

Trade News is supplied as a service to the reader and does not imply endorsement by the BDJ. Normal and prudent research should be exercised before purchase or use of any product mentioned. Please send your trade news information and illustrations to Alex Poole at the BDJ, 64 Wimpole Street, London W1M 8AL. This issue, the Trade News focus is **practice management**. Our regular 'what's new' section, for new trade products and services, appears on page 356.

MDU has good guide for dentists

The *Guide to good dental practice* is a dento-legal and ethical guide for dentists. Published by the Dental Defence Union, it combines the DDU's expert advice on consent, confidentiality and record keeping in a single comprehensive booklet.

The DDU says that most claims it deals with involve problems with consent or record keeping. As Rupert Hoppenbrouwers, Head of the DDU, says: 'Last year we opened over 200 files following requests from dental members for assistance with complaints and claims relating to these issues alone.'

There is a section devoted to the issue of consent which covers treatment of



uncooperative or anxious children and tackles the issue of 'Gillick competence' for the under-16's. The booklet also features the latest GDC guidelines on general anaesthesia.

Reader response number: 055

Get help

Dentists can now get extra help with financial management from a new software accountancy package, the Dental Practice Accountant.

Developed by accountants Kidsons Impey with Pegasus and dental supplier Henry Schein Technologies, the package

provides dentists with a fast and easy way to generate year-end accounts. It also offers direct access to experts by phone, fax, e-mail or post and helps with self-assessment tax returns and Inland Revenue correspondence.

A dedicated helpline is also available to offer guidance on corporate finance, information technology, personal tax planning, corporate recovery/insolvency, financial services and pensions.

Reader response number: 056

Keep documents safe and tidy

Beaverswood Supply Company has a wide selection of document holders suitable for a range of medical and office applications.

Available in magnetic, self-adhesive and clip versions, the Beaverswood clear plastic document holders have been



designed to protect and securely retain vital documents and allow easy identification of the data held by the sleeve.

Made from polypropylene, the holders have welded edges for strength and durability so that important paperwork does not get mislaid or damaged.

Reader response number: 057

It could be you

Accountants Hacker Young have warned dentists that the Inland Revenue and Customs and Exercise are to intensify their programme of random inspections into businesses and individuals. The company is offering a professional fees insurance policy to cover the cost of professional advice in the event of an inspection.

Hacker Young says that even if a business is 'squeaky clean' the inspections — which will check whether all the business tax returns, VAT, payroll and national insurance are in order — could still cost dentists money. This is because any business is far more likely to incur additional tax and penalties after an investigation. An accountant would then be needed to

negotiate a settlement and could charge a professional fee.

The policy Hacker Young is now offering covers businesses in the event of such professional fees, up to £50,000. It takes effect as soon as the business is informed that it has been selected for an investigation, and covers all costs such as travel to meetings, advice at Inland Revenue interviews, administration and legal fees. Should the inspection find that the business owes extra tax, Hacker Young will advise on how to best mitigate the amount.

Hacker Young says that the Inland Revenue does not limit its inquiries to businesses — individual partners or directors can be investigated, and they should also obtain cover for their personal tax affairs.

Reader response number: 058

Self-help for health

The Western Provident Association has launched 'Freelance', the first ever combined health insurance policy for the self-employed.

Freelance includes accident and sickness insurance, private medical cover and routine cover, designed specifically for the needs of the self-employed. WPA says that while the self-employed make less claims than other subscribers, they require a wider range of benefits

Reader response number: 059

Keep control of practice cash

Chandlers Chartered Accountants say that as dental practices generate many small receipts each day, it is important that this aspect of the business is controlled properly to keep discrepancies to an acceptable minimum. They also warn that the possibility of theft should not be overlooked.

Chandlers is now offering dentists advice on introducing a controlled system to prevent any discrepancies arising. The company suggests that duties should be segregated as much as possible, controls set up and that the dentist should always take a 'visible interest' in the daily records of the business.

To start the controlled system, all cash should be banked intact and petty cash drawn separately from the bank, while the till or cash box should be balanced regularly to make it easier to find a difference when a mistake occurs. Patients should be listed on the taking sheets at the start of each day, with receipts listed against each patient. When no money is taken a reason (eg. 'child' or 'capitation patient') should

be noted. This daily record should be reviewed by the dentist every day.

Daily takings and bankings should be listed in a separate book and checked against the bank statements by someone who is not connected with taking money. This book should not be left in reception, but kept securely in an office. If possible, the person who records the takings during the day should not be the same person who cashes-up at the end of the day.

For further information on setting-up a controlled system call the dental section at Chandlers. Tel: 0181 444 8066.

Reader response number: 060

Plan for the future with Lloyds TSB

Lloyds TSB says its customer research shows that just one in ten business owners has insurance to protect income if they or a key employee are absent from work for a long period of time.

Lloyd TSB Life has produced a booklet called *Your business, your future* as a guide to planning for such an event. It includes advice on keeping the business going after death or serious illness of the owner or a key employee, as well as guidance on protecting loan repayments, planning for

retirement and retaining employees.

Dentists can get free copies of the guide from Lloyd TSB Life. Tel: 0800 0560170 (please quote reference PR3).

Reader response number: 061

Cover for the family

HSA Healthcare has dental cover that leaves members free to choose their own practitioner, be it NHS, private or independent.

Members can claim up to £264 for dental treatment for each member of their family. This includes check-ups, crowns and fillings as well as specialist treatment such as

periodontal and orthodontic work. HSA membership does not involve additional work for the practice beyond providing a receipt and stamping a claim form.

HSA Healthcare also covers optical care, hospitalisation, maternity care, consultation, physiotherapy, osteopathy and chiropractic treatment. Cash benefits can be claimed annually, and there are no penalties for claiming the maximum on any benefits.

Reader response number: 062

On-line banking

Small business customers with NatWest can now take advantage of low-cost, on-line banking with the launch of a new PC banking package, NatWest On-line.

The new service will allow customers to control their finances 24-hours a day, every day of the year through a comprehensive account management service. This allows customers to check their balance and recent transactions, transfer money between accounts and pay bills.

NatWest says On-line is ideal for businesses where only one person signs instructions, and wants access to business and personal banking through a single service.

Reader response number: 063

