



**Michigan Dental Association  
First Quarter Management Report  
April 1 – June 30, 2021**

1 **Executive Summary:** The MDA ended the second quarter of 2021 in a good position overall. From a  
2 financial perspective, revenues are up and expenses are down compared to 2020. The MDA has  
3 collected 104% of budgeted 2021 dues/assessment revenue, and has not experienced the drop in full  
4 dues payers that had been conservatively forecast. Membership market share is up over 2020 and is  
5 similar to what had been seen in previous years, at 72.1%. Annual Session registration had a target of  
6 1,500 attendees, and the 2021 actual total was 1,319. The MDA Public Education Campaign continued  
7 to drive a high level of traffic to smilemichigan.com. The Foundation continued on a stable footing despite  
8 the pandemic and MDA Insurance and Financial Group had a strong second quarter, particularly in the  
9 Property & Casualty department. Collaboration with diverse dental societies continued with the  
10 identification of specific projects to enhance diversity within the dental profession in Michigan.

11  
12 **Pandemic Activities:** Pandemic-related activity fell further in this quarter, and included:

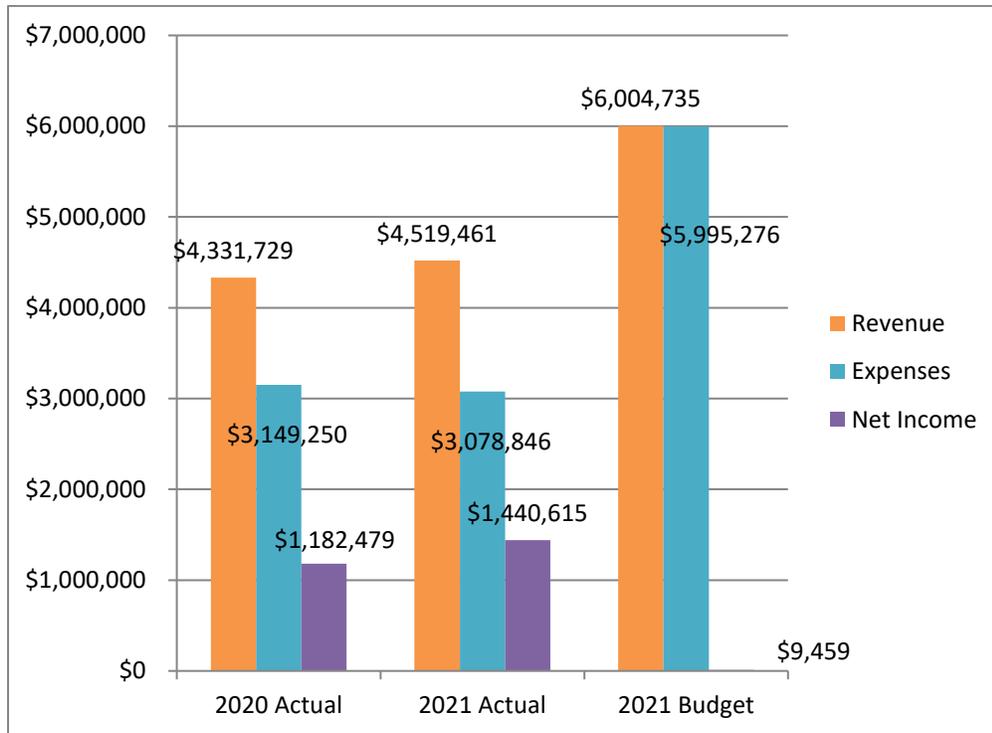
- 13  
14 • *Resources:* The MDA updated and reorganized the COVID-19 section on the MDA website to  
15 make it easier to find information and to remove out-of-date resources. New resources were  
16 added. For example, MIOSHA rescinded the emergency rules issued on May 24, 2021, and  
17 replaced them with the OSHA Emergency Temporary Standard (ETS). The MDA published the  
18 ADA fact sheet that provides detailed information about compliance on its website in the COVID  
19 section.
- 20  
21 • *Advocacy:* There has been a return to in-person meetings, although some Zoom meetings have  
22 also been held.
- 23  
24 • *E-communications:* COVID-19 news was covered in the E-News. There were also five special  
25 alerts in May and June, all which dealt with OSHA/MIOSHA rules relating to COVID-19.
- 26  
27 • *Component Programming:* Free collaborative CE continued, with two programs offered. In May,  
28 19 components participated with six holding a pre-CE meeting; in June, it was 18 participants and  
29 four pre-CE meetings. A total of 287 members took advantage of this opportunity. Monthly  
30 component relations meetings were held by Zoom, with 21-29 component representatives  
31 participating.
- 32  
33 • *Member Calls:* Calls and emails from members with COVID-related questions continued at a  
34 lower level this quarter. Many calls dealt with vaccinations, mask requirements, and staffing  
35 issues.
- 36

37 **Finance:** The second quarter 2021 financial statements show a net increase in assets from budgeted  
 38 operations of \$1,440,615 compared to a net increase of \$1,182,479 in 2020 (up 22%). Dues/Assessment  
 39 revenue received through June 30 totals \$2,669,192, representing 104% of the 2021 budget revenue.  
 40 Non-dues revenue through June 30 totals \$1,850,269. This is similar to 2020, with some positive and  
 41 some negative variances, mostly related to timing and the impact of the pandemic.

42  
 43 Expenses are down slightly from the first half of 2020, with a positive variance of \$70,404.  
 44

45 **MDA Net Income from Budgeted Operations June 30, 2021 vs. June 30, 2020**

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 48  
 49 The MDA experienced realized gains on investments of \$270,663 and unrealized gains on investments of  
 50 \$213,625 in the first half of 2021.

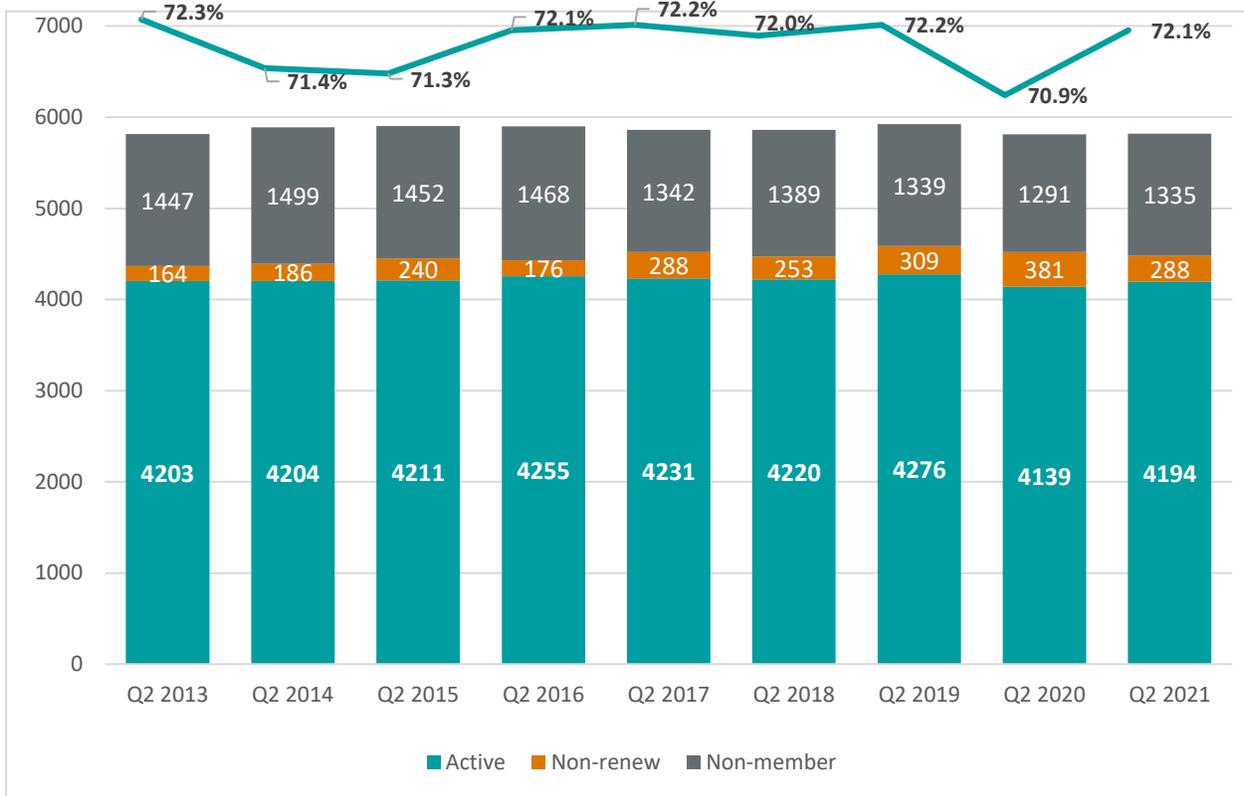
51  
 52 **Membership:** The current market share is 72.1% with 4,194 members and 288 members who have yet to  
 53 renew. Active membership stands at 82 members fewer than the end of June 2019, and 55 members  
 54 more than the end of June 2020. Although the total number of active members is down from 2019, the  
 55 percent of members who renewed by the end of the quarter was up by 0.6%. The new dentist category  
 56 also saw positive gains with 87.5% of new dentists renewing before the end of second quarter, the  
 57 highest in the last five years.

58  
 59 The membership grace period ended at the end of June. Members who have not paid 2021 dues will be  
 60 changed to nonmember status by the ADA the second weekend in July. Leading up to this cut-off, the  
 61 MDA deployed a robust renewal campaign including mailed and emailed invoices, phone call and email  
 62 reminders, and various personalized staff contacts. One final dues mailing was sent in late June.  
 63

64 Recent graduates have not been transferred into active membership yet and are not reflected in the  
 65 below numbers.  
 66

67 The Strategic Promotional Incentive (SPI) Campaign wrapped up at the end of June. In total, 38 new  
 68 members paid dues and were welcomed into membership. Last year 33 new members, 5.9% of eligible  
 69 non-members joined through SPI. The eligible non-members who qualify each year varies; for  
 70 comparison, in 2020, 4.2% of eligible non-members joined and in 2019, 8.1% joined.

71  
 72 **Second Quarter Membership Trends 2013-2021**



98  
 99 **Dental School Outreach:** Signing Day for graduating dental students was held in the spring. The MDA  
 100 hosted a webinar for D4s at Detroit Mercy and promoted membership to D4s at both schools. The  
 101 University of Michigan saw a slight decrease in participation from last year (80% vs. 82%) and received a  
 102 financial incentive from ASDA. Detroit Mercy Dental also decreased in participation from the previous  
 103 year (64% vs 75%). MDA staff continue to communicate with recent graduates and update their records.

104  
 105 **Advocacy and Professional Relations:** In accordance with the strategic plan, 16 meetings were held  
 106 this quarter with legislators who were new and/or serving on committees that are important to the MDA.  
 107 These meetings occurred in Lansing between legislators and MDA staff. In addition, nine meetings were  
 108 held via Zoom between legislators and their dentist constituents.

109 Other meetings held included:

- 112 • Staff met with Dr. Laurie McCauley, Dean; Dr. Romesh Naliah, Clinical Director; and Dr. Carlos  
 113 Gonzalez, Academic Director to learn how the UM Dental school fared with the pandemic.
- 114  
 115 • The student debt workgroup met twice during April to solidify a plan on how the MDA can help  
 116 dental students handle student loans. The plan was presented and approved by the MDA Board  
 117 at its June meeting.

- 119 • MDA staff met with the Michigan Department of Health and Human Services (MDHHS) regarding  
120 the MDA's teledentistry proposal. Initial feedback was positive, but the MDHHS representatives  
121 wanted time to further review the proposal.  
122
- 123
- 124 • The MDA participated in several ADA-organized meetings during this quarter. The meetings dealt  
125 with ADPAC and how donations are made to members of Congress and how dental licensure is  
126 handled in Midwestern states.  
127
- 128 • MDA staff attended many virtual meetings, that occur on a regular basis, with outside  
129 organizations. These meetings included: Michigan Board of Dentistry, ADA state dental  
130 insurance and coding calls, ADA SPA workforce calls, ADA dental insurance reform calls,  
131 Michigan Chamber of Commerce HR committee, SBAM small business alliance, Michigan Health  
132 Council, and the Michigan Oral Health Coalition.  
133

134 The MDA Dental PAC's first-ever virtual fundraiser was a success. The PAC raised over \$25,000. There  
135 was no fundraiser in 2020 due to the cancellation of MDA Annual Session, but the total in 2019 was  
136 \$32,750. The fundraiser was boosted by the chance to win prizes and bragging rights. The UP (Region 1)  
137 and West Michigan/Muskegon (Region VI) won in the component competition. Individual winners for  
138 Apple products were Drs. Naila Farooq, Mike Maihofer, Elizabeth Ralstrom and Matthew Turchi.  
139

140 **Access and Prevention:** MDA access and legislative staff continued work with the Michigan Oral Health  
141 Coalition (MOHC) and other stakeholders to address access to hospital operating rooms for dental  
142 procedures. This included meetings with hospital administrators from Spectrum and the Michigan Health  
143 and Hospital Association, Kent County Oral Health Coalition, dentists, and legislators across the state.  
144 While this work is expected to be long-term, short-term solutions have focused on increased Medicaid  
145 reimbursement for facility fees and anesthesiologists.  
146

147 MDA staff continued to provide input on the new State Oral Health Plan. The new plan was released in  
148 late June and is available at <https://mohc.org/state-oral-health-plan>. The MDA was represented by staff  
149 in meetings of the MOHC continuing education committee, MOHC policy committee, CDC Block Grant  
150 Advisory Committee, the Michigan Health IT Roadmap stakeholders, and Medical Care Advisory Council  
151 (Medicaid advisory).  
152

153 Several Medicaid policy clarifications or adjustments were submitted to the Medicaid office including  
154 recommendations on clarifications on language regarding alveoloplasty and periodontal coverage, and  
155 scaling and root planing coverage for pregnant women. The MDA is awaiting response from the state.  
156

157 Response to the MDA's survey of dental offices regarding dental treatment for women throughout  
158 pregnancy was low so the survey remained open for most of the quarter. MDA staff and the  
159 James+Mathew team are evaluating next steps.  
160

161 **Michigan Donated Dental Services (DDS):** The program reached a milestone of more than \$25 million  
162 in donated treatment since its inception in 1995. Patient care increased for the third quarter in a row with  
163 44 patients receiving \$220,619 in donated care. The pandemic's lagging effects continue to impact  
164 workflow, scheduling, and volunteer availability. The program is in significant need of more general  
165 dentist volunteers in much of the state.  
166

167 **Governance and Leadership Development:** Due to the COVID-19 pandemic, the 2021 House of  
168 Delegates meetings were held virtually via Zoom Videoconference on April 17-18. Speaker Christy held a  
169 training session for delegates on April 6 about electronic voting and 56 of 97 delegates attended. The  
170 MDA HOD elected the Board of Trustees and the ADA delegation through remote electronic voting. An

171 online survey revealed 52% of HOD members were “very satisfied,” 45% “satisfied,” and 3% “not  
172 satisfied” with the election process overall.

173  
174 House members were also asked about the proceedings in general. A total of 31% said “yes, the House  
175 engaged in meaningful discussion,” 49% answered “somewhat,” and 21% said “no.”

176 Overall satisfaction with the 2021 HOD was positive compared to 2020:

177

	2020	2021
Very satisfied	39%	37%
Satisfied	48%	47%
Somewhat satisfied	11%	13%
Not satisfied	2%	3%

178  
179 In June, the MDA regions submitted names for the 2021-2022 Nominating Committee. The Committee  
180 includes:

181

Region I: Dr. Clayton Shunk	Region VII: Dr. John DeCarolis
Region II: Dr. Michael Dincau	Region VIII: Dr. Curt Ralstrom
Region III: Dr. Keith Bever, Jr.	Region IX: Dr. Marvin Sonne
Region IV: Dr. Samuel Bander	Region X: Dr. Howard Hamerink
Region V: Dr. Michael Peters	Region XI: Dr. Thomas Goodsell
Region VI: Dr. Jameel Aftab	Region XII: Dr. Charles Burling

182  
183 *Virtual Trustee Forum:* Prior to the June Board meeting, the Board of Trustees held a Virtual MDA Trustee  
184 Forum to provide House of Delegates members with information prior to the Board meeting. Content  
185 included highlights of the upcoming agenda. It can be viewed online, along with previous forums. There  
186 were 19 attendees (nine delegates, one alternate, seven Board members and two staff).

187  
188 *Board of Trustees:* The MDA conducted a joint Board training session for the MDA, MDAIFG, MDAF,  
189 MDAH and Dental PAC Boards on June 23. The session was led by Chris McCusker, Ph.D., a senior  
190 consultant with Turknett Leadership Group and focused on the Leadership Character Model. This model  
191 stresses the importance of integrity in all leaders, and research has identified that the most competent  
192 leaders are those that balance respect and responsibility.

193  
194 At the June 26-27 MDA Board meeting in Traverse City, the Board held a generative discussion on the  
195 importance of a culture of inclusion at all levels of the MDA. Discussion focused on the importance of  
196 ensuring inclusion, particularly at the component level. Inclusion is making sure that everyone has a voice  
197 and can participate in a way that is meaningful to them.

198  
199 The Board also viewed a video titled “How Your Brain Responds to Stories and Why They are Crucial for  
200 Leaders.” The video explained how effective storytelling can create empathy and inspire action. Focusing on  
201 the story that data tells has a bigger impact than the data alone.

202  
203 *Presidential Visits:* Former President Margaret Gingrich represented the MDA at the UP Dental Meeting,  
204 June 25-26, as it conflicted with the June Board meeting.

205  
206 **Diversity, Equity and Inclusion:** The MDA continued to host meetings of the diverse dental  
207 organization group, including the Wolverine Dental Society/National Dental Association, Hispanic Dental  
208 Association, American Association of Women Dentists, and the Society of American Indian Dentists. The  
209 group identified the priorities for collaborative projects, which focus on increasing the diversity in the  
210 dental profession in Michigan. Priorities included:

- 211
- 212 • The establishment of a fund to support the dental schools' Summer Enrichment Program and
- 213 Profile for Success Program support for test prep and the DAT among Michigan residents.
- 214
- 215 • The development of a collaborative microsite to host information on dental careers for under-
- 216 represented minority students.
- 217
- 218 • The production of one or more videos to support outreach and raise awareness of dental careers.
- 219

220 **Continuing Education:** The Annual Session was virtual for 2021, and the MDA contracted with Eleventh  
 221 & Gather for the platform. Fifty-five courses were offered, with 51 of them being available on-demand  
 222 after the live event. The MDA held two live collaborative component webinars. In May, 19 components  
 223 participated with six holding a pre-CE meeting; in June, it was 18 participants and four pre-CE meetings.  
 224 There was a total of 287 in attendance at the CE meetings. The MDA pre-recorded course library now  
 225 offers 36 on-demand courses.

226  
 227 **Second Quarter 2021 Continuing Education Activities**

5/20	Gary Takacs	How to Attract & Keep The Best Possible Team Members	130
6/9	Jennifer Cosey	Common HIPAA Mistakes and How to Avoid Them	157
4/22-6/30	Multiple Speakers	Virtual Annual Session	1,319
Totals			<b>1,606</b>

228  
 229 The Certified Dental Business Professional (CDBP) program continues to grow, picking up 19 new  
 230 participants since April 1, bringing total enrollment to 322. A record number of 29 participants completed  
 231 their program between April and June, bringing total completions to 39.

232  
 233 **Peer Review:** The Peer Review department as a whole received approximately 236 calls from member  
 234 dentists, staff, peer review members, and patients. Peer Review programs saw activity this quarter as  
 235 below.

236  
 237 *Peer Review/Dental Care:* The MDA processed 18 new patient complaints in the second quarter of 2021.  
 238 Of those 18 new complaints, nine cases were pursued by the patients filing the complaint. The remaining  
 239 nine were not pursued by the patients for a variety of reasons, including MDA staff counseling of the  
 240 patient. The cases pursued (nine) for the second quarter is higher than the same quarter in 2020 and  
 241 consistent for the same time period in 2019. Of the complaints filed in the second quarter of 2021, 100%  
 242 were filed by patients, and the majority focused on quality of care. A total of nine cases were resolved in  
 243 the second quarter. The Peer Review Dental Care Committee did meet this quarter, and two appeal  
 244 cases were filed.

245  
 246 *Peer Review/Ethics:* Ethics continues to have a steady stream of activity, with staff fielding and resolving  
 247 most of the inquiries and complaints. The second quarter saw seven new ethics case, and current cases  
 248 are being reviewed by the appropriate component dental society.

249  
 250 *Peer Review/Health and Well Being:* The second quarter saw one new case. The committee is  
 251 overseeing the Member Assistance Program (MAP). The usage reports reviewed by the committee  
 252 indicate the program is being utilized by our members, their immediate family and the dental students  
 253 from U of M and UDM.

254

255 *Member Assistance Program:* The pandemic heightened MDA awareness of the opportunity provided by  
256 consideration of an EAP-type program for member dentists. The Member Assistance Program, offered by  
257 AllOne Health and thanks to a generous grant from the Michigan Dental Association Foundation,  
258 launched on July 1, 2020. An informational webinar for members is [now archived](#) on the MDA website for  
259 viewing. A total of 825 visitors viewed the MAP information on the website since July 2020. There was a  
260 total of one contact to AllOne by phone between the months of April, May and June.

261

262 **Practice Management:** In the second quarter, staff saw an increase in calls assisting member dentists  
263 and their office staff with practice management and COVID-19 questions and issues. The MDA  
264 distributed the many free-to-members resources in the second quarter:

265

266 **Marketing/Communications:** In the second quarter, the Public Education campaign focused on  
267 promoting the Find-A-Dentist (FAD) tool through paid search ads and on the multi-platform Let's Talk:  
268 Care campaign in order to facilitate a return to dental care post-pandemic.

269

270 The second video of the Let's Talk campaign, "[Care](#)", featured member dentists talking directly to the  
271 public. They addressed their commitment to protecting patient health and presented what care means to  
272 them, including the care that goes beyond insurance coverage and the care that prevents future dental  
273 problems. Overall, MDA Public site unique pageviews and total sessions were up over last quarter.  
274 Metrics were positive, with over 5 million impressions, nearly 1.3 million video views and 28,500 Find A  
275 Dentist search events.

276

277 **Media/Public Relations:** Media inquiries are down sharply compared to Q2 2020, unsurprising  
278 considering the interest in dental office safety and dental office reopening last year.

279

280 A story that aired on WXYZ-TV (the ABC affiliate in Detroit) on May 3 featured dentists volunteering  
281 through the Detroit District Dental Society (DDDS) to administer COVID-19 vaccines. The piece also  
282 mentioned how the DDDS donated refreshments to other health care volunteers. The segment that aired  
283 included an interview with DDDS President, Dr. Jehan Wakeem; however, that portion was omitted from  
284 the version of the story posted online as [Dentists Volunteer to Give Vaccine Shots](#).

285

286 **Social Media:** The MDA's separate social media initiatives target the public and member dentists.  
287 Public-Facing

288 Smile Michigan Facebook: 13,085 page likes; 13,148 followers

289 Smile Michigan Instagram: 507 followers

290 MDA Twitter 4,997 followers

291 Member-Facing

292 MDA Facebook (6,342 page likes; 7,443 followers)

293 MDA Instagram (1,280 followers)

294

295 The MDA Twitter account has maintained steady engagement throughout 2021 and reached the 5000  
296 followers milestone. Some of the most popular Tweets, those with high engagement numbers and  
297 impressions in the thousands, relate to topics that other organizations will want to Retweet. For example,  
298 if the MDA Tweets about fluoridation, pro-fluoride groups will Retweet. If the MDA comments on a  
299 celebrity's Tweet about going to the dentist, there will be a jump in profile visits.

300

301 **E-Communications:** The second quarter of 2021 saw the regular MDA electronic newsletters as well as  
302 promotional emails and special alerts related to COVID-19. Leadership emails such as the EDU and  
303 Delegate Digest continued to have the highest open rates, at 60% or higher. Other e-communications  
304 have lower open rates.

305 **MDA Website:** Overall website traffic was up slightly over Q1, but down significantly compared to Q2  
306 2020, with variability between the sites. This not surprising given the high level of information-seeking  
307 due to the pandemic. The Coronavirus Update page continues to be most popular on the professional  
308 site. There was a sharp uptick in this quarter on the Foundation site relates to the timing of the Sparkling  
309 Smiles event, which was held in Q2 this year.

310  
311 **MDA App:** The Michigan Dental Association launched an app in Q4 2020. At Q2 2021, 696 MDA  
312 members had downloaded the MDA Connection App. Two-thirds subscribed to push notifications.

313  
314 **MDA Foundation:** Second quarter activities included the Sparkling Smiles Happy Hour, Veteran's Spring  
315 Campaign, process to update the Strategic Plan, Grant Season kick-off, June all-board meeting training  
316 and board meeting along with several committee meetings.

317  
318 *Sparkling Smiles Virtual Happy Hour:* The second quarter began with the Foundation's Virtual Sparkling  
319 Smiles Happy Hour. The event was held alongside the virtual Annual Session and was the first of its kind  
320 held by the Foundation. With social media and e-mail pre-activity, the event drew 60 attendees. Those in  
321 attendance had a great time and applauded the Foundation on content and length, which were perfect for  
322 an online event after spending the day online at the Annual Session. The event raised \$45,000, short of  
323 the budgeted goal of \$85,000. The difference is attributed to the number of attendees, length, and online  
324 fatigue. An in-person event typically draws 150 guests. In 2020, the event ran from mid-June through the  
325 end of September, and with this being the second year of online activities, open rates and overall  
326 responsiveness is less than it was during the height of the pandemic.

327  
328 *Veteran's Spring Campaign:* The Foundation ran its first spring campaign focused on educating and  
329 serving veterans and their families. This campaign was designed to run for a two-week period online  
330 while sharing stories from the veterans who have received education and care from organizations the  
331 Foundation funds through your support. The campaign raised close to \$6,000 from May 15–31 and  
332 received donations from first-time donors and comments from donors about how valuable this campaign  
333 is to those who receive care. Look for this campaign to run again next spring for a longer period of time  
334 and to have additional outreach as opposed to just online promotion.

335  
336 *Strategic Plan:* The Foundation began the process for updating its Strategic Plan. This included sending  
337 surveys to the Board, donors, and stakeholders (grant/scholarship recipients, members, potential donors).  
338 The Board began the update by reviewing all survey results and will work for the remainder of the year to  
339 update the current plan and begin 2022 with new strategies, goals, and tactics.

340  
341 *Grant Season:* The Grant Committee began its work in early May. This year, the committee received  
342 grant applications from 17 organizations totaling \$360,000. Requests focused on shrinking wait lists that  
343 have grown to two or three times their size since the pandemic, serving special needs children, and  
344 building efficiency in serving patients. The committee recommended and the Board approved grant  
345 awards to nine organizations for a grant total of \$104,350. Two of the nine organizations focus on serving  
346 veterans and their families.

347  
348 *June Board Training and Meeting:* The all-board training was held the Wednesday prior to the Board  
349 meeting, focusing on leadership and the balance between leading for results and humility.

350  
351 During the Foundation's June board meeting, President Gary Asano asked attendees to share a  
352 takeaway from the training with many mentioning the scale and balance as valuable. The June Board  
353 meeting also focused on strategic planning, approving grant requests, and break-out sessions focused on  
354 current donor outreach and ways to make it more interactive to help build better relationships. The  
355 Foundation Board met via Zoom for the last time in 2021 as President Asano announced the remaining  
356 2021 meetings to be held in-person at the MDA building in September and November.

357 The Board announced its call for nominations that begins on July 1 and discussed the importance of  
 358 providing names of potential candidates to the Board. Also discussed were the Foundation's financials  
 359 and the annual audit which showed no risk. Bill Mackay and his team were present to discuss the  
 360 Foundation's investment portfolio which is doing quite well as the country re-opens after the pandemic.

361  
 362 *Committee Meetings:* The Foundation had seven committee meetings in the second quarter. Meetings  
 363 were held around Sparkling Smiles, Grants, Strategic Planning, Finance, Governance and Major Gifts.  
 364 The newly titled Major Gift Committee (expanded from the Planned Giving Committee) met twice to  
 365 review the scope of the committee and help restructure the donor outreach process. The scope of the  
 366 committee had not changed from the Planned Giving Committee, but the focus on donors was broadened  
 367 to include major gift donors. By doing so, the committee now has the opportunity to cultivate donors  
 368 giving \$1,000 and above, building stronger relationships earlier to create a natural segue into planned  
 369 giving. The committee expressed the need for a more structured outreach process designed to educate  
 370 donors on programs and services their gifts make possible. The outreach will also include opportunities to  
 371 make gifts that leave a lasting legacy for them and organized dentistry.

372  
 373 The table below shows the Q2 fundraising trends. The Foundation ended Q2 52% higher than Q2 2020  
 374 on fundraising and \$19 over the amount raised in 2020 year-to-date. This is attributed to general and  
 375 restricted contributions being larger than in 2020.

376  
 377 **MDA Foundation Fundraising Trends**

2020	Q2 Total	2020 Q2 Total	Q2 +/-	Q2 %	2021 YTD Total	2020 YTD Total	YTD %
<b>General Contributions</b>	\$19,743	\$8,289	\$11,454		\$40,571	\$34,931	
<b>Dues Contributions</b>	\$3,025	\$4,730	-1,705		\$20,263	\$8,930	
<b>Restricted Contributions</b>	\$8,137	\$1,789	\$6,348		\$8,244	\$2,138	
<b>MOM</b>	\$1,010	\$380	\$630		\$1,210	\$16,270	
<b>Q TOTAL</b>	\$31,915	\$15,188	\$16,727	52%	\$62,288	\$62,269	1%

378  
 379 **MDA Insurance & Financial Group:** The second quarter of 2021 had many positives to highlight for  
 380 MDA Insurance & Financial Group. The 2020-21 MDA IFG Shareholder report was issued via video  
 381 format for consumption by the MDA Board of Trustees. The property & casualty department had a  
 382 record-breaking second quarter for both new business and overall premium volume. TDSC.com,  
 383 powered by Henry Schein, reached a new savings milestone of \$20 million.

384  
 385 Four new endorsed programs were approved by the MDA Board of Trustees during the second quarter of  
 386 2021, subject to mutually agreeable contracts. Those contracts were being negotiated as of June 30.  
 387 Earning endorsement were: Dental Business Specialists for CPA/Tax-related services; Alerus Financial  
 388 for Section 125, Premium Only Plans and COBRA administration; iCoreConnect for various software-as-  
 389 a-service technologies and managed IT services on a blanket, opt-in basis; and ChoiceTel  
 390 Communications with iCoreConnect, operating under the banner of Complete Dental IT for telephony and  
 391 managed IT services. Additionally, a request for proposals for commercial real estate buyer  
 392 representation and commercial office space negotiation services was issued.

393  
 394 ###