

LDA Journal

Journal of the Louisiana Dental Association

VOL. 66, NO. 3 • FALL 2007





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LDA Journal

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A MEMBER PUBLICATION
OF THE AMERICAN ASSOCIATION
OF DENTAL EDITORS

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Mission Statement

The purpose of the Louisiana Dental Association is to encourage the improvement and to protect the health of the public, to promote the art and science of dentistry and to represent the interests of the members of the dental profession and the public it serves.

Copyright 2007, LDA.



On the Cover: Once again, the LDA Summer Education Conference has hosted record attendance from both over 120 C.E. registrants and approximately 250 Beachside Boil attendees. The event, held July 25-28, 2007, at Tops'l Beach & Racquet Resort, in Destin, FL., gave attendees the opportunity to enjoy a fabulous summer vacation for the entire family on the Florida Gulf Coast and earn up to 16 hours of C.E. credits! For more information and photos, go to pages 28-29.

**LDA members can view the *Journal* online
at www.ladental.org.**



LDA

from the editor

David N. Austin, D.D.S.
Editor, LDA Journal

Mark Your Calendars Now!

LDA Annual Session and NODC

Be sure and save the date! The date is April 10 – 12, 2008. The event, of course, is the New Orleans Dental Conference and Louisiana Dental Association Annual Session. Save the date postcards have been mailed, including a list of invited speakers, to over 40,000 dentists throughout the country. As information is available, it will also be posted at www.nodc.org, as well as www.ladental.org. The official conference brochure will be mailed in December and online registration will again be available. This is a huge meeting for our association and our state, so please mark your calendars now. You won't want to miss it! And, being that the event is in the Crescent City, there is lots of food and fun to be had, including the French Quarter Festival, which will be held the same time.

It is well known that our inaugural combined conference was a runaway hit that kindled national attention and brought our state districts together in an unprecedented style. I have no doubt that our next annual conference will be bigger and better. Vendor participation, under Exhibits Chairman Dr. Bill Hadlock, has already surpassed expectations and continues to grow.

New Orleans continues to advance forward from the devastation of two years ago. It's hard to keep a good city down. So please don't miss this date. Be

there and be a part of the excitement. There will be plenty great speakers and courses for everyone, so consider bringing the entire staff.

LSUSD Dean Eric Hovland

I, along with many others throughout our state will miss Dr. Eric Hovland as dean of the LSU School of Dentistry. It has been a fast 14 years. Most recently, he has been the driving force to get LSUSD up and running from the depths of disaster. He has succeeded from what many said could not be done. Dental schools throughout the country noticed many of the novel approaches taken when the students were in Baton Rouge, to keep them on track to graduate. Some schools have now incorporated similar ideas.

My hope is that our next dean will have the same dogged determination and optimism that Dean Hovland exudes. A tall order for sure. Thankfully, Dr. Hovland will stay with LSUSD until the new dean is found, and then will stay within the LSU Health Science System. Be sure and read his article in this issue, page 20, relating to his decision and the future. When you get a chance, be sure and tell him what a wonderful honor it has been to have him at the helm of our state's only dental school and the alma mater of so many of us. ☺

LDA Annual Session and New Orleans Dental Conference

April 10 - 12, 2008

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LDA

from the president

*Thomas H. Price, D.D.S.
President, LDA*

Full Throttle

I know of no better way to describe my term so far as president of the Louisiana Dental Association. Your Board of Directors and committees have been and are working extremely hard on a number of complex issues since the LDA House of Delegates in April of this year. In this article, I will attempt to touch upon some of those issues, which are of higher profile. Please understand, however, I am writing this article in August for an issue of the *LDA Journal* which will be distributed in the fall. Obviously other topics may be on the forefront by the time of publication.

The LDA decision to move our health insurance plan to Nippon Life with Total Plan Services, Inc. as the third-party administrator probably tops my list in so far as complexity, time and energy. In the end, however, it became apparent to the vast majority of the Board that this move was in the best interest of the members of our Association. Marketing our plan will be Robert Ellis and Associates, whose services we already utilize for other endorsed products. With this move, there are a number of advantages for our Association, some of which you have already read in previous publications. I wish to personally acknowledge Dr. Keith Kyler, Chairman of our Council on Insurance, for his tireless efforts and dedication toward this long overdue improvement.

Over the summer months, you probably have read that the LDA will consider allowing Professional Dental Plans (PDP) to market a passive PPO dental insurance plan with our current Crescent Dental Plan. I understand this concept is a volatile one, with strong opinions on both sides. This is the purpose of polling the entire membership prior to a decision. As you may know, without the ability to market this plan, PDP will cease to exist in the next few years due to marketplace trends. Personally, I am troubled with the idea of losing this non-dues revenue source, which has allowed the LDA to keep dues increases to a minimum over the past decade. Allowing PDP to market this plan does allow

the LDA a voice in the design and reimbursement arbitration that we do not have in any other insurance plan of this nature.

I do not participate in PPO plans because of Freedom of Choice legislation in Louisiana. This is my choice; the same choice will be yours if we endorse this plan. Recently, when I spoke of this issue with a retired member of the LDA, he spoke of the time when dental insurance first came on the market. Prior to this, practice was limited to payment for services rendered. He recalled the uproar at the LDA over the idea of invasion of the dental practice by insurance. Now, of course, we welcome patients with dental insurance because this allows them to afford our treatment plans. I believe, given the marketplace environment, the decision to endorse a passive PPO dental plan is in the best interest of our Association. Hopefully, you have already expressed your opinion on this matter by voting either on our Web site (www.ladental.org) or by mail. If not, please vote today!

In June, the Board voted support to some much needed remodeling of the central office. After over a decade of use, signs of wear and tear were very apparent. Amanda Raymond, our Director of Accounting, has been busy assuming the role of contractor and has done an outstanding job. Some of the items on the list included replacement of carpeting and flooring, painting, roofing, and furnishings. Our central office is the first impression many have of our Association and it should be a good one. When completed, I hope you have the opportunity to stop by and enjoy these improvements.

Over two years ago, the LDA House of Delegates approved a resolution to create a Foundation. This included passing of a governance structure and administration. Our current three Trusts were to be pooled and new charity arms created. The only obstacle was a "letter of determination" for a 501c3 from the IRS. Sadly, we are still waiting on this determination. Our attorneys are actively contacting the IRS concerning this

matter and are being told we are “in line.” Most recently, I instructed the central office to contact the office of U.S. Congressman Richard Baker to investigate this delay. We have received a positive response from his office and hopefully will be receiving his help. Hopefully, persistence will pay off in this long overdue endeavor. The creation of an LDA Foundation will not only continue to help dentists in our state, but will also open some new avenues of charitable giving such as grants and endowments. This will remain a priority issue for me this year.

The ADA House of Delegates will be meeting about the time of this publication. I believe this session will be an interesting one given some of the national issues, including the recent settlement of the Alaska controversy. I have been asked to serve on the ADA Reference

Committee on Membership and Communications and am honored to do so. Of course, when dentists meet, trees die. Wish me luck.

When you have the opportunity, please thank your director on the Board of Directors, your component’s committee members, Ward Blackwell and all of the staff at the central office. I have been running our Association “full throttle” and they have been performing magnificently! 🍷

www.ladental.org

L. King Scott Receives the Academy for Sports Dentistry’s Distinguished Member Award



(Front row, left to right) Dr. Jackson E. Winters, Dr. Michael Messina, Dr. L. King Scott, and Dr. Emilio Canal, Jr. and (back row, left to right) Dr. Mark Roettger and Dr. Stephen Mills.

At the Academy for Sports Dentistry’s 2007 Symposium in Charleston, South Carolina, Northeast Louisiana Dental Association Member Dr. L. King Scott received the Academy’s Distinguished Member Award.

According to Dr. Mark Roettger, who presented the award, “Dr. Scott has devoted much time and shared his expertise with all members for the betterment of the Academy. This honor is bestowed in appreciation of lifetime dedication to sports

dentistry and for significant service to mankind. We thank Dr. Scott tremendously for his contributions to the success of the Academy.”

Dr. Scott currently serves as the president of the Northeast Louisiana Dental Association. He is also a Fellow with the American Academy of Cosmetic Surgery (1988), a Fellow in the Academy for Sports Dentistry (2000), and a Fellow in the Academy of General Dentistry (2000). Dr. Scott has attained the level of Master in the Academy of General Dentistry (2004).

He was the team dentist for the University of Louisiana at Monroe Athletic Department since 1986 and he was the team dentist for the Monroe Moccasins for the 1999-2000 and 2000-2001 hockey seasons. He also works with professional, olympic, collegiate and local athletes.

Dr. Scott has been a member of the Academy for Sports Dentistry since 1985. He served as a member of the board of directors from 1991-1994 and as president of the Academy from 1996-1997. In addition, he has served as ASD Secretary from 1997- 2002.

Congratulations Dr. L. King Scott!



LDA

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C. Richmond Corley, Jr., D.D.S.
Senior Vice President/CEO, LDS

Save Money By Using the LDA/LDS Endorsed Products and Services

As you receive this edition of the *LDA Journal*, many of you will be back to a full office schedule with family summer vacations behind you. This is a good time to take stock of where you are in your practice goals for the year and what it will take to finish out a successful 2007.

The LDA/LDS Endorsed Products and Services Program has a number of good products and services available that can assist you in attaining your practice goals for this year, as well as getting 2008 off to a good start. Let's take a brief look at some of them.

First, some of you may find that your accounts receivable are somewhat higher than you would prefer. [Transworld](#) with its GreenFlag Accounts Management Program is designed to reduce your accounts receivable to help you reach your financial goals. [CareCredit](#) provides the financing of your dental fees for professional services rendered at competitive rates with very efficient service to your patient and practice. Perhaps you need help in managing payroll and associated payroll tax functions. [Paychex](#) can provide these services in a cost-efficient and professional manner.

You may also want to consider a new method of marketing your practice by gaining an online presence. One of our newest endorsed companies, [Bruner and Company](#), provides complete Web site design, development, and hosting services at very competitive rates for LDA members only. This offering includes an "off the shelf" do-it-yourself approach and also customized services so that you can market your practice to the ever-increasing number of potential patients that are using the Internet as their major information resource. This company is recognized for its high quality and customer service in meeting the needs of each of our members.

A number of you over time have continued to use the [RelyAid](#) glove program as a source for your office

professional glove needs. [RelyAid](#) became a division of Jamestown Health and Medical and with this change in ownership came a change in the endorsement program royalty reimbursement agreement. This change requires



that a certain sales threshold for the total LDA Endorsed Program must be reached for a calendar year before ANY of the earned royalty for sales will be paid.

Because many members of the LDA use this program, the LDS Board of Directors approved this change in the royalty payment process for a one-year trial period.

Although sales have continued at a high level, LDS has been informed by Jamestown

Health that as of the end of the last reporting month (June 2007) the total glove purchases by LDA members still are \$12,000 short of the necessary threshold. For those of you who may be considering making additional purchases of [RelyAid](#) glove products or for any of you who are considering a professional glove product purchase and are looking for a new source for quality glove products, we at LDS would ask that you do so now or in the very near future so that LDA will not lose the earned royalty for the year 2007.

Another great source for many of your dental supply needs is a Louisiana-based company that has been a long time member of the LDA Endorsed Program. [New Line Medical, Inc.](#), located in Breaux Bridge, La., has offered cost-saving, competitive prices on many quality dental supplies that you use every day in your office. They also offer fast and efficient overnight service at no cost to you if your order meets their minimum purchase threshold.

The LDA /LDS Program has just signed an agreement with [Southern Anesthesia and Surgical](#) located in West Columbia, South Carolina. This company is available as an adjunct to the [IMEP Emergency Response System](#), which is already a part of the LDA Endorsed Program. Their principal function is to supply necessary supporting

equipment and supplies to support the emergency procedures recommended in the ERS system for use in the treatment of medical emergencies in the dental office. In addition they will be offering certain other supplies used in the practice of dentistry. You will be receiving more information in the near future about this new company.

In closing, we remind you to always identify yourself as an LDA member when first contacting an LDA/LDS endorsed company to ensure that you will receive all the benefits available through the Endorsement Program. You can always get contact information for any LDA endorsed company by calling the LDA office at 1-800-388-6642, by requesting a Ready Reference Binder, or by going on the LDA Web site at www.ladental.org, and clicking on News and Information for Your Practice. ☺

State Board Approved Radiographic Certification Course

MEDCOM's **Radiographic Techniques and Safety: Introduction to the X-ray and Safety Precautions** is available through the LDA and approved by the Louisiana State Board of Dentistry.

The course can be used for in-office education of dental assistants, counts for C.E. credit and saves you time and money compared to classroom instruction.

Your choice of three different formats for the course: CD-ROM, DVD or VHS.

Course length: approximately 3 hours.

15-day rental includes workbook, grading, and certificate.

\$50 - LDA members (for first staff person - \$20 each additional packet).

\$85 - non-LDA members (for first staff person - \$30 each additional non-member packet). Non-LDA members also pay a \$300 deposit that is refunded upon return of VHS/CD/DVD.

To order online, go to www.ladental.org.

If you have any other questions, call the LDA at (800) 388-6642 or (225) 926-1986.

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– Dr. Ken Markle

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LDA Fall Game Day Seminar

Thanks to our sponsors (as of 8/30): Robert Ellis and Associates (Ever

"The Team Approach to Immediate Loading in the Esthetic Zone (Advanced and Complex)" with Dr. Frank Higginbottom

Dr. Frank Higginbottom is a graduate of Baylor College of Dentistry. He has practiced general and restorative dentistry at Baylor University Medical Center in Dallas, Texas, since 1973.

Dr. Higginbottom has lectured both nationally and internationally on implant prosthetics, with special attention on a team treatment planning approach and his pre-surgical stent preparation technique. He is actively involved in basic research and is currently participating in two animal research studies involving The ITI® Dental Implant System. He maintains a private practice in Dallas focusing on crown and bridge and implant prosthetics.



Course Description: Emphasis on positive outcomes for implant-based care is escalating. Predictable treatment success for patients in the esthetic zone with advanced and complex needs depends on comprehensive assessment and planning, the quality of the implant site and tissue response, and selection of appropriate implants and components.

This presentation will emphasize these factors and concentrate on team communication. The importance of a "crown-down" philosophy to surgical procedures designed to enhance esthetics and tissue response will be discussed. Implant and restorative options will be detailed for patients missing single and multiple teeth, with emphasis on the esthetic zone. Recent advances in implant and component design will be discussed as they relate to treatment evaluation.

Course Objectives: Upon completion of this course, the participant will be able to:

- Discuss the "Team" approach to Esthetic Restorations.
- Identify complex patients and discuss why treatment is considered difficult.
- Communicate the desired 3-D position of implants from an esthetic and functional perspective.
- Discuss implant and restorative component options and choices for these patients.
- Discuss and describe currently available clinical methods for treating a range of patients.

AGENDA

8:00 a.m.

C.E. Registration and Continental Breakfast

8:30 a.m. - 12:30 p.m.

C.E. Session*
"The Team Approach"
Dr. Frank Higginbottom

1:00 p.m. - 6:00 p.m.

Tailgate Party (held prior to LSU v. Louisiana Tech football game**) (Registered attendees will receive more information regarding the location.)

* *The LDA is an ADA-CERP recognized provider. Credit: 4 clinical hours. Course type: lecture. Presented by the LDA Council on the New Dentist.*

** **The Louisiana State University (LSU) Tigers will take on Louisiana Tech on Saturday, November 10. LDA Fall Game Day Seminar registrants can reunite with peers and classmates at the tailgate party. Enjoy a traditional tailgating buffet, including plenty of cold beer and soft drinks. Individuals planning on attending the game need to purchase their own tickets.**

Saturday, November 10, 2007

(Partner), Straumann, Sullivan Schein Dental, and Benco Dental.

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Fall Game Day Seminar

		<u>No. of people</u>	<u>Subtotal</u>
LDA Mbr	\$69	x _____ =	\$ _____
Non-mbr	\$119	x _____ =	\$ _____
Hygienist	\$49	x _____ =	\$ _____
Associate Mbr	\$39	x _____ =	\$ _____
Staff/Spouse	\$39	x _____ =	\$ _____
Ret. Vol. Lic.	\$29	x _____ =	\$ _____
Dental Stu	\$29	x _____ =	\$ _____
LATE FEE*	\$25	x _____ =	\$ _____

* Add \$25 per person after November 1, 2007.

Special Events

<u>Special Events</u>		<u>No. of people</u>	<u>Subtotal</u>
Tailgate Party			
C.E. Attendee	\$0	x _____ =	\$0
Guest (adult)	\$15	x _____ =	\$ _____
Guest (child)	\$10	x _____ =	\$ _____
LATE FEE*	\$10	x _____ =	\$ _____

* Add \$10 per person after November 1, 2007.

TOTAL AMOUNT DUE TO LDA = \$ _____

Names of anyone registering with you and/or attending the tailgate party:

C.E. registration includes breakfast and a tailgate party on the LSU campus. To attend the tailgate party you must RSVP.

Cancellation Policy: After November 1, 2007, refunds will be given only with the approval of the LDA Council on the New Dentist. In the unlikely event the meeting is cancelled, all C.E. registration fees will be refunded, less proportional costs of materials already produced and distributed.

Submit Hotel Room Reservation Requests to:
Sheraton Baton Rouge Convention Center Hotel

102 France Street

Baton Rouge, Louisiana 70802

1-888-627-8567

(The deadline for reservations is

October 10, 2007.)

A limited number of rooms has been set aside at a special group rate of \$160.95 a night for standard rooms (single or double occupancy). (The above rates are subject to applicable taxes, which are currently 13% per room, per night, and are subject to change without notice. There will be an additional charge of \$10 per person per room per night over double occupancy. The Sheraton also offers FREE PARKING!

Register online at www.ladental.org or

Fill out this form and send registration to:

LDA, P.O. Box 261173, Baton Rouge, LA 70826-1173

PHONE: 1-800-388-6642 or FAX: 1-800-343-3842



LDA donated dental services

*Raymond Unland Jr., D.D.S., President, and Fred Leviton, Executive Director,
Louisiana Foundation of Dentistry for the Handicapped*

LDA Successful in Restoring State Funding for Donated Dental Services (DDS) Program!

Over 350 dentists and 100 labs across the state volunteer for the Dental Services (DDS) program of the Louisiana Foundation of Dentistry for the Handicapped. Since 1987, they have contributed over \$4.5 million in services for more than 3,600 individuals who are aged or disabled and unable to afford care for seriously neglected dental problems—people who had no other way of getting this care.

Though the dentists and labs compassionately contribute their time and energy to help these vulnerable people, some monies are needed to support these volunteers: for a coordinator who determines eligibility of applicants, links them with the dentists and labs, and helps resolve any problems during the treatment process.

Until last year, the state Office of Citizens with Developmental Disabilities provided these monies along with United Way for the Greater New Orleans Area. The state government agency cut these monies last year, but thanks to the dedicated support of the LDA members, along with lobbyists and staff Ward Blackwell, Annette Drodgy, Kevin Hayes and Johnny Koch and various other government officials, including

House Health and Welfare Chair Sydnie Mae Durand, Senator Francis C. Heitmeier, and Secretary of the Department of Health and Hospitals Dr. Fred Cerise, the Louisiana Department of Treasury has restored the government funds. And United Way for the Greater

New Orleans Area will continue its support.

As a result, DDS plans to provide \$637,000 worth of care for 280 people who would otherwise suffer from seriously neglected problems for which they had no other way of getting care. Louisiana's program is part of a national network of 12,600 dentists and 2,700 laboratories in 36 states that will collectively donate over \$18 million in services this year for over 7,100 elderly or disabled persons.

The LFDH would like to thank the caring volunteers and the LDA for its wonderful work this year to enable the DDS program to continue helping underserved people in the state. If you do not participate, please consider helping just one elderly or disabled person this year. You decide who you will treat, you don't have to leave your office, you determine the treatment plan, and the patients are reliable and so

grateful for the difference you make in their lives. Just call (504) 948-6141 for more information about volunteering for DDS. ♡



LDA Annual Session and New Orleans Dental Conference

April 10 - 12, 2008

Ernest N. Morial Convention Center
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feature LDA

Tom Beckett, Vice President, Risk Management,
Fortress Insurance Company

Rethinking Informed Consent

Since most dentists will have occasion to use informed consent procedures and forms at one time or another, it's worth a few moments' consideration on how to get the most benefit out of the informed consent process with your patients.

The patient satisfaction literature repeatedly drives home the point that communication is the foundation of all relationships, especially healing relationships¹, and positive dentist-patient relationships are a critical part of the healing process^{2,3}. Remember, too, that informed consent is a process, not merely a form, and you'll see that informed consent offers the dentist a terrific opportunity to enhance rapport with patients, as well as to create reasonable patient expectations about the desired outcome of a procedure or course of treatment.

How best to take advantage of this opportunity? Keep in mind that while you know the issues at hand very well, the same is not true for patients. Most patients don't go through the informed consent process very often, so treat each informed consent discussion as though it is the first for your patient. Don't rush your verbal presentation of information, and try to avoid situations where the patient is expected to read (and understand!) the consent form while you are simultaneously speaking to them. Recall that the essence of communication is providing your listeners with information they can *understand* and *act upon*. You'll have better success when you:

- make eye contact with the patient, preferably while seated at their level
- use language appropriate to the patient's level of understanding – both in your discussion and on the consent form

- allow time for questions from the patient
- conduct the informed consent discussion in an unhurried way, free from distractions (phone calls, interruptions by staff, etc.)

We all know there are certain elements that must be covered in order to meet the medicolegal standards for informed consent, including: The proposed treatment; its benefits and attendant risks; alternative treatments; and the risks and benefits of no treatment (i.e., informed refusal).

While these anchor points provide a convenient roadmap for the clinician, it is important to consider whether, in a given case, they provide information in a context

that is meaningful to the patient. Viewed another way, informed consent discussions should clearly and simply address the following patient concerns⁴:

- What is the patient's main problem / condition?
- What are the different courses of treatment available to address it?
- What is the dentist's recommendation?
- Why does the dentist recommend this treatment?
- Does the patient agree with the recommendation?

By ensuring that your part of the informed consent discussion speaks to each of these points, you help your patients understand not just what needs to be done, but also why – in a way that reinforces the therapeutic alliance and gets the patient invested in their own role in the treatment and healing process.

In our experience, informed consent is still widely underutilized in dentistry. In many instances where consent forms *are* used, the consent is just a signature at the bottom of a form full of clinical jargon. It's unfortunate there is so much resistance to informed consent, since it pays dividends far in excess of the time it takes to do it right.



Fortress-insured dentists should take advantage of our online resources to help you in this important area of dental practice. To get started, go to our Web site – www.dds4dds.com – and select the Informed Consent folder along the left margin on the home page. [Your user name is your 5-digit Fortress policy number; and your password is the last four digits of your social security number.] LDA members can also find Fortress-supplied sample forms and information on the password-protected area of the LDA Web site under the Dental Issue Fact Sheets link. You'll find sample forms covering a wide range of dental procedures; the templates are in Word format so that you may easily place them on your own letterhead and adapt them to the particular circumstances of your practice. Regardless of which consent form you use, your chart entry should reflect the date of your discussion with the patient and note that the proposed treatment, its benefits and attendant risks, alternative treatments, and the risks and benefits of no treatment (i.e., informed refusal) were covered.

For an expanded view of when to use informed consent and how to get the most out of the process, see the September 2005 issue of the Fortress *Guardian* newsletter, also available online.

Patient dissatisfaction – whether or not it results in a lawsuit – is most often founded on unmet expectations.

Good communication and documented informed consent alone could save dentists millions of lost premium dollars each year. Understanding *and implementing* these tips regarding informed consent will help you establish and meet reasonable expectations on the part of your patients. Informed consent is a process, not just a form to be completed for the file. Make sure you get the best out of the time you spend on it. ¶

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3. Lockyear P. Physician-Patient Communication: Enhancing Skills to Improve Patient Satisfaction. *Medscape.com* 2004; <http://www.medscape.com/viewprogram/3679>
4. See, for example, <http://AskMe3.org>

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LADPAC "Chipping In For Dentistry" Golf Tournament

Friday, October 19, 2007
Beaver Creek Golf Club, Zachary, La.

Fall Game Day Seminar

Saturday, November 10, 2007
LSU vs. Louisiana Tech Football Game
Location of Seminar:
Sheraton, Baton Rouge, La.

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LDA executive director

Ward Blackwell, M.J., Executive Director, LDA

LDA, Members and Friends: Engines of Change

In the summer issue of the *LDA Journal*, I reflected on all the new programs and other innovations I've witnessed in more than 10 years with the LDA. That article probably made the point pretty well that the LDA's history is that of a dynamic organization that embraces change. However, it probably didn't illustrate very well just how integral and ongoing change is for the LDA.

For instance, most members are probably aware that, as of August 1, 2007, the LDA-sponsored health insurance plan has a new carrier, Nippon Life Insurance of America; a new third party administrator, Total Plan Services, Inc.; and a new marketing agency, Robert Ellis and Associates. The LDA Council on Insurance and LDA Board of Directors believe this transition is a very positive move that will prove quite beneficial to our members participating in the plan.

It will also beget still more changes. Already in the works is marketing for the LDA-sponsored health insurance plan that will be far more visible and dynamic than in recent years. A new plan option designed to be better suited to the preferences of your office staff is also in development. And, it may soon be viable again for the LDA plan to combine with the plans of other dental associations to create a larger pool of insureds, thus spreading the risk and helping further minimize future rate increases.

Nothing could be more fundamental to accomplishing the LDA's mission than the facility in which the association is housed. And, some of the more visible changes taking place of late are LDA board-approved repairs and remodeling to spruce up the now eleven-year-old LDA headquarters building. Included in this facelift are new paint (interior and exterior), new carpet and flooring, a smattering of new furniture (some to fill previously unused space, the rest to replace worn out stuff), and a small fountain by the entrance. The nicer surroundings should make a very positive impression on visitors to the LDA office. In light of the disruption caused by painters, carpet layers, etc. though, I'm rather glad this kind of change doesn't occur *too* often!

The LDA also works almost continually to make changes in law and regulations that affect dentistry. Many of these constructive efforts consist of making small changes in very broad bills. Examples include increases in the dental reimbursement rate schedule for Medicaid in the annual appropriations bills or for workers comp in the 2005 workers' comp overhaul bill. Other beneficial changes are achieved simply from working with regulators (e.g., the dental devices sales tax exemption ruling, or the adoption of ADA BMPs for amalgam waste rather than more stringent measures).

Still other changes result from the passage of dental-specific legislation. As we are now in another election year, I feel it appropriate to point out that an essential element of all such successful initiatives is the friendly legislators who file those bills on our behalf. These legislators have typically been some of our strongest, key allies in the Legislature. In the past four years, the highest priority LDA-supported bills that have passed and their legislator authors have included: 2007 general supervision clarification – Rep. Chuck Kleckley (R-Lake Charles); 2006 general supervision – Rep. Tom McVea (R-Jackson); 2006 retired volunteer dentist license – Rep. Mike Strain (R-Covington); 2006 elimination of "most favored nation" clause in provider contracts – Rep. Mike Walsworth (R-West Monroe); 2005 and 2006 water fluoridation study resolutions – Rep. Sydnie Mae Durand (D-Parks); 2005 LSBOD omnibus bill – Rep. Joe Toomy (R-Gretna); 2005 enteral conscious sedation – Rep. Monica Walker (D-Marksville); 2004 require partial payment for non-covered dental services – Sen. Joe McPherson (D-Woodworth); and 2004 dentist exemption from "do not call" law – Rep. Diane Winston (R-Covington).

On a related note, I would like to mention one other fairly recent change in our governmental relations. Though it was only formed a little more than five years ago, the Dental Access and Prevention Political Action Committee (DAPPAC) boasts annual fund raising that eclipses its

older sibling, the Louisiana Dental Political Action Committee (LADPAC), more than twofold. Focusing DAPPAC's resources has helped the LDA achieve unprecedented access to key legislators and credibility on dental Medicaid issues. This is a significant factor in the Legislature having approved funding increases for dental Medicaid in every year since DAPPAC's inception.

While the LDA has substantial influence in state government, it's interesting to contemplate what sort of results we might get if the next big change were for LADPAC's fund raising to approach or even surpass levels similar to those DAPPAC currently sustains. Certainly, our voice in governmental affairs would be heard even more clearly. And that might pave the way for us to better defend against things like allowing corporate ownership of practices, non-dentists practicing dentistry, the imposition of provider taxes, or the elimination of freedom of choice. A stronger LADPAC could also help the LDA be more proactive in tackling such highly challenging issues as assignment of benefits, mandated fluoridation or even TMJ benefits.

All sorts of positive changes are possible in the year ahead with a new look insurance program, a new look office and new look legislature (after the fall election). You can very easily be an essential element of these changes by staying informed (via LDA publications, E-Bites, Web site updates, attending meetings, etc.) and increasing the power of our voice in government by responding to LDA's

Voter Voice alerts and contributing to LADPAC. And, contributing to LADPAC can be simple (add a little to your dues check) and fun (play in the LADPAC golf tournament on October 19).

However you do it, I hope you will join us in being an engine of change and *making* changes happen. Remember, letting things stay the same is NOT the alternative to change. The alternative is letting changes happen TO you. ☺

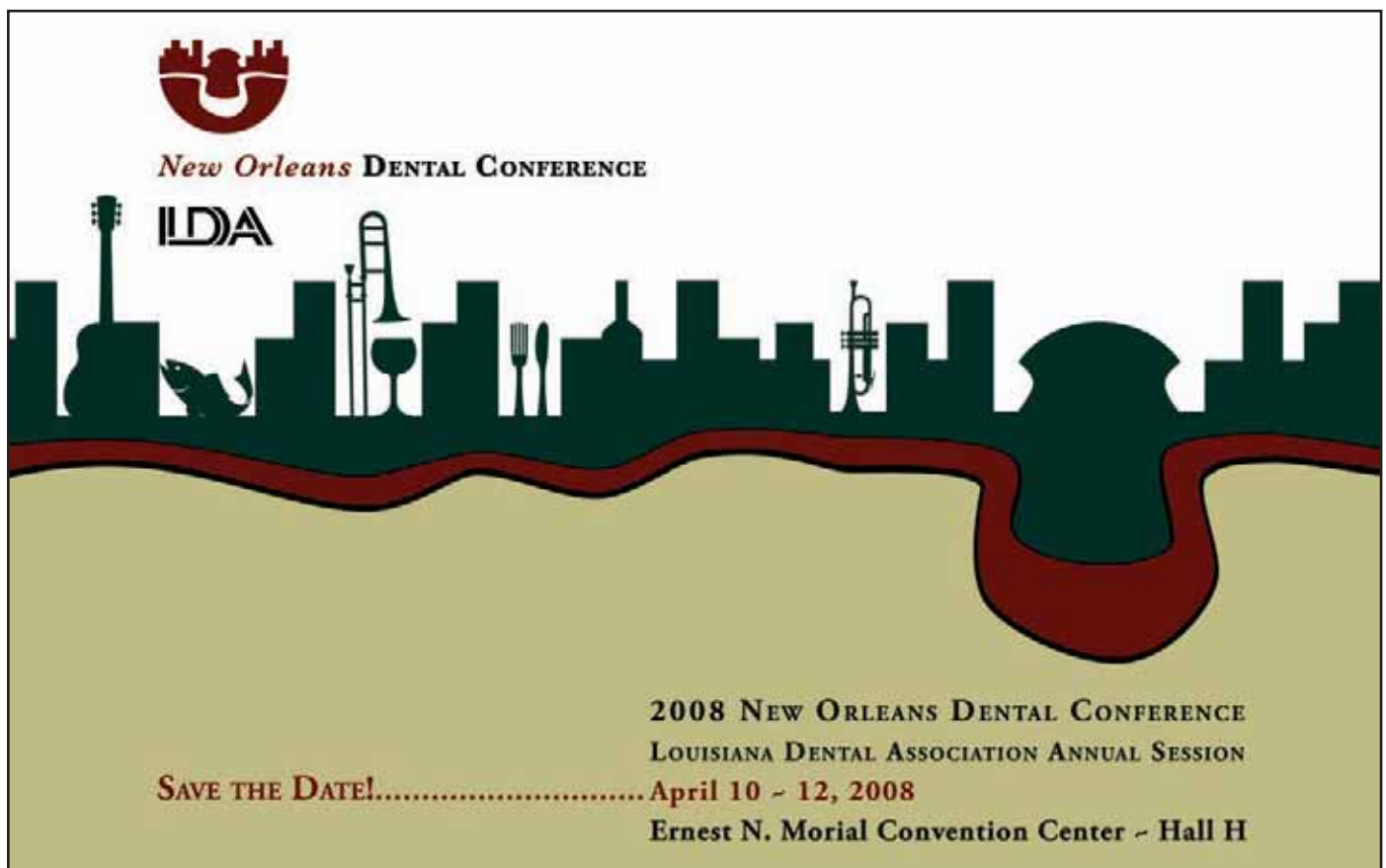
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Louisiana's START and Unclaimed Property Programs

START

The dream of sending a child to college is becoming a reality for more Louisiana citizens. Thanks to Louisiana's Tuition Opportunity Program for Students (TOPS), more of our state's students are taking advantage of higher education opportunities. In addition to TOPS, there is another way parents can afford the costs of higher education, especially necessary expenditures such as books, supplies, and room and board. You have probably heard about 529 plans and how great they are for saving for college. START is Louisiana's 529 college savings program, and it is one of the best in the nation.

Here's how START works. Parents, grandparents or other individuals can open an account for a child with as little as \$10. They continue to invest what they are comfortable with, whether it's \$10 a year or \$10,000. START account owners can invest in fixed income investments managed by the State Treasury or a number of mutual fund options managed by the Vanguard Group. Fixed income investments in START earned 5.11 percent this past year, and mutual fund investments earned 7.93 percent to 15.69 percent depending on the option.

In addition to earning interest, START accounts are eligible for state matches of 2 percent to 14 percent of annual deposits depending on income and account owner category. On top of that, by taking advantage of START's partnership with BabyMint, account owners can deposit cash rebates into their accounts when they make purchases at participating retailers. Monies deposited from these purchases will then earn interest and state matches.

The START program is tax-free from start to finish, and Congress recently made the federal tax exemption on the program permanent. Account owners can exempt up to \$2,400 in deposits per account per year (\$4,800 per account if they file a joint return) from income reported on their state tax returns. They also do not

have to pay state or federal taxes on money in their accounts while it earns interest. When it is time to withdraw money for educational expenses, disbursements are also tax-free.

START closed last year with 23,104 active accounts and \$128 million in deposits. For more information, call my office at 225-342-0010 or click START on the Treasury's website located at www.latreasury.com. Or, contact the Office of Student Financial Assistance at 1-800-259-5626, extension 1012 or visit www.startsaving.la.gov.

Unclaimed Property

Many people still do not know what "unclaimed property" is. Part of the problem is the program's name is somewhat misleading because unclaimed property has nothing to do with physical property. A more appropriate name might be "missing money" or "forgotten money," because that's exactly what unclaimed property is – money that you never knew you had lost or that has gone unclaimed for a number of years.

Here's how the program works. Let's say your landlord, employer or relative has money for you that you have never received. This money could come from paychecks, checking and savings accounts, royalties, interest, dividends, utility deposits, stock certificates and life insurance proceeds. After a certain amount of time, this money is turned over to the state for safekeeping, especially if you haven't been actively looking for it. Many people never know that they have money out there to begin with. Your unclaimed property could be the utility deposit you forgot you had paid, a final paycheck you never cashed, or stocks you inherited that you never knew you had. One out of every six people in Louisiana has unclaimed property, so the odds of finding unclaimed money are better than playing the lottery.

Over the unclaimed property program's history, the state has collected more than \$479 million and refunded more than \$145.7 million. Over 80 percent of total

refunds ever have occurred in the past 10 years. This translates to \$117.8 million returned to more than 192,000 people. We get new money in every day, so if you don't find anything at first, check back with us every few months.

If the Treasury is holding your unclaimed property, the average amount of a claim ranges between \$200 and \$300. Some Louisiana citizens have found thousands of dollars, however, and our largest claim was \$1 million for a schoolteacher in the New Orleans area. Government requires us to pay our taxes promptly and in the correct amount. Shouldn't government be held to the same standard when it has *your* money? To search for unclaimed property, call 1-888-925-4127 (toll-free nationwide) or visit our website at www.latreasury.com. ☺

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LDA LSU school of dentistry

*Eric J. Hovland, D.D.S., M.Ed., M.B.A.
Dean, LSU School of Dentistry*

It has been an Honor to Serve!

It has been a great honor to serve as dean of Louisiana's only dental school for the past 14 years. With mixed emotions, I have decided to relinquish my position as dean and to pursue other equally important opportunities within the LSU Health Sciences Center. As a result, I have requested that Dr. Larry Hollier, chancellor of LSUHSC, begin a search for a new dean. I will remain as dean until a replacement is appointed.

Before Katrina, our school had moved into that group of the "very best." Then the storm literally destroyed our school. However, with the support of the faculty, staff and dental community, we persevered and were able to continue our mission in Baton Rouge while rebuilding our school in New Orleans. I am so grateful for the faithful support of so many during this time.

We are now back in New Orleans and are focused on ensuring that LSUSD remains one of the finest dental schools in the world. Faculty recruitment and retention continues to be a top priority and we have recently hired six new exceptional junior full-time faculty. A visionary strategic plan, developed by faculty and staff, will lead the school over the next three years. In addition, the LSUHSC leadership has committed to support the development of a new oral biology

department with both basic science and clinical faculty. Exceptional students continue to be enrolled in all of our educational programs and a comprehensive care clinical curriculum will be instituted as well. Our financial condition is solid—today, two years after the storm, we are in an excellent position to grow and excel.

After a new dean is appointed, my focus will shift to the area of public health. Oral health disparities continue to be a major problem in Louisiana and throughout the United States, and I am excited to be involved in addressing this important issue. Initially, I will focus on integrating the public health message into the LSUSD dental curriculum. My goal is to develop a cadre of dental health professionals who will be aware of and involved in dental public health issues long after they graduate.

It has been an honor to be a part of such a wonderful group of alumni, colleagues and friends over the years. The support extended to LSUSD during my tenure has been exceptional—please accept my warmest appreciation and admiration.

The LSU School of Dentistry will continue to be a very special place, and I encourage you to continue your involvement and support. If I can ever be of service, please do not hesitate to email me at ehovla@lsuhsc.edu. ☺



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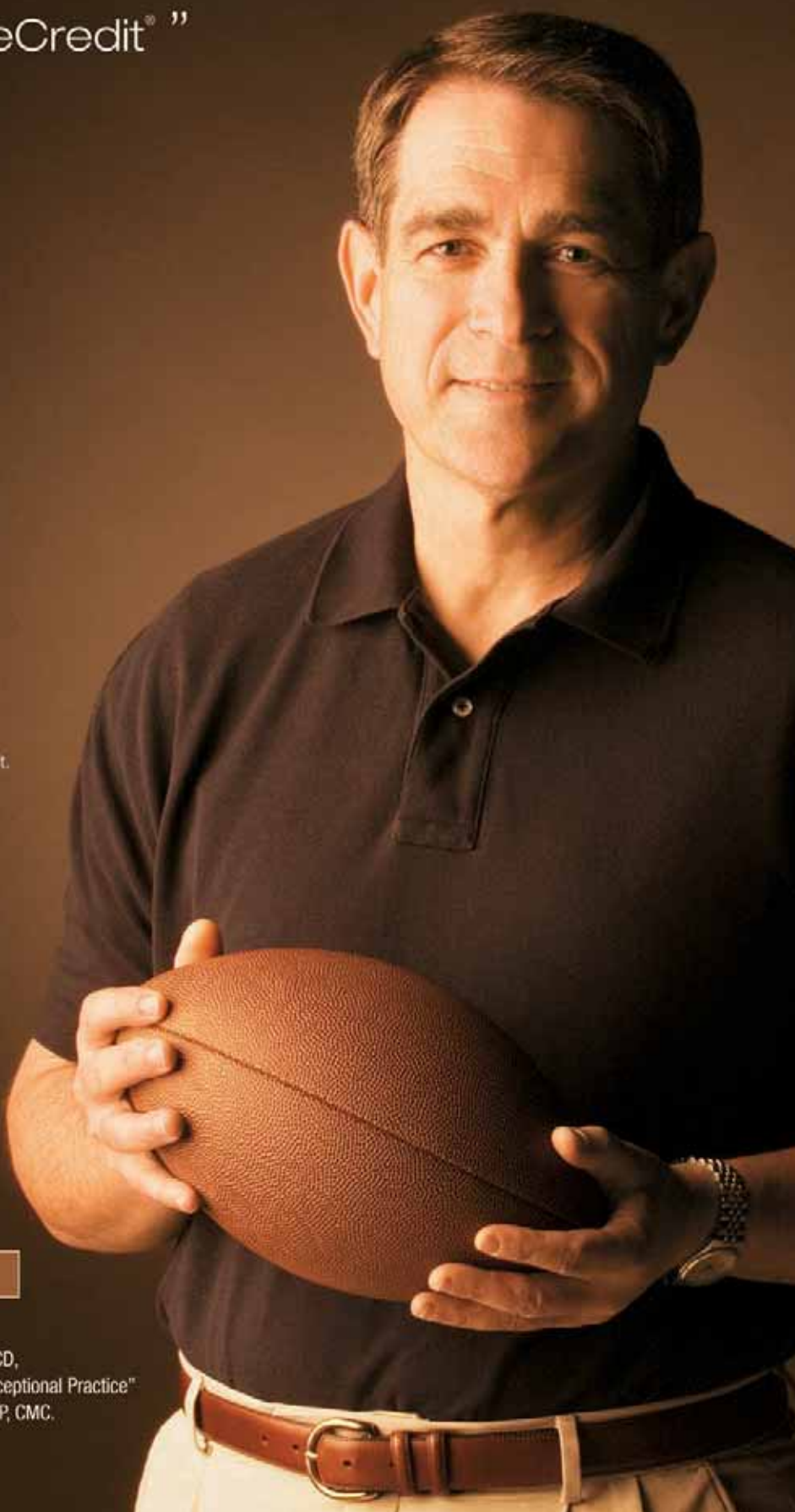
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Beaver Creek Golf Club, Zachary, La.

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AGENDA

10:30 a.m. Registration & Lunch Begins
(*Mulligans Available for Purchase*)

11:30 a.m. Shotgun Start*

Tournament ends 19th Hole Reception and Tournament Awards & Prizes

* *Full details will be mailed to all registered golfers.*

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Registration : Sign up individually or as a team. Individuals will be put together to form teams.

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Golf handicap _____

If you have already arranged to play with another player or players, please provide their names (and golf handicaps). Also include any of the other players on your team or any other players you would like in your foursome:

Number of players (\$150 each) _____ = \$ _____

*Add late fee of \$20 per person after October 5 : \$ _____

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LDA membership

Nelson P. Daly, D.D.S.
Interim Chair, LDA Council on Membership and Dental Practice

Grand Isle, 2007 is Done!

*The fillets were in their ziplocks,
tucked away deep in the freezer,*

*The kegs were finally floating,
in the long-since melted ice,*

*The boats were loaded on their trailers,
the salt spray gone from the glass.*

*And the Acadiana boys were smiling in
their beds, with the sweet melody of spider
wire singing off the reels, still on their minds.*

*“We’ve pulled it off again,” Jerry thought
to himself as he tried to stand fighting the
everlasting sea-legs, “Are we still the best
fishermen in the state? Man I looked good in
those sunglasses! How much beer did I drink?”*

The 2007 LDA Fishing Rodeo has come and gone... and what a success it was. Besides the large attendance, including many LSUSD students, besides perfect weather and incredible sponsors, we had a great time! It was a weekend with perfect astrological alignment of sun and stars, and a smile from the Man himself. Accordingly, a number of thank you’s are in order. Dr. Gray Bailey not only helped with the rules this year, but also helped pick out the prizes. Drs. Luke St. Pierre and Jerry Smith did an excellent job (unfortunately) of enlisting the rest of the Acadiana clan, Dr. Phil Gastinel took the overflow of LSUSD seniors out fishing, and LDA Staffers Tricia Jenkins and Amanda Raymond did an incredible job of controlling the rowdy participants.

So many people helped make the rodeo a success, including teams Backlash, Salty Dogs, Cat Fight, Reelist, and Cat Daddy, to name a few. However, we give special thanks to our sponsors, Robert Ellis and Associates, Louisiana Dental Services, Inc. (LDS), Gilsbar, Inc., Benco Dental, Irwin Dental, Patterson Dental, and Sand Dollar Marina.

A special congratulations also goes to the hard luck story winner, Dr. Andre Bruni, and the award for the best Boudreaux joke, Dr. Carl Breaux. So, if you missed the event, you missed a good one. But, there’s always next year!

Lastly, it’s not too early to begin thinking about snow skiing this coming Mardi Gras, February 2-5, in Steamboat Springs, Colorado. Mark your calendars now! ☺

Speckled Trout

- 1st: Wayne Daigle, Acadiana 4.18 lbs.
- 2nd: Dr. Damon DiMarco, NODA 4.08 lbs.
- 3rd: Dr. Bart Barre, NODA 3.60 lbs.

Redfish

- 1st: Dr. Mike Barry, Acadiana 2.98 lbs.

Red Snapper

- 1st: Paul Gantt, GBR 5.64 lbs.
- 2nd: John Daly, GBR 3.66 lbs.
- 3rd: Dr. Sean Smith, GBR 3.38 lbs.

Largest Offshore (all caught yellowfin tuna)

- 1st: Dr. Ryan Perry, GBR 54.62 lbs.
- 2nd: Tyler Rush, Acadiana 52.42 lbs.
- 3rd: Dr. Trey Palmisano, NODA 50.08 lbs.

Kids Largest Overall (Age 12 and under)

- Nick Rush, Acadiana 28 lbs.
(blackfin tuna)

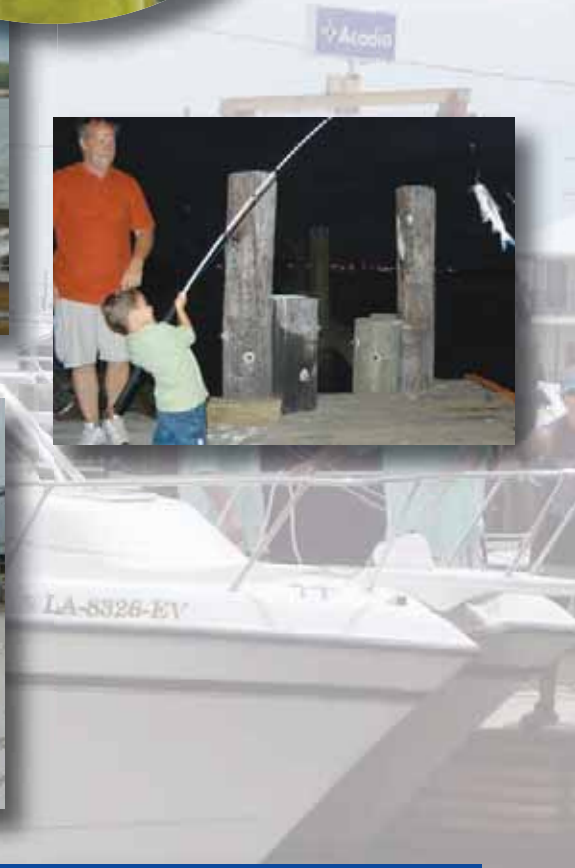
Largest In-shore

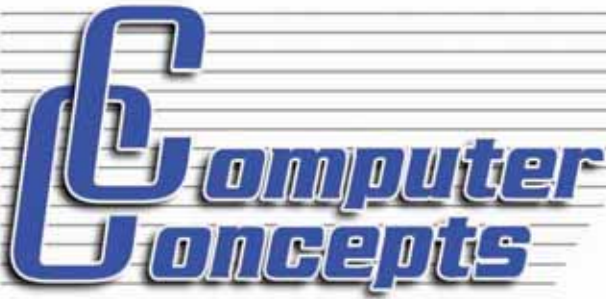
- 1st: Dr. David Kestel, Southwest 27.12 lbs.
(black drum)
- 2nd: Cynthia Hope, GBR 21.60 lbs.
(black drum)
- 3rd: Ricky Hope, Jr., GBR 14.68 lbs.
(crevalle jack)



Clockwise from top right: Bob Ellis of Robert Ellis and Associates hands out goodie bags to Drs. Charlie Foy and Ronald Madere; Travis Uzee, Paul Gantt, Dr. Mike Luminais, Dr. Nelson Daly, and John Daly; Dr. Luke Pierre and Corey Cowart; Fishing Rodeo Awards Ceremony and Fish Fry; CHAMPS (front row) Wayne St. Pierre, Dr. Mark Milam, Dr. Nelson Daly, Ronnie Arceneaux, (middle row) Dr. Carl Breaux, Dr. Luke St. Pierre, and Dr. Jerome Smith, and (top row) Blaine Barrilleaux. Center circle: Cynthia Hope and Dr. Nelson Daly.

“My fish was that big!”





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Marc W. Judice



Marc W. Judice has been actively engaged in litigation since 1977, with emphasis in the areas of medical, dental, healthcare and professional liability defense. He is certified in Civil Trial Advocacy by the National Board of Trial Advocacy.

Marc has been asked to give numerous presentations in the fields of law and healthcare to a wide array of organizations including: Lafayette Parish Medical Society, Louisiana Society of Orthopedic Surgeons, Louisiana Society of Neurosurgeons, Acadiana Pediatric Society, Acadiana Dental Association, Louisiana Medical Mutual Insurance Company, The Medical Protective Company, Louisiana Association of Defense Counsel, National Business Institute, LSU School of Dentistry, Medical Risk Management and LSU School of Law.

Marc served as Chairman of the Board of Directors at University Medical Center in Lafayette; Chairman of the Board of Trustees at Medical Center of Southwest Louisiana; and on the Board of Trustees for Women's & Children's Hospital.

Marc was listed in the 2007 inaugural edition of *Louisiana Super Lawyers*, an honor awarded to only five percent of Louisiana attorneys. He has earned the highest rating (AV) from Martindale-Hubbell for skill and integrity. Marc is listed in the *Bar Register of Preeminent Lawyers*, the *Marquis Who's Who in American Law* and *Marquis Who's Who in America*.

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2007 LDA Summer Education Conference Once AGAIN Hosts Record Attendance

Once again, the LDA Summer Education Conference has hosted record attendance from both over 120 C.E. registrants and approximately 250 Beachside Boil attendees. The event, held July 25-28, 2007, at Tops'l Beach & Racquet Resort in Destin, FL., gave attendees the opportunity to enjoy a fabulous summer vacation for the entire family on the Florida Gulf Coast and earn up to 16 hours of C.E. credits!

Tops'l Beach & Racquet Resort offers luxury all-condo accommodations, steps away from the white sandy beaches and sparkling emerald waters of the Gulf of Mexico. Plus, there is a private beach club and state-of-the-art fitness center located at Tops'l, as well as beautiful golf courses as close as across the street. And, all of this was available to attendees as a tax write-off!

Thanks to our sponsors, Louisiana Dental Services, Inc. (LDS); PerioSeal Dental Implants; Robert Ellis and Associates; Bruner and Company: A Creative Web Design Studio; Southeast and Southwest Louisiana Area Health Education Centers (AHEC); Steward Quantum Leap Consulting; Patterson Dental; and the National Dental Foundation for Asset Protection, the registration fee was again an incredibly affordable \$295 for LDA members.

After attending courses from 8 a.m. to noon, attendees hit the beach, the pool, the golf course and even the outlet mall, all the while spending quality time with their families. This year's meeting even included an LDA volleyball tournament, where almost 40 attendees and their friends and families hit the sand for some fun in the sun. Dr. Sammy Tom's team, including Dr. Tom, Dr. Brant Schmidt, Dr. Ron Britsch, Dr. Thomas Bailey, Evan Bailey and Ryan Bailey, were the volleyball champions.

So, if you were not able to make it this year, consider attending next summer. We'd love to see you there! ☺



Top right: Dr. Ron Britsch, Dr. Sammy Tom, Dr. Brant Schmidt and breakfast sponsor, Ron Bruner of Bruner and Company. **Above:** Dr. Mark Chaney, Dr. Keith Kyler, Beachside Boil sponsors Bob Ellis and Stormy Blair of Robert Ellis and Associates, Ward Blackwell, and Dr. Daniel Shea. **Right (square):** Dr. Michael Stacey (left) won a prize from Ron Bruner of Bruner and Company, LDA's endorsed creative web design studio, because he was the first summer conference and first ever LDA registrant to register online. **Right:** Cindy Bardash, Reid Owens, Stacey Peltier, Sandy Owens, Dr. Richard Owens, Alana Owens, and Richard Owens, Jr. at the Beachside Boil.



This page - clockwise from top right: Dr. Daniel Shea at the Beachside Boil; Tammy Thomas, Paige LeBeau, Debbie Dier, and Dr. Paul LeBeau at the Beachside Boil; LDA members and their families and friends enjoyed the volleyball tournament; Kandace Kyler, Stevie Breaux, Katelyn Kyler, and Sophia Serpas; Summer Conference attendees enjoyed shrimp at the Beachside Boil; Dr. Donald Delatin participated in the golf outing at Kelly Plantation.



LDA wealth management

Chad Olivier, CFP®

Wealth Consultant/LPL Branch Manager, The Olivier Group, L.L.C.

Income: How Much Do You Really Need In Retirement?

You probably have a good idea of how much income you currently need to support your family's lifestyle. But how does that number equate for retirement?

- Let's look at several pressing issues involved in developing a sensible retirement income estimate:
- How do you envision your retirement days?
- What will be your major expenses?
- How will inflation affect your retirement?
- What asset amount is needed to achieve your desired retirement income?

How do you envision your retirement days?

Retirement opens up an array of possibilities from pursuing your hobbies and catching up with family to traveling or starting a new business. Many retirees still work part-time, pursue volunteer work, or help out with community service. It's important to consider how you want to spend your retirement days and plan now to enjoy yourself tomorrow.

What will be your major expenses in retirement?

By retirement time, one of your main goals should be to minimize your major expenses. Your house should be paid off. Loans and credit cards should be instruments of the past. Then, the only major expenses that remain are items such as healthcare costs and vacations.

How will inflation affect your retirement?

The same dollar today will not buy the same goods in the future. You have to take into account that goods and services will get more expensive as time passes. Inflation has been running between 2% to 3% per year.

What asset amount is needed to reach your desired retirement income?

When looking at your assets for retirement purposes, keep in mind to consider only your investable assets. For instance, the appreciation on your house will not produce any income unless rented out or sold. A conservative estimate of assets in retirement will be an asset amount that can produce a 5% or lower distribution rate to fill in the income gap, the difference that investments can fill after all income sources, such as social security, have been taken into account.

Now, let's give an overall example:

Dr. Smith is 50 years old and plans to retire in 10 years. His house will be paid off before retirement, his kids will have finished college, and no other major expenses will be incurred.

He has calculated that he will need \$60,000 in today's dollars for retirement.

Let's start off by calculating what \$60,000 will be at a 2.5% inflation rate 10 years from now. This amount is \$77,021.49.

Currently, he has \$700,000 in investable assets and adds \$40,000 per year to his retirement with an average return of 7% per year; this equals \$1,968,349.

At a 5% withdrawal rate, he will be taking out \$98,417 per year. If you take out 20% for taxes, Dr. Smith will have an income of \$78,733.96, hitting his income goal in retirement. In a real case situation, you would also need to consider the amount of your social security benefit.


For many Americans retirement is proving to be more exciting than ever and it is important to prepare for a retirement that can keep up with you. Reviewing your income needs will allow you to retire with a peace of mind, knowing that you will have financial security. With the right planning, your retirement years can be a success. ☺

Chad Olivier is owner of the firm The Olivier Group, LLC in Baton Rouge, La., which specializes in retirement planning and wealth management for physicians, dentists and other affluent individuals and families. If you have any questions about this article or future topic suggestions, please call (888) 465-2112 or visit us on the web at www.oliviergroup.com. Chad offers Securities and Financial Planning through Linsco Private Ledger Member NASD/SIPC. Please note that the above article is for informational purposes only. It is not intended to serve as financial advice, nor is the Olivier Group specifically endorsed by the LDA. Financial planning requires detailed individualized analysis of each person's specific situation.


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LDA

louisiana state board of dentistry

James A. Pearce, D.D.S.
President, Louisiana State Board of Dentistry

Endings and Beginnings

The end of an era has come. The Louisiana State Board of Dentistry has conducted its last clinical licensing examination. The board now contracts with the Council of Interstate Testing Agencies (CITA) to administer its clinical licensing examination, which is accepted in many more states than the Louisiana examination. We have been talking about this for many years and it has finally come to pass.

With the closing of one door, another door opens and we are excited to be working with CITA. In fact, if any of you have a desire to become a dental examiner, it is very easy to do so. CITA is seeking dentists and hygienists to serve as examiners. They must successfully complete a calibration training session before they examine patients. Many of you may find this to be a very enjoyable way to give back to the profession. If you are interested in doing so, you can contact CITA directly at 15300 Weston Parkway, Suite 106, Cary, North Carolina 27513, (919) 678-9792, or you can call the board office and we can assist you.

We feel certain that the graduates from the LSUSD should do well on the CITA examination. The portions of the examination are practically the same as what our board has been testing on for many years so it should not be a difficult transition for them.

I guess the most difficult transition for the LSUSD is the resignation of Dean Eric Hovland. We are saddened to see him leave and express our sincere gratitude for his keeping the ship afloat during the past two years since the hurricanes. Dr. Hovland did an excellent job. Just imagine where we would be if we did not have a dental school in this state. We hope the LSUSD has great success in finding a successor to Dr. Hovland and we extend our heartiest support and cooperation in this endeavor. We also wish to thank Dean Hovland, Dr. John Gallo, faculty, and staff of the LSUSD for their tremendous support and assistance during the administration of our clinical

examinations. We are sure they will provide the same excellent support for CITA in the future.

Several of our board members are being term limited off of the board this year. They are Drs. Dennis Donald (Lake Charles), Conrad P. McVea, Jr. (Northlake), and Vance L. Wascom (NODA). That is more than 35 years of experience on the board. They are going to be awfully difficult to replace. I, on the other hand, am running for another five-year term representing Acadiana. I have enjoyed my five years serving on the board and hope to have an opportunity for another five years.

I would also like to express my appreciation to the LDA for their handling of our legislation during this past year. Special kudos go out to the LDA Board of Directors, Executive Director Ward Blackwell, the LDA staff, and Lobbyists Johnny Koch and Kevin Hayes.

For your information, disciplinary complaints have slowed up since Katrina. However, we are seeing more problems with substance abuse. If you know of a colleague who is having difficulties handling drugs or alcohol, please contact the LDA Well Being Committee and see to it that he or she gets the treatment they need before it gets out of control.

Another fact you may find interesting is that we have lost approximately 200 dentists since the hurricanes. We hope that as the city of New Orleans regains its population, many of these dentists will return as well. ☺



www.ladental.org

LDA feature

Jennifer Ballard, Account Executive, LA Deferred Compensation Plan

LA Medicaid Providers: Increase Your Retirement Savings and Save Extra Tax Dollars

Medicaid providers in Louisiana are considered “Independent Contract Workers” for the State of Louisiana and as such are allowed to participate in the Louisiana Deferred Compensation Plan (IRC Section 457). This plan allows for additional pre-tax salary deferral contributions up to certain annual limits. (The limits for 2007 are \$15,500 and \$20,500 if age 50 and over.) Individuals are allowed to contribute the maximum to this plan in addition to contributing the maximum to any other type of retirement account (IRA, 401k, etc.).

All Medicaid providers must receive compensation payable to their individual tax ID or social security number in order to be eligible as “independent contractors” in the Louisiana Deferred Compensation Plan.



There is a short enrollment application that needs to be completed and submitted by fax or mail to LA Deferred Compensation in order to establish an account. Medicaid will pay LADCP directly until the physician has reached his/her annual limit. The money that has been sent to LADCP will not be included as taxable income to the physician for that calendar year.

Once enrolled, participants may utilize Managed Accounts, the Plan’s default investment option. He/she may elect to opt out of the service and choose one or a combination of investment options that are available within the Plan. For more information on the Plan’s investment options, visit the Web site at www.LouisianaDCP.com.

If you would like to enroll or have any questions, contact Jennifer Ballard at jennifer.ballard@gwrs.com or 225-926-8082, ext. 1009, or 800-345-4699, ext. 1009. ☺

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NELDA Hosts Legislative Fundraiser Dr. Buddy Quinn Runs for Representative, District 14

Northeast Louisiana Dental Association members, under the leadership of NELDA president Dr. King Scott, hosted a fundraiser on June 7, 2007, for dentist and fellow LDA and NELDA member Dr. Donald M. “Buddy” Quinn III.

The event was held at the home of Dr. Ricky and Lynna Caples and raised approximately \$17,000 for Dr. Quinn’s campaign. Dr. Quinn is running for State Representative, District 14.

“Buddy is a good dentist, a great friend, and will make an excellent legislator. He will do his best to represent the interests and needs of health care providers,

as well as the people of his district. We support him all the way!” commented Dr. Scott.

Dr. Quinn graduated from the LSUSD in 1978 and was in the Army from 1968-70. He had a private practice in Bastrop, La., and has been a member of the Tripartite since 1979. In the past, he served as an ADA delegate and as a past chairman of the LDA’s Council on Insurance. He is also active in his community, performing oral hygiene instruction and examinations in schools and performing mission dental work.

If you would like to personally support Dr. Quinn, call him at (318) 282-7032 or (318) 669-7032 or visit his Web site at www.buddyquinn.us.



Clockwise from top left: Dr. Buddy Quinn and Dr. Ralph King; Belinda and Dr. Jeff Hooton and Gail Shepard; Dr. Ricky Caples, Jennifer and Dr. Matt Turpin; Kari Scott and Dr. Jan Bagwell; *Oval:* Jodi and Dr. Tim Pery; Dr. Jennifer and Tim Boles; Dr. David and Margaret Barker; Susan and Dr. Les Tarver.



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2008 LDA Distinguished Service Award 2008 LDA New Dentist Award

Official Call For Nominations

Please photocopy, complete, and/or forward this form together with any supporting exhibits to the LDA, 7833 Office Park Blvd., Baton Rouge, LA 70809. **All forms must be postmarked by November 1, 2007.** Use additional pages if necessary. See requirements on the following page.

NOMINATION FOR: (check one) NEW DENTIST AWARD DISTINGUISHED SERVICE AWARD

Nominee's Name _____ Date of Birth _____

Address _____

Phone _____ ADA# _____

Nominee has been a member of the ADA/LDA for years. _____

Nominee's local component. _____

General description of nominee's dental practice.

Nominee's service to the LDA and ADA (i.e. service projects, committees). Briefly describe the nature of the service, its value to the association and the year, beginning with the most recent.

Nominee's service to the dental profession in general. Describe service to the profession other than ADA/LDA activities and the year(s). Include other dental organizations, projects.

Community Service. Describe activities in the community and the year(s) of service such as volunteer work at community dental clinic, school and church activities.

Other information you deem significant about the nominee.

On a separate page, please compose a two-paragraph statement of why you feel this person deserves the award. Attach to this form for submission.

Requirements for the Distinguished Service Award:

1. A minimum of 25 years' membership in organized dentistry.
2. The recipient must have conducted his or her life in an ethical manner during their entire dental career.
3. The recipient must have been active in professional and community service for most of his or her professional life.
4. The recipient cannot be a current LDA officer or a current member of the Distinguished Service Award Committee.

Requirements for the New Dentist Award

1. A maximum of 10 consecutive years' membership in organized dentistry.
2. Recipient must have conducted himself/herself in an ethical manner during his/her dental career.
3. The recipient must have been active in professional and community service during this time.



IOWA SW GENERAL PRACTICE: (www.lenoxia.com): \$50k loan reimbursement available. If like, community will assist with new clinic. Temporary licensure possible while obtaining credits. 3 operatories equipped, including instruments; 4th plumbed. PANO, CEPH, intraoral camera. Nominal fee to get started. Mary Lu Imm; (cell) 712-621-7085; (office) 641-333-2994; (e-mail) ruimm@frontiernet.net. Established; full-time until September 2007. Owner disabled. **NEGOTIABLE NOW!**

CENTRAL EAST TEXAS—SALE: Outstanding small town practice for sale in beautiful East Texas! Moderate FFS revenues with three fully equipped operatories and an excellent staff. Doctor leaving for the mission field and interested in an optimal transition. Contact The Hindley Group at 800-856-1955. Visit them at www.thehindleygroup.com.

DENTAL ASSOCIATE NEEDED: Dentist in Houma area looking for a dental associate with long-range career advancement with buy-in option. Applicant must be dependable, assertive, career oriented and possess a good personality. Applicant must have goals for expansion in an already established, lucrative practice. If you feel that you would like to work in a team oriented, relaxed setting with a staff who is friendly, professional, and competent,

then call our office to set up an interview. Call Dr. Shane Zeringue at (office) 985-851-7905 or (cell) 985-688-3711.

FOR SALE: Cranex 3+ ceph/pano with cassettes, \$13,000, and AT2000 Plus automatic processor, \$4,000. Excellent condition - call (985) 853-1142.

DENTAL ASSISTANT NEEDED: Highland/LSU area, Baton Rouge. FT, EDDA preferred, experience required, 4 1/2 day work week and great benefits. Fax resume to (225) 766-2382. Attn: Hong.

PART TIME ASSOCIATE DENTIST POSITION in established Mandeville dental practice. Opportunity for future buy-in. State of the art practice, including paperless charting and digital x-rays. Contact William B. Grand, D.D.S. at (985) 624-8602 or e-mail granddentistry@aol.com.

Classified Advertising Online

Go to www.ladental.org and click on the Classified Advertising link.

For all classified advertising, payment is required in advance and ads will be placed on the LDA Web site on the next possible business day after payment is received. Make checks payable to the Journal of the Louisiana Dental Association. Placement of a classified ad up to 30 words is \$30 for LDA members and \$50 for non-LDA members. For each additional word, LDA members pay \$0.15 and non-LDA members pay \$0.30. Ads will remain on the LDA Web site for three months and will appear in one issue of the *LDA Journal*.

For more information or to place a classified ad, contact Dr. William Hall at (318) 865-1469 or dr802@bellsouth.net or *LDA Journal* Managing Editor Annette Drodgy at (225) 926-1986 or info@ladental.org.

C.E. and LDA events calendar

For information on any of the following continuing education courses, please contact the course sponsor. To list your course in the next calendar, please contact the LDA office at (800) 388-6642, or (225) 926-1986 in Baton Rouge. Please also check our Web site for the most up-to-date listing of all LDA-sponsored continuing education events (www.ladental.org).

DATE/TIME: October 5, 2007
LOCATION: Baton Rouge, LA
SPONSOR: Continuing Dental Education of Baton Rouge, to register contact Dr. Marty Saltzman at (225) 291-3636.
INSTRUCTOR: Dr. Irwin Becker
FEE: Free to CDEBR members, non-members-\$185

LADPAC Golf Tournament

Friday, October 19, 2007, Beaver Creek Golf Club, Zachary, LA – for more information, call (800) 388-6642 or go to www.ladental.org. Registration is available online!

DATE/TIME: November 10, 2007, 8:30 a.m. to 12:30 p.m.
COURSE TITLE: LDA Game Day Seminar - "The Team Approach to Immediate Loading in the Esthetic Zone (Advanced and Complex)"
CREDIT HOURS: 4 hours, clinical
LOCATION: Sheraton, Baton Rouge, LA
SPONSOR: LDA, call (800) 388-6642 or go to www.ladental.org. Registration is available online!
INSTRUCTOR: Dr. Frank Higginbottom
C.E. SPONSOR: Straumann
FEE: See registration form, pages 8 - 9.

Game Day Seminar

November 10, 2007, Sheraton, Baton Rouge, LA, prior to LSU v. Louisiana Tech football game – for more information, call (800) 388-6642 or go to www.ladental.org. Registration will be available online and a brochure will be coming in the mail!

LDA Bowden Leadership Development Conference

Friday, January 25, 2008, The Bluffs, St. Francisville, LA – for more information, call (800) 388-6642 or go to www.ladental.org. Registration is available online!

Alpine Lecture Series Mardi Gras Extravaganza

Saturday-Tuesday, February 2-5, 2008, Steamboat Springs, Co. - for more information, call (800) 388-6642 or go to www.ladental.org. Registration will be available online and a brochure will be coming in the mail! Pricing for accommodations can be found at www.ladental.org or call Steamboat at (800) 228-2458 to reserve your condo.

LSUHSC School of Dentistry Fall Events 2007

7th Annual Golf Tournament (Rain Date)

Friday, September 14, 2007
Carter Plantation
8:00 a.m. Shotgun Shot

Alumni Day & Homecoming Barbeque

Friday, October 12
LSUSD, New Orleans
8:00 a.m. – 5:00 p.m. CE Course
5:00 p.m. 'til Homecoming Barbeque

2nd Annual LSUSD Sporting Clay Tournament

Saturday, October 27
Hunter's Run, Baton Rouge
7:30 a.m. – 1:00 p.m.

For more information, call Joanne Courville at (504) 235-7047 or email at jcourv@lsuhsc.edu.
to register online for Alumni Day, visit <http://www.lsusdce.org/Courses.aspx>.

LSU Continuing Dental Education 2007 Course Schedule

(All courses are held at LSUSD unless stated otherwise.)

L = Lecture P = Participation C = Clinical NC = Non-Clinical

COURSE NO.	DATE	DESCRIPTION & SUBJECT CODE		FEES	Cr. HRS. C or NC
23-07	Sept. 7 Fri.	<i>Managing The Restorative Periodontal Interface</i> w/Dr. John Kois at South Louisiana Community College, Lafayette, LA	#610	DDS \$ 365 Lab Tech \$ 219 RDH/Aux. \$ 165	06 L C
31-07	Sept. 15-16	<i>Expanded Duty Dental Assistant a/k/a EDDA</i> w/Nancy Weiss. RDH, EDDA & Henrietta Frederick, EDDA at Lafayette Community Health Care Clinic, Lafayette, LA	N/A	Aux \$ 369	24 L/P C
2007 LSU's OMS Week in New Orleans					
26-07-1	Sept 24 – 28 Mon. – Fri.	<i>Oral & Maxillofacial Surgery Review Course</i> w/Drs. Kent, Ghali, et alia		Practitioner \$1,695 Resident* \$1,295	46 L C
26-07-2	Sept. 28 – 30 Fri. – Sun.	<i>Advanced Cosmetic Maxillofacial Surgery Lecture & Lab</i> w/Drs. Perenack, et alia		Practitioner \$1,595 Resident* \$1,195	23 L/P C
26-07-3	Fri. Sept. 28 Sat. Sept. 29 a.m. Sun. Sept. 30a.m.	<i>Advanced Cosmetic Maxillofacial Surgery Lecture ONLY</i> w/Drs. Perenack, et alia		Practitioner \$ 795 Resident* \$ 595	16 L C
26-07-4	Sat. Sept. 29 Sun. Sept. 30	<i>Patient-Oriented Dental Implant Rehabilitation Course</i> w/Drs. Block, et alia		Practitioner \$ 795 Resident* \$ 595	13 L C
26-07-5	Sat. Sept. 29 Sun. Sept. 30	<i>New Directions for the Contemporary OMS Practice</i> w/Drs. Sinn, et alia		Practitioner \$ 795 Resident* \$ 595	12 L C
24-07	October 5 – 6 Fri. – Sat.	<i>The Clifton O. Dummett, Jr. Memorial Lecture on Cosmetic Dentistry for the Pediatric Patient</i> w/Drs. Buddy Mopper and Corky Willhite in New Orleans, LA	#430	DDS \$295/\$565 Aux \$ 165	14 L/P C
25-07	October 12 Fri.	ALUMNI DAY w/Drs. Glenn M. Kidder and Thomas J. Kiebach and Ms. Sandy Pardue in New Orleans, LA	#149	DDS \$ 149 Alum Mbr. \$ 129 Team Mbr. \$ 119	06 L C
32-07	October 26	<i>Dental Lab Procedures for the Dental Office</i> w/Dr. Nels Ewoldsen in New Orleans, LA Supported with an Educational Grant from DENTSPLY		DDS or 1st. Registrant \$ 295 RDH, DLT, Auxiliary \$ 195	07 L/P
35-07	November 10- 11 Sat.-Sun.	<i>Expanded Duty Dental Assistant a/k/a EDDA</i> w/Nancy Weiss, RDH, EDDA & Henrietta Frederick, EDDA at LSUSD in New Orleans, LA	N/A	Aux. \$ 389	24 L/P C
36-07	November 10 Saturday	<i>Digital & Conventional Radiology for Dental Auxiliaries</i> w/Dr. Kavas Thunthy and J. Sean Hubar in New Orleans, LA		Aux. \$ 139	07 L/P C
27-07	November 15-17 Thurs.-Sat.	<i>Freehand Composite Bonding: The Structure Course</i> w/Dr. Corky Willhite at LSUSD in New Orleans, LA	#780	DDS \$2,995	15.25 L/P C
28-07	November 30 Friday	<i>Local Anesthesia Update</i> w/Drs. Michael O'Brien and Frank Drongowski at LSU's Main Campus in Baton Rouge, LA	#132	RDH \$ 165	07 L C
29-07	November 30 – December 1	<i>Digital Photography and Digital Case Presentation</i> w/Drs. John Barksdale and Jerry Smith on LSU's Main Campus in Baton Rouge, LA - Limited Attendance	#138	DDS or 1st. Registrant \$1,395 Aux. \$ 295	14 L/P C
30-07	December 7 Friday	<i>Contemporary Periodontics: Looking Down the Cutting and Non-Cutting Edge</i> w/Dr. John Young Kwan in New Orleans, LA	#490	DDS \$ 265 RDH \$ 145 Aux \$ 95	07 L C
34-07	December 7 Friday	<i>Team Work in Digital Photography and Implant Dentistry</i> w/Dr. John Barksdale and Denise Lirette, RDH at South Louisiana Community College, Lafayette, LA	#149	DDS \$ 265 RDH \$ 145 Aux \$ 95	07 L C

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Temporary Location:

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3636 I-10 South Service Road West, Suite 216, Metairie, LA 70001-6418

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David Austin

I See Stock Prices

After years of fear and torment and agony over how best to invest for retirement, I have decided to seek the advice of the LDA Investment firm of Goldman, Caine, Niede and Swab.

After being introduced to Jay Swab, we soon began to talk about the various investment strategies that are available. I quickly assured him that Indian Gaming Casinos were no longer my first choice; however, I was more than a little intrigued by textile commodities. Jay quickly informed me that although underwear was staying up, pants were falling. He asked if I had been to any of the area malls lately.

Not wanting to be a part of a slipping market, I asked about oil and gas. Jay assured me that oil came out of the ground, and that, you know, you had to put a lot of money down that hole to see if anything comes out. Besides, he was adamant that there wasn't much left anyway.

I was beginning to perspire. I suggested that agricultural commodities looked pretty good with this ethanol thing and all, but he would not be swayed. In fact, he made me look through the back window of his office that overlooked a large field. For as far as you could see, there were pigs running around. There must have been several thousand of the critters out there. And all this time, I thought my deodorant had failed. It seems that another of Jay's clients had decided to invest in pork belly commodities and the result was more bacon than you could shake a stick at. No, Jay was not too keen on agricultural investments and would not talk about it any further.

I was feeling really low when all of a sudden I suggested the stock market. When I started my practice, the Dow Industrials was less than 800 and now it's approaching 14,000. Long term, it seemed like a pretty good thing. You would have thought that I had pulled a gun out of

my pocket. Jay turned as white as a ghost and began to shake nervously as he tried to explain that stocks were way too risky because you never know which way they will go. Sometimes up, sometimes down, who knows? He then got up and began to look around his office muttering something about cigarettes.

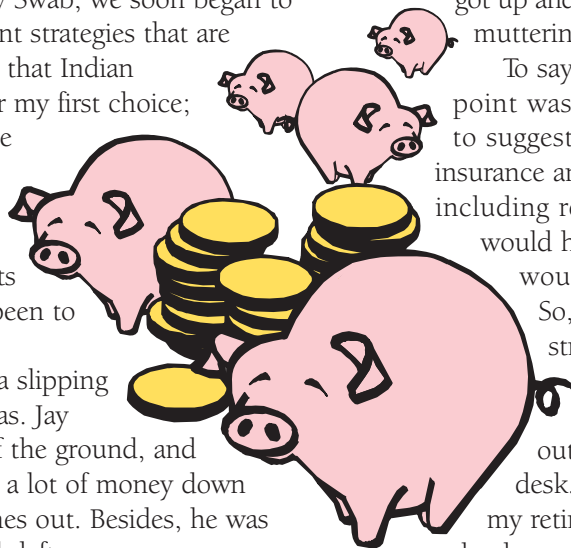
To say I was becoming a little scared at this point was putting it mildly. But I continued to suggest several ideas, including bank CD's, insurance annuities, and other forms of securities, including real estate and toys from China. Jay would have nothing to do with any of it and would not stop pacing back and forth.

So, I finally asked him to give me his best strategy from his 35 years of investment experience.

With that he smiled and pulled out a large Mason jar and placed it on his desk. He assured me that if I would put all my retirement funds in it and bury it in my back yard that it would be there whenever I wanted to dig it up, with tax penalties of course if used too soon. He also told me that his fee for this investment vehicle was about 5% of my retirement portfolio per year to cover the cost of using his jar.

Frankly, I had never heard of anything so simple in my life. Talk about low risk.

It has been over two weeks since I buried the jar and I haven't enjoyed this much inner peace since finding out that astronauts wear diapers. Seriously, your portfolio is only limited by the number of jars you can bury due to the size of your turf. It is important to remember where it is located, because you may need to dig it up once a year to draw out the yearly maintenance fee. Oh, and another thing, I would recommend not telling your spouse about this investment strategy if you choose to do it. It will be much more appreciated when you retire and have all this money suddenly 'appear' in your back yard. Trust me on this one. ☺



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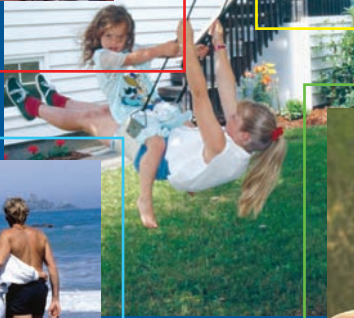


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