



**Raymond F. “Rick” Willeford, MBA, CPA/CFP®**  
*The Business of Dentistry – Success at Every Stage*



*“Rick is a real treat. He brings new meaning to the principles behind the ‘mechanics of money’. From start-ups to retirement, he simplifies the complex. No one leaves early!”*

– Linda Miles, Practice Management Consultant

*At dental conferences and industry meetings nationwide, Rick Willeford is known as the “fiscal fitness trainer” on the business of success.* In Rick’s

30 years of successfully

guiding the dental community on financial matters,

he’s learned not to take himself too seriously.

Even his alter ego, Uncle Cletus, has been known to show up with banjo in hand to add a note of levity to an otherwise weighty topic.

Rick’s audiences quickly put aside their fear of traditional dry spreadsheet commentary and make way for a presentation style that

packs a punch! Audiences respond to his quick wit and use of analogies to simplify complex financial matters. Rick’s sessions are living proof that people learn best when they have a smile on their faces.

**FINANCIAL EXPERTISE AND DENTAL SPECIALTY**

Raymond F. “Rick” Willeford, MBA, CPA/CFP® is a Financial and Tax Planning columnist for Dental Economics. As the founding principal of Willeford Haile, CPA, PC and President of Willeford

*“From ‘Doctor at Work’ to ‘Money at Work’, Rick sets our attendees on the road to financial success. With his fresh perspective and humorous style, he leaves his audiences asking for more....”*

– Dr. Joe Blaes, Editor, *Dental Economics*

CPA Wealth Advisors, LLC, a Registered Investment Advisory firm, Rick brings a wealth of practical experience to audiences nationally.

A fee-only CERTIFIED FINANCIAL PLANNER™ professional, he has specialized in designing financial planning, tax, and transition strategies for dentists for 30 years. Rick is the founding president of the Academy of Dental CPAs, an association of 25 firms who provide specialized services to 6,000 dentists nationwide.

Among Rick’s credentials and affiliations, he is the only CPA-member of the American Academy of Dental

Practice Administration. He participates in the national Practice Valuation Study Group, the Speakers and Consultants Network, and the Personal Financial Planning division of the American Institute of CPAs. He received an Electrical Engineering degree from Georgia Tech, his MBA from Georgia State University, and his CPA while at Price Waterhouse & Co.

**SATISFIED AUDIENCES INCLUDE ...**

- ▶ American Dental Association
- ▶ Academy of General Dentistry
- ▶ Hinman Dental Society
- ▶ Dawson Center
- ▶ A-dec
- ▶ KaVo
- ▶ Matsco
- ▶ MBNA
- ▶ Patterson
- ▶ University of North Carolina
- ▶ Medical College of Georgia

**OVERVIEW OF PROGRAMS**

Rick’s seminars and content can be customized and delivered in a variety of formats, from 2-hour segments to 2-day intensive learning sessions. In his series, *The Business of Dentistry – Success at Every Stage*, he has taken four of his most requested topics and built modules around each: *Business Fundamentals, Advanced Retirement and Tax Planning, Achieving Financial Independence*, and *Practice Transitions*.

*For details of Rick’s most popular programs, turn the page ...*

WILLEFORD HAILE, CPA, PC ■ Dental Practice Advisors ■ Phone: 770.552.8500 ■ Fax: 770.552.9307 ■ Toll Free: 877.643.7087

# Rick Willeford's Business of Dentistry Series

## Success at Every Stage

### BUSINESS FUNDAMENTALS

Ideal for the New Dentist and Any Business Person Looking for the Basics

*"Not everything you can count counts, and not everything that counts can be counted!"*

— Einstein

- ▶ Learn Why 90% of the Problem is Not Overhead
- ▶ Unlock the Secrets in Your Financial Statements
- ▶ Cut the Fat but Not the Muscle — and How to Know the Difference
- ▶ Re-think "Staff" — an Expense or an Investment?
- ▶ Determine Whether You Are Making a Profit — or Just a Working Wage



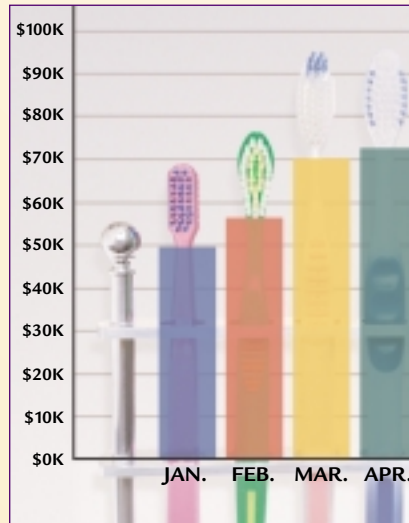
### ADVANCED RETIREMENT AND TAX PLANNING

Designed for Growing and Established Dentists

*"What if your reality check bounces!?!"*

— Anonymous

- ▶ Free Up More Funds with Advanced Retirement and Tax Planning
- ▶ Look at Your Practice as Your Financial Engine — Is It Ready for the Journey?
- ▶ Determine Your Potential Production — and How to Achieve It
- ▶ Get Familiar with Associateships and Practice Transitions
- ▶ Learn How to Decide Whether to Build vs. Lease



### FINANCIAL INDEPENDENCE

Created for Those Getting Started or Ready to Catch Up

*"You may be on the right track, but if you don't get moving, you'll still get run over!"*

— Will Rodgers

- ▶ Discover if You're On the Right Track
- ▶ Identify Whether or Not You Can See the Track from Where You Are
- ▶ Learn about Personal Spending — the "Third Rail" of Financial Planning
- ▶ Find Out Why You're Not the Millionaire Next Door
- ▶ Win the Losers Game — Invest as Though Retirement Depends on it

### PRACTICE TRANSITIONS AND ASSOCIATES

Appropriate for Potential Partners, Associates and Dentists Nearing Retirement

*"How do you keep your foot on first base while stealing second?"*

— Anonymous

- ▶ Maximize your Practice Value — Going Beyond the Numbers
- ▶ Identify Due Diligence Steps for Associates/Buyers
- ▶ Learn about Practice Valuation — Art or Science?
- ▶ Discover Income Splitting Techniques so Everyone Wins
- ▶ Clarify the Best Time to Sell your Practice — Perhaps Never



*For more information or to schedule Rick for your next function, contact him at [rickw@willefordhaile.com](mailto:rickw@willefordhaile.com).*