

# The Dentition

Affinity Bank Dental Newsletter  
Summer 2014 • Volume 2

## PRESIDENT'S CORNER featuring (ft.)

Ed Cooney

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## DENTAL ADVISORY BOARD SPOTLIGHT

Dr. Kaneta Lott  
Dr. Michael Chalef

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## WHAT'S INSIDE?

What is DOMA?  
Traveling Tips  
And More

B.Y.O.B.  
aka Better Your  
Own Business!

Check out this  
quarter's must-read,  
*The Human Mind!*



# President's Corner ft. Ed Cooney

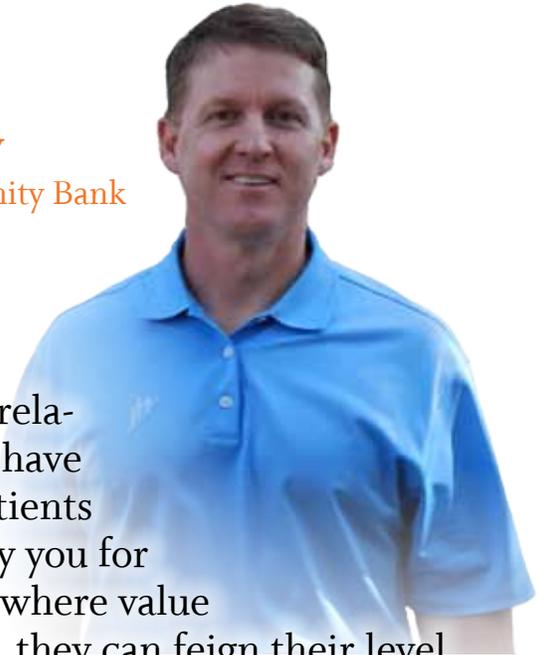
“The fuel at your disposal lies not so much in the dollars as it does in  
**IDEAS, INGENUITY, & PASSION.”**

**Business is Business.** Whether you are running a bank or dental office, we all face similar challenges. When I started my career in banking in 1991, there were 14,000+ banks nationwide with the largest banks accounting for 45% of the market. Today, we have less than half that number with the top 5 accounting for 80% of the market. In response to the Goliaths of the industry, community bankers scramble to become more efficient. Payrolls are shed, computers replace people, and “efficiencies” are gained... and differentiation between large and small banks become less apparent each year.

How many dental offices will there be in 10 years? How will you respond as Private Equity firms with massive resources and pricing power continue to enter your market? Sure, you can find some cost savings but you will never win the efficiency game with the big guys. A more sustainable approach to creating long term value for your business is to go in the other direction.

The fuel at your disposal lies not so much in the dollars as it does in ideas, ingenuity, and passion. The big guys know that they cannot compete with

**Ed Cooney**  
President, Affinity Bank  
Atlanta, GA



the depth of relationship you have with your patients and they envy you for this. *THIS* is where value resides. Sure, they can feign their level of personalized care but there is a recognizable difference between those who serve their community and those who serve their shareholders. The big guys are HOPING you follow them down the efficiency path- to become a smaller version of them. Don't take the bait. Invest your time, money, and energy into turning patients into friends and friends into raving fans.

It's time to create a new playing field. Measure yourself not on how efficient you are but by how many smiling faces walk out of your office each day. With a solid business model, the numbers will take care of themselves!

# Dental Advisory Board Spotlight

## ft. the Hobbies and Interests of Dr. Chalef & Dr. Lott

A special thanks to our other *boards members*, Dr. Frank Clayton, Dr. Richard Weinman, Dr. Eddie Pafford, Dr. Dan Dunwody, Dr. Bob O'Donnell, and Dr. Zach Powell, for their continued guidance and support!

“When I was 16 years old, my dad and uncle bought a single-engine propeller, 4-seater airplane. When they would go to their flying lessons, I got to tag-along and take the lessons as well. The best part was that I was learning to drive at this time, so I got to drive a car AND fly an airplane while spending quality time with my dad and uncle.

Unfortunately, I did not get to finish my training before going off to college and this dream went unfulfilled for a long time. Four years ago, I decided that it was time to fulfill this part of my bucket list and I completed my Private License. With that completed, I am now currently working on getting my Instrument Rating Certificate.

In addition to aviation, I also enjoy playing golf and woodturning. Woodturning has become a wonderful rainy day and evening activity. That said, I have to say that out of all of my interests and hobbies, the most gratifying is still the practice of dentistry. It has been a wonderful profession for me, and I could not think of anything that would have been a more perfect fit.”



### Dr. Michael Chalef

Michael J. Chalef, DDS  
Sandy Springs, GA



### Dr. Kaneta Lott

Family and Children's Dentistry  
Atlanta, GA

Outside of the office at Family and Children's Dentistry, Dr. Kaneta Lott enjoys spending her time flower gardening. She has already cultivated approximately half of an acre of land at her home with a variety of different flowers and plants.

The goal for Dr. Lott's garden is to keep it proportioned. This involves keeping the taller plants (mostly trees) in the back of the garden and having them flow into the mid-sized plants (hydrangeas and other bushes) and into the flower and rose beds (Lenten Roses, Snapdragons, and Black-eyed Susans to name a few).

Another gardening goal that Dr. Lott has is to keep something in bloom all year-long. The most challenging aspect of keeping her garden in bloom year-long is keeping the proper water management level for her plants. With Georgia's inconsistent and unpredictable weather, this can prove to

be quite the challenge for any gardener. But that's not enough to stop Dr. Lott, as she continues to expand and grow her flower garden in her spare time!



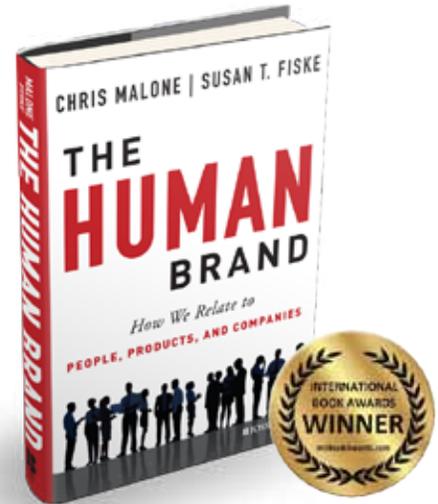
Pictured: Dr. Lott's home and front garden

# Better Your Own Business (BYOB)

*The Human Brand* is essential for any business wishing to better understand the importance of loyalty and how to create meaningful and lasting relationships with their clients. This insightful book dives into the psychological understandings of how warmth and competence drive our behavior towards others and how they affect the decisions people make by illustrating how we relate to people, products, and companies.

I highly recommend that you check out the *The Human Brand*. This International Book Awards Winner for 2014 is a definite must-read! You will quickly understand why critics praise Malone and Fiske's research gathered from over 45 successful brands!

- Liz Galazka, Affinity Bank  
Senior Vice President, Business Development



## 3 Helpful Tips from *The Human Mind* to Better Your Own Business Today!

- 1. Humanize Your Business!** Every corporation is literally a body (corpus) and your customers perceive you as acting with intention and volition, sensing your intentions and if you might offer something of value just as if your business was human.
- 2. Be Warm & Competent!** A person/business who demonstrates both warmth and competence inspires feelings of trust and admiration within us, motivating us to seek a continuing relationship with that person/business.
- 3. Be Trustworthy & Loyal!** Customers become loyal to what they experience, learn, or infer about the intentions of the people behind your business. The more your customers know about your intentions and abilities the more likely you'll earn their loyalty and trust.

## Relax This Summer...We've Got This!

Grow your business through:

100% Financing

Purchasing or  
Selling your  
dental practice

Refinancing existing debt

Purchasing new equipment

Obtaining a Line of Credit

At Affinity Bank, we provide our clients with the funding and technology needed to keep your practice running smooth and efficiently. Take a deep breath and relax, we have it under control.

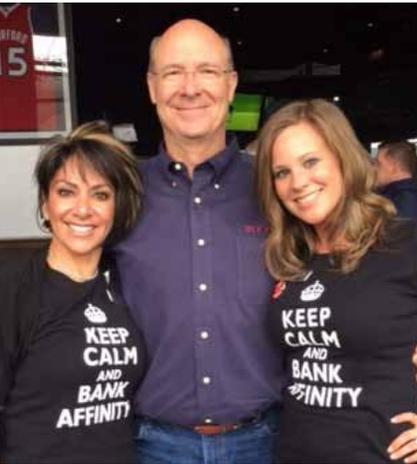
For a **complimentary** personal consultation,  
please contact Tara Buddin at  
(770) 548-8029 or  
[tbuddin@myaffinitybank.com](mailto:tbuddin@myaffinitybank.com)

\*Affinity Bank accounts and services are subject to approval. Loan approvals are subject to normal credit qualifications.



# Client Spotlight

## 12 Years of Satisfaction!



Top Row (left to right): Liz Galazka, Dr. Charles Middleton, Tara Buddin, Dr. Wendy Katz, Ed Cooney, Dr. Michael Hackman, Liz Galazka, Dr. Cindy Bogdanoff, Dr. Stan Eisenburg, Liz Galazka // Bottom Row: Tara Buddin, Brandi C. (Dr. Houston's staff), Chris Cochran, Dr. Sidney Tourial, Dr. Reyn Connelly, Dr. Victor Van Greuningen, Dr. Nelson Yang, Dr. Brett Schroeder

## Save Money on Merchant Services

- Low Rates
- Low Cost
- Reward Points
- Personal Service
- No application fee
- No long term contract

A *complimentary* rate review and savings analysis of your current merchant statement offers a simple and effective way to reduce your processing expenses.

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*In 2014,  
we've already saved  
our clients an est.  
\$76,746 and counting!*





Member  
**FDIC**



## Upcoming CE and Dental Events

August 7, 2014

3<sup>rd</sup> Quarter DOMA Meeting  
Featured Speaker: Tonya Lanthier  
Topic: Using Metrics to Hire for Your Culture

August 15-17, 2014

GSOMS Summer Meeting



August 23, 2014

The Northern District Dental Society  
and the Greater Atlanta Dental  
Foundation Present:  
An Evening in Margaritaville

October 17, 2014

Atlanta's Women in Dentistry

October 24, 2014

Georgia Academy of Cosmetic Dentistry  
Featured Speaker: Dr. Bob Margeas

October 25, 2014

Georgia Society of Periodontists

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*For more information and how to register,  
please visit us at*

[www.myaffinitybank.com/dentist.aspx](http://www.myaffinitybank.com/dentist.aspx)  
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## Affinity Bank Contacts

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## REGISTER TODAY

to attend the Quarterly DOMA meetings on  
**August 7 & November 6, 2014!**

### What is DOMA?

DOMA, or the Atlanta Dental Office Managers Association, was established in March 2007. It was founded by President Liz Galazka and Affinity Bank to offer quality continuing education to office managers in the dental community. The association gathers each quarter for a luncheon, networking, and an educational presentation. The presentations cover current topics in vital areas to enhance dental practices in business management. The association also offers Webinars On-Demand with their Dental Management Certificate Program to help practice managers further develop their education and leadership skills.

### How do I join?

To join DOMA, simply register at  
[www.atlantadoma.clubexpress.com](http://www.atlantadoma.clubexpress.com)!

## Are you TRAVELING anytime soon? These helpful tips will ensure a stress-free trip!

**1. Notify Your Bank!** To avoid a freeze on your credit/debit card use, notify your bank that you will be traveling at least a day prior!

**2. Manage Your Cash Flow!** For domestic travel, visit your own bank prior to leaving to avoid having to search for ATMs in the area and/or to avoid any ATM fees! For international travel, either ensure that the airport you'll be arriving at has an ATM or purchase local currency beforehand! To easily find an ATM that accepts your credit/debit card, download your bank's app and use their ATM locators when visiting new locations!

**3. Enjoy Yourself!** Potential financial stresses have been taken care of... now it's time to relax and enjoy yourself!