW) is the healthcare

regulator for Wales and from next year, it will be responsible for inspecting and regulating private dentists and their practices in Wales.

It will check that private dentists meet national minimum standards which reflect the same standards of care that dental practitioners who provide NHS funded care are required to meet.

The regulations will ensure that private dental treatment in Wales is regulated to the same high standards as NHS treatment, according to the chief dental officer for Wales, Dr Paul Langmaid.

He said: 'Uniformity of regulation between NHS and private care is important as many patients often choose to supplement their NHS care with private treatment, often from the same dental practice.'

From December 2008 the application form will be available to download from the HIW website [www.hiw.org.uk](http://www.hiw.org.uk)

## GDC warns against bone harvesting

The General Dental Council has issued a warning to dentists after it found some are carrying out bone harvesting without appropriate training.

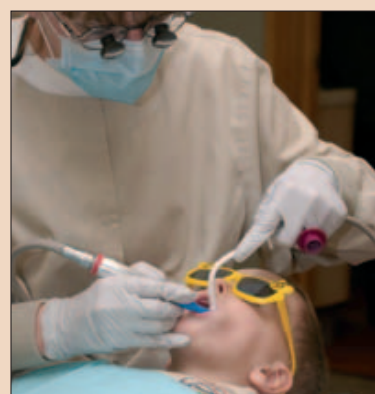
A spokeswoman for the General Dental Council (GDC) said: 'Only dentists who have completed appropriate post graduate

surgical training or those enrolled on an appropriate post graduate surgical training programme should carry out the harvesting of bone from sites outside the mouth.'

She added: 'Those who are considering carrying out bone harvesting from extra oral areas must also check with their de-

fence organisation that they have appropriate indemnity cover.'

The GDC does not approve courses in bone harvesting and it is dentist's responsibility to ensure they are appropriately trained and competent to carry out a procedure, otherwise their registration may be at risk.



The free treatment includes a scale and polish

## Cumbrian preventative care

A new dental clinic in Cumbria is offering free dental and hygiene treatment to anyone who has been waiting to get an appointment with a dentist for over a year.

Total Dental Ambleside is offering the treatment to adults and children living in the Ambleside area.

The free treatment includes a scale and polish to help get rid of potentially damaging plaque which may have built up.

Total Dental Ambleside is based in the Millans Park premises in Ambleside.

Chloe Booth, director of Total Dental, said: 'Although we are a private clinic, we are dental pro-

fessionals and believe that everyone should have access to adequate dental care.'

Recent findings by the BDA revealed that children suffer on average 1.5 rotten teeth by the age of five, partly because many families have difficulties enrolling at a dental practice and so fail to have regular check-ups.

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# Titanium breakthrough for the Welsh

A dental teaching hospital in Wales has become the first in the UK to find a way of making crowns and bridges using titanium.

Up till now, dental work has had to involve gold because it was thought that porcelain couldn't bond with any other metals.

However the dental teaching hospital in Heath, Cardiff has found a way to bond porcelain to titanium. The discovery will help to reduce the hospital's spending on gold and also benefit patients because the implants will be lighter.

Roger Maggs, the senior chief production manager at the den-

tal hospital, said: 'People have tried for years to bond porcelain to titanium but it has never worked; it has always fractured during the cooling process.'

We have managed to get around this problem and have been able to bond porcelain to titanium to use in implants for patients.'

The dental hospital currently spends up to £50,000 a year on gold.

Staff at the hospital hope to develop the technique for the production of crowns and bridges, but it could also be used in the production of dentures for patients with missing teeth. [DT](#)



Using titanium is a breakthrough for dentistry

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## More NHS dentists for Cheshire

A three-year dental care expansion plan in western Cheshire has led to an extra 30 NHS dentists providing treatment.

Western Cheshire Primary Care Trust (PCT) claims its client population can now access NHS dental services no matter where they live.

NHS figures show that, in 2007-2008, 84 per cent of local children attended the PCT's dental practices and 65 per cent of adults – compared with national figures of 70 per cent of children and 51 per cent of adults.

A spokeswoman for Western Cheshire PCT said: 'We have strong working relationships with local dentists and have used our funding to expand NHS dental services where they are needed most.'

Commenting on the expansion of NHS dental services, chief executive Helen Bellairs, said: 'This good news for patients on access means we can now focus on preventing dental disease and we firmly believe we have the capacity for all residents to obtain NHS dental services in a family-friendly environment.' [DT](#)

## Implant course takes off

The diploma course in dental implantology is already taking on students for the new course being run next year.

The diploma course in dental implantology is run by Perio-Implant Europe Ltd and the 13 modules are taught by a range of experts including Dr Apollonius Allen, Dr Andre Saadoun, Dr Roger Levin, Dr Pascal Valentini and founder Dr Nadeem Zafar.

The course which runs from 24 April 2009 to 13 February 2010, also features an advanced bone grafting course. For more information call 01276 469600. [DT](#)

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The probe is the most accurate and consistent available. Precision is within 0.2mm, depth range is 0 to 11mm (up to 13.2mm with the special long tip probe option). The Florida Probe software offers patient education videos and handouts, a risk assessment summary, print-outs of the periodontal chart and much more. Now available in the UK exclusively from Clark Dental, the Florida Probe gives the patient a unique experience, enhancing treatment acceptance. And gives you and your practice, precise and accurate information no matter who uses it.

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## News & Opinions



Guests celebrated in real style at the BDA Honours and Awards Dinner

## The BDA hands out awards to the profession in style

The Priors Dental Practice in Penkridge, Staffordshire, was last night named as the second winner of the British Dental Association (BDA) Good Practice Scheme Practice-of-the-Year Award.

The award, open to all members of the BDA Good Practice Scheme, recognises outstanding commitment to patient care by the whole dental team. The winning general dental practice is also a specialist referral centre for orthodontics, endodontics and prosthodontics and is to open a dedicated implant suite offering live implant teaching in 2009.

The 15-strong team received the award at the third annual BDA Honours and Awards Dinner in London, which is supported by the British Dental Trade Association (BDTA). The evening also featured presentations to individuals by the BDA in recognition of service to dentistry and the BDA, along with a range of awards presented by the BDTA and dental care professional associations.

The President of the British Dental Association Gordon Watkins said: 'This event has become a true celebration of the dental team, giving recognition to the commitment and talent of some very special individuals. We were delighted to be joined by so many friends and colleagues from across dentistry to mark these achievements.'

'The Good Practice Scheme is recognised as a benchmark for excellence with 1,000 practices now in the scheme.'

The honours and awards presented were as follows:

- BDA life membership to Derek Debuse, Adrian Flower, John Hobkirk and Gary Whittle.
- BDA honorary membership to Sir James Carlisle
- BDA Fellowships to Ralph Davies and Patrick Denning
- The BDA Certificate of Merit for outstanding contribution and

- services to the BDA: Barry Devonald and Rosemary Longhurst
- Entry on the BDA Roll of Distinction: Mary Newing and Anwar Tappuni
- The BDTA Award to mark outstanding contribution to the dental industry: John Davis
- The 2008 British Association of Dental Nurses' Outstanding Contribution to Dental Nursing Award: Elena Graham

- The Dental Laboratories Association Significant Achievement Award: David Smith
- The British Dental Practice Managers' Association Outstanding Achievement Award: Bridget Crump
- The Dental Technologists Association Award in recognition of an outstanding contribution to dental technology: John Goodman and Dame Margaret Seward. [BDA](#)



The Priors Dental Practice celebrates after winning the BDA's Good Practice Scheme award.



John Davis is thrilled to win the BDTA award



Anwar Tappuni is awarded entry on the BDA Roll of Distinction



Sir James receives Honorary membership



# A flexible friend

If you need to borrow money, Richard Lishman shows you what to look for when shopping around for the best credit card deal

With the cost of living rising, many of us are turning to credit cards to fund our lifestyles. So, if you are not one of the lucky people able to clear their balance each month, you may well be familiar with the credit card balance transfer rates on offer.

When looking at your credit commitments, your first port of call should be to try renegotiating with your existing credit card providers as this may well be the cheapest option. If they have attractive rates for new customers, call them and ask to switch to that rate—for the cost of the phone call you may be able to knock 9% per annum off your interest rate – on a balance of £5000 this would be £450!

However if the above option doesn't work, the following may help you decided on what to do next...

## The best deal

After completing research recently, I found 102 '0% balance transfer offers'. But how do you work out which deal is going to be the best for you?

**'Of the 102 credit card deals out there, only three don't have fees and they also carry the shortest 0% period'**

Firstly, check how long the 0% rate for. Some cards give you an end date, while others a monthly term.

Secondly, check whether there is a fee and find out how much it is. Of the 102 deals I found during my research, only three don't have fees and they also carry the shortest 0% period. Perfect for those who know they will have cleared the balance in say six months. The remaining 99 deals carry fees of between two to three per cent of the balance you are looking to transfer and the longer the 0%, the higher the fee.

If you believe you will be able to clear the balance by the end of



the interest-free period, then these deals are perfect. However, if this is not the case, there is an alternative.

## Avoiding a penalty

Certain credit cards offer balance transfer rates for the life of the balance, and of the 12 deals of this type on offer, the rates vary from 4.9% to 12.9%. These rates are more comparable to those of personal loans and offer greater flexibility than most loans as they can be repaid without penalty, at any time. Some of the transfer rates do carry fees however they may work out more competitive in the long run if you feel that it may take several years to clear the debt.

There are also 67 cards available offering 0% on purchases for the first few months, and again these are perfect if you know you will be able to clear the balance during that time. If you

are opting for this type of deal, make sure you check what the rate will revert to at the end of the interest free period as this is likely to be quite high.

## Know your rates

The key to this is to know what rate you are paying and when that rate will end, if you are switching from interest free deal every nine months, you may find

that due to the fees involved when transferring, you are better off taking a card with a lower rate for the life of the balance. However, the most important point is that whatever the rate, try and maintain at least the minimum payment each month and if you are struggling with payments, always speak to the card provider, as they may be able to help! [D](#)

*\*Research completed July 2008*



Many of us need credit cards just to get by

## About the author



### Richard T Lishman

is a Partner at money4dentists, a specialist firm of independent financial advisors who help dentists across the UK manage their money and achieve their financial and lifestyle goals. Money4dentists are also members of the ASPD.



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