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Journal

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Established in 1878, the Louisiana Dental Association (LDA) is the largest professional health organization for dentists in Louisiana. It is a statewide grassroots organization whose purpose is to promote, advocate, and protect the dental professional. The LDA has over 1,900 members.

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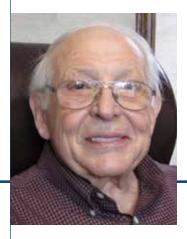


(For more information, check out the article and photos on pages 26-27)

On the cover: Sixty-three attendees registered for the LDA's inaugural C.E. with Character Winter C.E. Lecture Series at Walt Disney World® Resort over Mardi Gras, Sunday, March 2 - Tuesday, March 4, 2014, in Lake Buena Vista, Florida. The center photo includes some of the attendees and their families who visited with special guest Goofy during the Champagne Brunch. Bottom photos, left to right, Dr. Aaron Mangum and his family, Calyn, Jeni, and Logan; Canadian dentist Dr. Bryan Tremblay and his wife, Debbie Kastner; and Dr. Keith Kyler and his family, Katelyn, Kandace and Karen.

(All cover photos and photos on pages 26-27 of families with Goofy were taken by Jay Blair, husband of Stormy Blair of Brown & Brown of LA.).

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



guest editorial

Kaylan F. Worley, D.D.S., F.A.C.D., F.I.C.D. LDA Member from Northwest and Past Editor of the LDA Journal, 1970-89

I Tried to Tell You

Ican't recall the exact date but I was editor of the LDA Journal and I wrote an editorial about the "traps" of third party payers, dental insurance, preferred providers, HMO's, PPO's and the attempt to include dental treatment in Medicare. I think it was back in the 1970s, and the title of the editorial was, "He Who Pays the Fiddler, Calls the Tune." This is a bit of condensed wisdom imparted to me by my grandfather.

Last month (Feb. 7), I attended an all-day C.E. course sponsored by the Ark La Tex Academy of Dentistry here in Shreveport. The course was titled, "FOCUS ON PROFITABILITY FOR THE EFFICIENT PRACTICE AND STAY OUT OF JAIL: AVOID CODING ERRORS AND EXCEL IN INSURANCE ADMINISTRATION." The course was presented by Dr. Charles Blair of North Carolina. His email is info@drcharlesblair.com and his website is www.practicebooster.com in case you want to check it out. Dr. Blair is a good presenter and his synopsis was complete with a good and understandable PowerPoint that included illustrations. The room was full with at least 250 plus (ministerial estimate) and at least 90% of the attendees stayed until the end. There were many questions from the audience and his answers were clear and informative. To the main point the more I heard, the more I understood that the insurance company contracts protected the insurance company.

The patients and dentists really have little recourse. The insurance companies make the rules in their favor and try to make the "network" members play by them. Consider this - they come to the doctor and try to convince him or her on how lucky he or she is to cut fees to correspond to what the company thinks they ought to be. So, they can sell our discounted time and skill to make more money for the insurance company. They sell a policy usually with \$1,000 dollar limit per year but with an annual deductible that the patient has to pay first before their coverage kicks in. They also know that a lot of the policy holders, for whatever reason, will not use all of their benefit. There is no carry over or refund. The unused funds go into the company pocket. I dare say, and I have real experience, I signed on with Delta Dental because of military patients, and now, the dentist is the "fiddler."

Since the insurance company is paying, they hold the high card and they do call the tune. On my desk right now is a letter from "DENTEX" (not the real name) asking me to join their network. They say they have eight million patients across the country and will work with us to give us access to

lots of new patients. It is easy to be a preferred provider, just one competitive fee schedule (lower than your fee). You also get free advertising. Oh, also they promise exclusive product discounts to help (you will need this) reduce expenses, but you can also be their partner.

They will help you retain all those patients by guaranteeing them cheap, discounted services from their "fiddler." If you think it is hopeless and if you think you

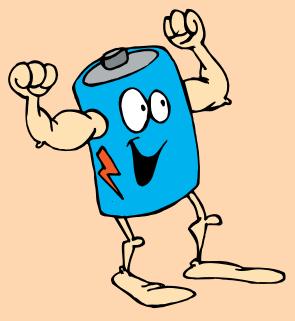


Dr. Kaylan Worley's photo taken from an editor's article in a 1978 LDA Journal.

have to play their game at your expense by their rules, you are wrong. You have the trump card in the stacked deck. Stay independent, don't play their game without discounting your fee to the third party or signed payer (Obamacare). They've got nothing to sell. You don't have to cater to anyone but your patients with high quality care at reasonable free market fees. Oh, and by the way, the part of Dr. Blair's seminar about staying out of jail – if you think you can outwit the insurance companies by "code juggling" be careful. They are watching and code juggling is fraud. You can bet that they will make you an example that will discourage improper coding.

There has been a growing demand for dental insurance over the past 30 years. It has been a curse and a blessing. A curse because if one did not have insurance, they went without care instead of taking responsibility for their dental care. For those who had coverage, it helped with their care. I hear rumors of adding dental care under Medicare and we know what a mess that could be. My solution to the dental and health insurance dilemma would be to remove all barriers to insurance providers and make their coverage available to all individuals without government interference. The competition for the best coverage at the best price would be a good thing. I think that is called free market capitalism.

Note from LDA Journal Editor Dr. David Austin: Dr. Kaylan Worley was editor of the LDA Journal for 19 years, from 1970 to 1989. He is also a past president of the LDA (1984 – 1985). He maintains a private dental practice in Shreveport.



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benefits byline

Stormy Blair Senior Vice President, Brown & Brown of LA (Endorsed by the LDA)

Malpractice Insurance

Two sayings come to mind as I write this article. "One shoe doesn't fit all" and "the devil is in the details!" Both are very apropos when purchasing dental malpractice insurance.

Every dentist must have professional liability insurance, more commonly known as dental malpractice insurance. This covers the professional liability exposures resulting from claims for bodily injury and/or personal injury. These exposures may occur from alleged malpractice; error or omissions in rendering; or failing to render professional services.

Because dental malpractice insurance is so critical for dentists, it's important to pay special attention to the following key factors when selecting a policy:

- 1. Select a Carrier...
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 - ...Committed to aggressive claims defense that won't settle a claim without your consent. Your professional reputation is at stake
 - ...Specializing in dental malpractice insurance. Just as your profession is unique, your professional liability insurance needs are equally as distinctive.

- ...With a strategy that includes prevention, as well as protection and defense. Valuable risk management education is the first step in preventing malpractice.
- 2. Select an Agency...
 - ...Specializing in dental malpractice insurance. Adequate protection requires an understanding of your profession.
 - ...That understands the legal environment in Louisiana and the LA Patient's Compensation Fund. Louisiana is one of the very few states with The Fund for dentists.
- 3. Select the Policy...
 - ...Providing the protection you need for your practice. Consider such important elements as claims-made vs. occurrence policy type, limits of liability, procedures that are covered, exclusions, the definition of a claim, the premium, etc.

"One shoe truly doesn't fit all!" Your malpractice insurance needs are specific to your practice. And, "the devil IS in the details." Malpractice insurance protection and premiums vary from carrier to carrier. Be sure you have the protection you need at the best price available through the agency providing the best service.

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ada trustee

Dr. Gary Roberts LDA Member and 12th District Trustee on the ADA Board of Directors

I Want Your Support

Thave served in organized dentistry for over 35 years, with 18 years of service in the ADA House of Delegates. I have been a proud Louisiana dentist who practiced in Shreveport (Northwest component), and I have served in many capacities on the state level, including LDA president and editor of the LDA Journal, prior to becoming more involved in leadership on the national level. Before becoming an ADA Trustee, I served on the ADA Council of Ethics, Bylaws, and Judicial Affairs and the ADA Council on Government Affairs.

I was fortunate to serve on several ADA task forces including the House of Delegates Task Force on Governance. As the 12th District Trustee, I have served as liaison to the Council on Members Insurance and Retirement Plans, the Council on Dental Practice and the Council on Annual Sessions. I currently serve on the ADA Pension Committee, and next year, will be the Chairman of

the Budget and Finance Committee. I recently served on the ADA Library Transition Task Force, guiding our library into a modern entity where members can access articles from over 250 journals, 24 hours a day, seven days a week.

My varied experiences in different areas of the ADA have given me a unique understanding of the problems and opportunities our organization and individual members have before us. I am eager to be able to serve and address these problems and opportunities and am honored that the 12th District has seen fit to support me for the candidacy of ADA President-Elect in 2015. I would appreciate your continued confidence and support!

Editor's Note: To view Dr. Roberts' full curriculum vitae, visit the LDA website at www.ladental.org.





interview with president elect

An Interview with the President-Elect, Dr. Nelson P. Daly

As all of our members might not know you, can you tell us a little about your background, education, family and hobbies?

As my lovely wife Sally (Dr. Sally Daly, also an LDA member) puts it, my life has two parts: the BS part (that's Before Sally) and the Best Part (the part with her). During the BS part, I spent about 10 years as a surgical technician, got a couple of degrees, played snare drum in Tiger Band, and talked the first girl into marrying me. At 33, I started dental school (yes my classmates called me Dad) and I eventually met and married Sally (hence the beginning of the Better Part), and completed a general practice residency at the VA hospital in New Orleans. Moving back to Baton Rouge, I purchased a practice next door to my childhood dentist and mentor, Dr. Ross Denicola. Later with Ross' urging to get involved, I served four years on the ADA Committee for the New Dentist, served as state membership chair, completed a maxi course in implant dentistry at the Medical College of Georgia, pursued and received an associate fellow from the American Academy of Implant Dentistry, and received a fellow from the Academy of General Dentistry. I also became involved in volunteering with the LSU School of Dentistry, my alma mater, and the Baton Rouge Community Clinic. On a personal side, since entering into the "Best Part," I have fallen even more in love with Sally, enjoyed watching Lesley our daughter grow into a beautiful woman, discovered the joys of salt water fishing and I continue to play music.

What inspired you to take an active role in LDA leadership?

Early on in my career, I learned that there were many individuals trying to tell us how to practice dentistry, and those people didn't necessarily have dentistry's best interest in mind. Watching Ross rise to the level of our ADA Trustee, I realized that if I wanted a place at the table as he

had achieved, I needed to get involved. What I found was that our state is filled with many like-minded, dedicated leaders that truly love their careers. Being able to sit at the table with them has been a privilege and an honor.

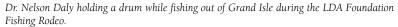
What are your goals for the LDA during your term as president?

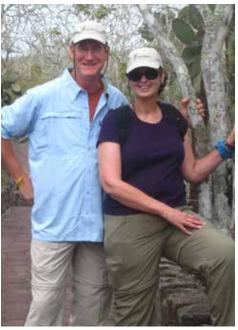
I believe our tripartite governs best if it is a member-driven organization. While each member can't logistically make each important meeting, and therefore must rely on their elected officers, it is still important that all opinions be voiced in the governance of the organization. I would like to be available to all members to listen to any suggestions they may have. To that end, my office phone number is (225) 927-5248, my cell is (225) 247-6256, and email is drd@drsdaly.com. I am available! As I was also told by Dr. Maxine Feinberg, ADA president-elect, our legacy is only one year, and we need to hit the ground running. So, I am passionate about membership, having spent 10 years as state membership chair, and I know that we can't have a good game if nobody shows up to play. We need to protect the welfare of our patients and our profession from those outside

(Below) Dr. Nelson Daly, Dr. Sally Daly, and Congressman Bill Cassidy.









Drs. Nelson and Sally Daly in Galápagos, Ecuador, after a mission trip to Esmeraldas, Ecuador.

interests that may be misguided. We need to make sure all three levels of the tripartite stay relevant and desirable to the members and honorable to the public. We need a strong dental school to insure we have dentists to carry on our work once we are gone. We need to continue to look for ways to make it possible to give back to those who are less fortunate than ourselves. Last, but not least, we need strong allies in the Legislature to protect the interest of the profession. It should be a busy but interesting year.

What, in your opinion, are the most critical issues facing dentists right now, and how would you like the LDA to respond to these issues?

The great thing about my job is that our leadership develops a Strategic Plan every four years and this was done in 2012. I simply need to keep it in mind dayto-day as we develop programs and procedures for the betterment of the association. I think we can all agree that a strong and meaningful organization is desirable by all of us. I believe that a strong membership is tantamount. There is strength in numbers. For instance, large numbers separate us from the American Medical Association in Washington and give us a clearer, stronger voice. I'm sure our friends in New Orleans would relish the attendance numbers at our meeting to be closer to those of the Southwest Dental Conference, or even the Hinman, enabling an even better meeting. We need to continually look at ways to increase membership. Also, at all levels, I believe we

must accept the responsibility of promoting ourselves but in a grassroots local manor. If you want better Medicaid reimbursement, then you need to talk to the legislators that can change it (this supports the legislative agenda that LDA already has in place); you want better attendance at your monthly meetings, start a call tree the week before it happens; you want more students to join the association and continue membership after their introductory period of reduced dues has ended, have your members stay in contact with them and keep them involved. There is more diversity than ever in dentistry today; find out what that means for your area, find out what other dentists need, and finally provide it for them at your meetings. This is our organization, we control its direction. Our officers are the quarterbacks, but you need to take control of what you can. And officers, you need to look for apathy in your leaders and replace them with leaders who are exuberant - because we all deserve that.

The LDA is very involved in guarding the interests of dentists both in state and national government. What issues are you looking forward to becoming more involved with during your term as president?

At a recent meeting in Chicago (seemingly my new home since I've been twice in the last two weeks), Dr. Kathy O'Loughlin, the executive director of the ADA, told me of a recent conversation she had with a member dentist whom she met at an event. She asked if he was a member of the ADA. His



Dr. Sally Daly, Dr. Nelson Daly and their daughter Lesley at the Krewe of Tucks.

response was "Well I don't know, I get the Journal, so I think I am..." Clearly his membership meant nothing to him, and he was essentially an island. Likewise, when the public is asked how necessary their dentist's membership in the ADA is they are similarly ambivalent. The tripartite should help us be better and more successful clinicians, businessmen and businesswomen. I am excited that the ADA is looking seriously at its relevance to the members. At the stakeholders meeting I attended with the ADA, we discussed topics such as membership market share, revenue cost sharing between the tripartite, benefit (program) inventory, branding and back office communication and the national, state and local associations all committed to fully address each. All

of these are relevant, and probably won't be finalized during my term, but should give me a good course heading.

What are your future predictions for organized dentistry?

One of the advantages of being president-elect is that I am able to meet with president-elect's from all over the country, as well as the officers of the ADA itself. What I have learned is that we have a great organization in the tripartite, and each level offers unique advantages to the members. The market share numbers for the ADA have been steadily declining over the past few years. The good news, however, is that the rate has slowed and we are starting to hold steady. Louisiana has even surpassed the national average (imagine that...). This didn't just happen. There are many factors that have brought this about. In every instance, though, the common denominator was you - the member. Your pride in your profession, the ability to treat your patients to the best of your ability as only you know how, and your constant desire to improve overall has taken our profession, and our organization, to new heights. It's not acceptable to simply be a member because it is the right thing to do. We need to continue to hold our tripartite and ourselves to the highest level of responsibility. I believe we can, and we will.



Dr. Nelson Daly and his associate, Dr. Ann Uzee, during Give Kids A Smile Day 2014.



Dr. Nelson Daly enjoying a drink and a cigar watching an LSU playoff game from New York.

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Spring 2014



In Memoriam - Dr. Raymond Unland

Contributed by Dental Lifeline Network

"Dentistry is a gift and we should share that gift by giving back to the community. Dental Lifeline is my pet project in life and I get an emotional high when patients say 'thank you.' They appreciate what I'm doing for them and it's a great feeling."

- Dr. Raymond Unland

ental Lifeline lost a true friend and partner of many decades when Dr. Raymond Unland, 58, of New Orleans passed away on December 30, 2013.





Dr. Unland served as president of Dental Lifeline Network • Louisiana and had worked tirelessly for the past 25 years, both to organize the Louisiana Donated Dental Services (DDS) program and selflessly providing nearly \$100,000 in treatment to some of Louisiana's most critically vulnerable patients.

"Ray's zest for life and interest in so many new things was refreshing and reflected the wide swath of people that were part of his life," said Fred Leviton, president of Dental Lifeline Network. "He told me that DLN was his passion and it was evident in the people he treated and in his leadership for so many years. Our world is a better place because of Ray. How lucky the many people with whom he interacted at DLN were to have had him as part of our lives!"

Ray's family has requested that donations made in Ray's memory be directed to Dental Lifeline Network • Louisiana, P.O. Box 8189, New Orleans, LA 70182.

For FY 2012-2013 (7-1-12 to 6-30-13), Dental Lifeline Network • Louisiana provided \$609,614 in services: \$569,942 in donated dental services and \$39,672 in donated lab services. (Names and figures provided by Dental Lifeline Network.)

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232-HELP/Louisiana 211 Donated Dental Program (Names and figures provided by 232-HELP Donated **Dental Program.)**

- Donated Dental Program -

\$222,284. Number hours of volunteer services for the year 2013: 375 hours.

Total Treatment Value for the year 2013:

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Spring 2014 11



from the executive director

Ward Blackwell, M.J. Executive Director, LDA

Governmental Affairs Update and Legislative Preview

There are several bills the LDA is tracking closely and literally hundreds we are monitoring in the legislative session that just started. But while the intensity may be highest for these three months the legislature is in session, the LDA's governmental relations efforts are year-round.

In just the past few months, the LDA has made progress on several initiatives. We've met with officials at the Department of Education and the Association of Louisiana School Superintendents to drum up support for our Children's Oral Health Education Initiative. We've been working with partners (e.g., the State Oral Health Coalition) on issues ranging from fluoridation to sealant programs.

Perhaps the most constant attention has been focused on the ongoing effort by the Department of Health and Hospitals (DHH) to transfer administration of dental Medicaid benefits to a private dental plan. A new RFP was released in January, and as of the time this was written, the winning bidder is to be announced on March 21, 2014. The plan winning the contract is slated to take over administration of dental Medicaid on May 1, 2014.

Prior to release of the RFP, the LDA Medicaid Task Force approved a list of criteria to recommend to DHH for use in evaluating proposals submitted by plans seeking the contract. The criteria emphasized issues of importance to dentists. A review by Task Force members, LDA staff and LDA lobbyists has concluded that DHH factored a number of those criteria into the final language of the RFP.

The best news for dentists may be that the 1.5% cut to dental Medicaid reimbursement rates effective 8/1/13 will be rolled back when the plan takes over on May 1. However, the very short time between awarding of the contract and the "go live" date of May 1 may be cause for concern that the transition might not be particularly smooth.

The LDA will be lobbying for even more funding for dental Medicaid to offset prior cuts over the past several years that reduced rates on average by about 14% from 2008 levels. Expanding Medicaid benefits to include reimbursement for IV sedation done in a dental office is another initiative of the Task Force on the agenda this year.

The other key priority for the LDA in the current session will be funding for the LSU School of Dentistry (LSUSD). The amount of State General Fund (SGF) dollars appropriated annually for LSUSD has declined 58% since 2008. This includes reductions in SGF money

for the school that directly offset recent tuition increases, effectively preventing the school from recouping some of that lost SGF funding via another source.

The Workforce and Innovation for a Stronger Economy Fund (WISE Fund) now being promoted by the governor and higher education officials would provide education funding for high demand, high salary occupations, including dentistry and dental hygiene. This measure has LDA support as it is anticipated it would generate an additional \$10 million for the LSU Health Sciences Center overall and roughly \$1-2 million for the LSUSD).

LSUSD is also seeking about \$4.2 million in capital outlay funding to repair/renovate faculty practice clinics and lab facilities at the school. The focus of this effort is not so much on upgrades to make it a state-of-the-art facility as it is to also repair the lingering issues from Hurricane Katrina and address other basic infrastructure needs.

Also, there are two bills pending in the legislature that would amend the Dental Practice Act (DPA). One bill filed on behalf of the State Board of Dentistry (LSBD) primarily concerns authorizing LSBD to charge interest on unpaid fines and costs assessed beginning 30 days after a judgment. The bill is narrowly tailored and consistent with other areas of law, and the LDA Board voted to support the measure.

The other bill amending the DPA would redefine advertising. The main intent of the bill is to ensure a dentist is held harmless for listings an insurer may post on its website without the dentist's specific knowledge or control. By excluding such postings from the definition of advertising by a dentist, there should be no adverse consequences to a dentist if the postings technically do not comply with advertising standards for dentists. Other provisions of the bill are less clear in their intent and are likely to be subject to amendment. The LDA has not taken a position on the bill to date, but undoubtedly will no later than March 19, when the LDA Council on Governmental Affairs (CGA) meets.

March 19 is also Dentists' Day at the Legislature. Good turnout by dentists can GREATLY enhance our odds for success in the legislature. I strongly encourage each of you to attend on the 19th, to watch for e-mail alerts on important bills and to contact your legislators when you get those alerts. Your involvement DOES make a difference!

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lsu school of dentistry

Dr. Henry A. Gremillion
Dean, LSU School of Dentistry

A Successful Five Years

Reflecting on the five years since I joined the LSUHSC School of Dentistry (LSUSD) as dean, I am grateful to those who have helped move us forward in so many areas. It has been an honor to serve with such a committed group of educators, students, staff and alumni.

Rebuilding the campus, optimizing clinic operations and strengthening our educational mission were my key priorities these past few years. The unprecedented budget constraints that soon followed resulted in a decrease of nearly half of our general state funding—nearly \$6 million. However, we have identified other avenues to successfully accomplish our goals and ambitions.

Rebuilding our Campus. Multiple facility projects and renovations have been underway in the past few years. On the main campus, the common areas, which include the cafeteria and campus grounds, have undergone a total transformation made possible by federal funds from Hurricane Katrina. Contemporary food facilities and a coffee shop, professionally landscaped grounds and a new patient parking lot have all contributed to the quality of campus life for the LSUSD community and for our patients.

Classrooms and clinics have also been improved. The students' primary wet labs have been gutted and upgraded; our advanced practice/faculty practice clinic has been enlarged to accommodate a lab; and our distance learning classroom, used primarily for dental hygiene students and continuing education, has been expanded and renovated. This month, a new patient screening clinic equipped with surgical suites will also become available to streamline and improve the patient screening process. All projects were made possible through the generosity of our alumni and private contributors. A fundraising campaign is also currently underway to expand and renovate our preclinical and simulation laboratories. To date, nearly \$3 million of the \$5 million required has been raised.

Off campus, a general practice residency satellite clinic was established following the closing of the LSU South Campus site in Baton Rouge; our dental clinic at University Hospital of New Orleans was renovated and expanded; and a partnership with Our Lady of the Lake (OLOL) Hospital in Baton Rouge was established following the closing of Earl K. Long Hospital. Both our oral and maxillofacial surgery and general practice residents rotate through OLOL.

In addition, the possibility of the new clinic building, which has been in the works since after Hurricane Katrina, looks promising. The LSUHSC leadership is solidly behind



First floor of the LSUSD Administration Building: renovated cafeteria and Internet café.

it and we hope to obtain final FEMA approval in the near future.

Clinic Operations. Maximizing the use of clinical space at our main campus has been a high priority. After analyzing chair utilization on a daily basis, we were able to increase our patient base and improve patient retention. An improved patient management system was implemented to ensure that patients were screened and processed through the clinics with minimal interruptions; our patient orientation process was improved; and referrals to postgraduate programs were streamlined. To help patients pay for treatment, credit cards with low interest rates are now available to our patient pool through our campus credit union. As a result of these changes, our clinic income has almost doubled since 2008. Our students have also increased their productivity and knowledge, further preparing them for the rigors of private practice.

Strengthening Education. Following Hurricane Katrina, faculty attrition—mostly due to retirements—was a concern. However, we've attracted many promising new faculty members and last year alone, we added faculty members in oral and maxillofacial surgery, periodontics, comprehensive dentistry, oral pathology and prosthodontics. Each person brings a wide array of experience and some have brought much-needed outside funding for research. Their contributions will further strengthen educational programs for students and residents.

In recent years, new educational programs have been developed. A core group of faculty members have devised

new courses in the study and treatment of orofacial pain so that dental students will be able to diagnose, treat or know when to refer such patients to a qualified practitioner. An interprofessional health care course, established in conjunction with other LSU Health Sciences Center schools, provide students the opportunity to work with other health care professionals. Preparing students to enter the workplace as a member of the collaborative practice team is a key step in moving health systems from fragmentation to a position of strength, ultimately improving overall health outcomes for patients.

Our clinical education remains strong. Students, residents and faculty provide care in 11 locations statewide with an average of 100,000 patient visits annually. In the fiscal year 2013, services were also provided to over 1,000 adults and children through 32 different community events. Dental screenings, sealant placement, oral health education and direct care were among the services offered. Our largest outreach event last year was the Mission of Mercy, held in conjunction with the American Dental Association Annual Session in New Orleans. Through the support of the LSUSD family and the dental community at-large, 1,100 volunteers participated and 780 patients were treated. Recently, we also began a partnership to provide emergency dental care to the homeless through a nonprofit shelter in the heart of the city.

Recruitment efforts have also been strengthened. "Pre-Dental 101: A Brush Up on Dentistry" introduces interested college students to the profession and aims to assist college students in making informed decisions about whether to pursue a career in the dental field. Attendees may select either the dentistry or dental hygiene track. This year over 250 students attended the one-day event, which included presentations by administrators, faculty members, alumni and students.

Increasing diversity in the student body is a concern for all dental schools. Research has shown that creating a diverse dental workforce increases access to care for the underserved, especially minorities. The LSUSD Summer Enrichment Program, established in 2007, continues to contribute towards the diversification of our student body. The attendees, comprised of underrepresented minority students and students from disadvantaged backgrounds, review the dental

application process, practice for the dental aptitude test and learn about basic courses in the dental school curriculum.

Thirty-two of the 59 students who have participated through 2012 are either enrolled in or have been accepted by a dental school and 22 are attending or have been accepted into LSUSD. It's important to note that our standards for admission remain constant and each applicant must meet or exceed them to be accepted into LSUSD. The grade point average for the 2014 entering class was 3.66 with an average DAT of 19.86.

In closing, please know that in this short review, it's difficult to provide a comprehensive synopsis of every program or project accomplished during the last five years. However, be assured that we are making significant progress and will continue to explore new ways to address the many challenges facing LSUSD and dental education today.

Special thanks to the entire dental community which supports our mission and cares deeply about the oral health of our citizens. Your input and wisdom are essential for helping us sustain and improve dental education at all levels.

LSUHSC School of Dentistry 2014 Events

2014 Class Reunions

Some classes are planning reunions in conjunction with the NODA/LDA Annual Session Thursday, April 3 – Saturday, April 5. Visit www.lsusd.lsuhsc.edu for more information.

Alumni Dav

Friday, September 19 8:00 a.m. - 5:00 p.m. Post- TGIF Celebration LSUHSC School of Dentistry New Orleans, LA

For more information, contact Katie Kelley or Joanne Courville at (504) 941-8120 or kkell2@lsuhsc.edu.



LSU Pre-Dental Society Members (from left to right): Colleen Kimball, Paige Muse, Caroline Cazayoux, Richa Banthia, Caleb Blackburn, Bryant Bourgeois, Emma Arceneaux, and Kaylee Roussel.





Friday & Saturday, July 18-19, 2014 Sand Dollar Marina, Grand Isle, LA

Thanks to our sponsors (as of 2/20/14) Brown & Brown of LA, LLC (Events Partner), Louisiana Dental Services, Inc. (LDS), MassMutual Financial Group, Campus Federal, and Sand Dollar Marina.

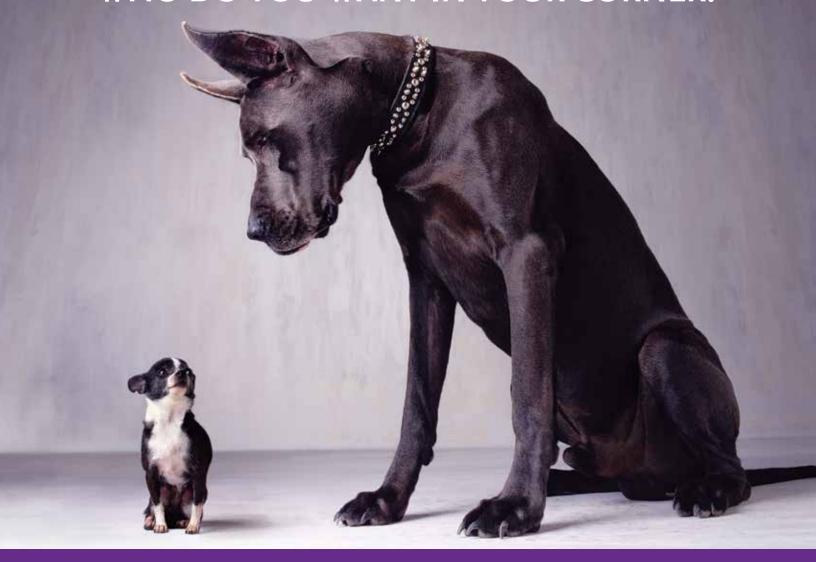
Two-day fishing entry fee includes a t-shirt, admission to the Welcome Reception on Friday and the Fish Fry on Saturday. All are welcome to attend and participate, but all fishing rodeo entrants must be registered under the name of an LDA member dentist. No refunds after pre-registration deadline of July 3, 2014. Our new fishing shirts with logos and the Rodeo hats will be available for pre-order until June 27, 2014. Additional t-shirts may also be pre-ordered before June 27, 2014. To see a complete list of rules visit the LDA website, www.ladental.org, or call 800-388-6642. Proceeds from the Fishing Rodeo will benefit the LDA Foundation to support the 2015 LaMOM service event, as well as dental education, research, and community outreach.

LDA Member's Nam	DA Member's Name:Component:							
Address:								
	none: Fax: Email:							
ames of ALL Fishing Rodeo Entrants Fee Category (check only one)				Fee				
		Regula	ar (\$75) 🗖 1	12 & Un	nder (\$40) 🗖 🗅	ental Stude	nt (\$25)	\$
		Regula	ar (\$75) 🗖 1	12 & Un	nder (\$40) 🗖 🗅	ental Stude	nt (\$25)	\$
		Regula	ar (\$75) 🗖 1	12 & Un	nder (\$40) 🗖 🗅	ental Stude	nt (\$25)	\$
Number of tickets for	additional guests a	ttending Satur	day night Fis	sh Fry C	ONLY:		@ \$29 each	\$
Indicate <u>t-shirt</u> sizes: _	XS S _	M	LXL	. (Addit	ional t-shirts at	\$20 each.)	T-shirt total	\$
Fishing shirt (\$55) Ind	dicate <u>fishing shirt</u> siz	zes: S	M		_LX	L Fi	shing shirt total	\$
Rodeo hat (\$20)		N	Number of ha	ats	_ x \$20	R	odeo hat total	\$
		A	Add \$25 per j	person I	LATE FEE afte	er July 3. No	exceptions.	\$
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19 Spring 2014



louisiana dental political action committee

Dr. David Kestel Chair, Louisiana Dental Political Action Committee (LADPAC)

Thank You for Your Continued Support of LADPAC

LADPAC

I hope everyone had wonderful holidays. I blinked and it is now March. I spent a great deal of the holidays recovering from a major heart surgery. I have been accused of being heartless, so the wizard gave me a heart!

Thanks to all who supported and joined LADPAC, as well as those of you who bought raffle tickets. Other than your LADPAC dues/contributions, our only other major fundraiser is the "Split the Pot" raffle, and we will be doing another raffle this year as a fundraiser. Please purchase some of these tickets. As you know the profits of the raffle fundraiser help support our governmental affairs efforts.

As I have stated many times, we have a great relationship with many of our legislators. These relationships enable us to be able to communicate with legislators so that we can explain dentistry and private practice to maintain our practices with as little bureaucratic interference as possible. Do not forget to thank your legislators in your districts for their help and support when we bring up issues concerning dentistry.



Senator Elbert Guillory (center) is presented a Louisiana Dental Political Action Committee (LADPAC) campaign contribution from Dr. Stacy Ste. Marie and Dr. Nicky DeJean.

Grassroots Advocacy

The 2014 Legislative Session started March 10 and the LDA will be sending out calls-to action whenever appropriate to alert members of legislative action. This email system makes it quick, easy and convenient for you to send emails to legislators. It is a simple way to make you a strong advocate for YOUR profession! Please utilize this valuable resource when you receive a call-to-action.

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Dr. Michael J. Maginnis President, Louisiana Dental Services, Inc.

Utilize LDS as an LDA Member Benefit – IT BENEFITS YOU



The 2014 L.H. Bowden Leadership Conference in January, partially sponsored by Louisiana Dental Services, Inc., was well attended. The conference speaker, Pete Adams, executive director of the Louisiana District Attorneys Association, did an excellent job with his presentation, "Effective Association Leadership." Working in small groups, the attendees pinpointed areas of concern for the future of our association and drew up detailed methods of dealing with membership retention and participation.

Now that new officers have been installed and district meetings are being scheduled, it is time to make arrangements with your local representative of LDS to schedule presentations by representatives of the companies we endorse. To help attendance at these meetings, a speaker could be scheduled to present an hour of dental continuing education along with two or three short presentations by endorsed company reps. You can call me at (225) 201-1000 or Ward Blackwell at the LDA office at (800) 388-6642 and we'll assist you with the arrangements.

Coming up April 3-5 is the New Orleans Dental Conference and LDA Annual Session at the New Orleans Morial Convention Center. LDS and several of our vendors will have booths in Hall C and invite you and your staff to stop by to sign up for services or to have any questions answered by a company representative. Look for the LDA endorsed company signage at their booths so you know they have a proven record of quality and value for our members.

And, last but certainly not least, final income figures for revenues earned during 2013 show an increase over last year and the continuation of an upward trend in usage of the endorsed products and services of LDS. Thank you to all who have taken advantage of the companies that have received the endorsement of the Louisiana Dental Association. The ultimate goal, of course, is to offer quality products and services for the LDA membership, all the while financially supporting the LDA and avoiding an increase in dues.

I encourage you to try the products/services of any companies on the list with which you haven't done business previously as they all come with discounts or special programs for LDA members. The key here is to identify yourself as a member of the LDA. The list is available on the LDA website at www.ladental.org/LDS. Give this link to your office manager and ask her to get a few quotes. It never hurts to check on pricing to get the best deal available with quality and value! Utilize LDS as one of your LDA member benefits!



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Get Ready

There is an old saying, "if you fail to plan, you plan to fail." Dentists plan for college, dental school, and owning a practice. Unfortunately, many fail to plan for the last quarter of their lives. Here are a few items to help you mentally and financially "get ready".

- 1. If you are 55 years or older and have any debt, stop the spending and start paying off debt immediately. Debt will eat into your retirement plans. If you still have children in college or graduate school, allow them to shoulder some of their own financial burden with loans or work.
- 2. If your practice grosses less than \$700K, don't believe the tales about selling your dental practice and continuing to work for 40% of your production after the sale. Like selling a car or home, the owner runs the show. Only large practices with low overhead expenses can provide full time post-sale employment for the seller. Even in a large practice (over \$800K), the debt load from the sale requires the buyer be booked first, with any excess production going to the seller.
- 3. Unless a dentist owns an extremely large practice, it is unlikely that he can retire solely on the income from the practice sale. Even though the practice is one's life's work, the seller will be lucky to sell for more than 70% of one year's gross or 150% of one year's net income. Unrealistic expectations can ruin the joy of the transition for the seller.
- 4. Proceeds from your practice sale are taxed at rates up to 39%, depending on the class of assets being sold. It is possible to defer or mitigate some of these taxes using trusts for goodwill assets and 1031 exchanges for real estate, but both options require some pre-sale planning with your CPA and attorney.

- 5. A fairly priced practice often leaves both parties slightly unsatisfied. The buyer is often left feeling the price was too high, while the seller may feel the exact opposite. A fair price allows the buyer to pay his bills, service debt from the practice purchase, and still earn as much as an associate.
- 6. After the closing, it is common for both the buyer and seller to experience remorse and anxiety from the sale. Emotional attachment is usually the cause for sellers, as they have spent a career building the business they just sold. Buyer's remorse usually sets in the first time a piece of equipment breaks. It is important to keep in mind that transitioning a practice is a significant life change. It often takes six months to a year for the seller to recover from this life change.
- 7. Subsequent to the sale, patients will often contact the seller to complain about the buyer. In reality, the buyer is usually a good dentist and the patients are only trying to tell the seller that he is missed.
- 8. Start developing your "life after dentistry" before your practice goes on the market. Whether it be fishing, golf, or babysitting grandchildren, it is a little late to find something to do after the ink is dry on a practice sale.
- 9. Once a dentist has his financial house in order, the sale of this practice is the icing on the cake. Nothing is sweeter than retiring to enjoy a happy and stress-free life.

Retirement will be the best time of your life if you plan for the change. GET READY!

L.H. Bowden Leadership Development Conference

"Effective Association Leadership"

with Pete Adams January 10, 2014



LDA President Dr. Stephanie Weaver and LDS President Dr. Mike Maginnis (third from left) present LDS door prizes (Office Depot gift certificates) to Drs. Kirt Touchstone and Donovan Soignet.



Dr. King Scott (third from left) is sharing his ideas with Drs. Gary Roberts, Kirt Touchstone and Roman Farrar.



Drs. Byron Ganucheau and David Hildebrandt are also leading a group discussion.



Drs. Lance Savoie and Richard Churchman are ready to hear the luncheon speaker discussing Medicaid auditing from a Medicaid recovery audit contractor.



LDA Executive Director Ward Blackwell and Stormy Blair with Events Partner Brown & Brown of LA are presenting a door prize to Dr. Steven Gaudet.



Dr. Bob Barsley and Dr. Mike Maginnis are all smiles as they participate in group discussions during the conference.

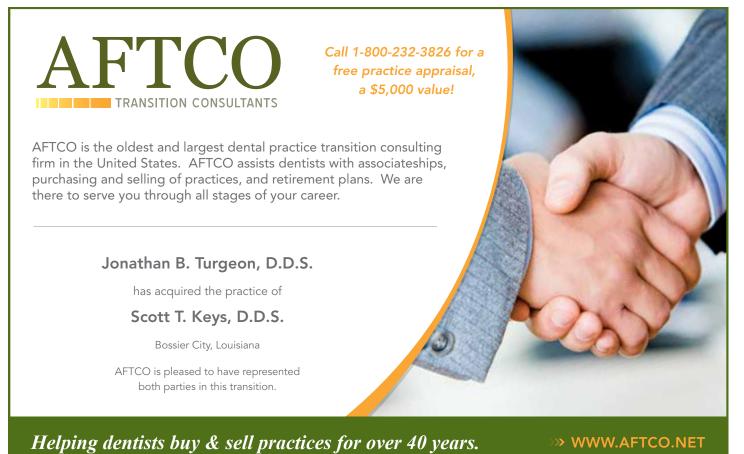


Dr. Eryk Hargrove serves as the stenographer of his brainstorming group.



Pete Adams addresses LDA and component leaders regarding recruitment and retention.







winter c.e. lecture series

Sherri Jones
Director of Conference Services, LDA

Attendees Join Mickey and Friends for C.E. With Character

As 2013 was a year of many great accomplishments for LDA, 2014 has kicked off with yet another! Our annual Winter C.E. Lecture Series was held at Walt Disney World® Resort. With 63 attendees from several different regions (including Canada), the series was a huge success! We began on Sunday, March 2 at the Coronado Springs Resort with a presentation on "Practice Value Optimization." Matt Adrian, Bank of America, along with Gretchen Lovelace and Preston Lovelace of ADS Transitions, Lovelace and Associates, gave the attendees some great tools for practice transition as well as financial controls needed to preserve practice value. Stormy Blair of Brown and Brown of LA concluded the day with an update on insurance options and information on the benefits of long term disability/death insurance.

In celebrating the Mardi Gras holiday, our welcome event was a traditional New Orleans Champagne
Brunch. The chefs at Coronado Springs Resort brilliantly mastered the task of bringing Mardi Gras to the group by presenting a fabulous buffet that included stations of eggs benedict, shrimp and grits and sliced beef tenderloin, along with snapper amandine and asparagus and baby carrots topped with cane butter and toasted pecans. And no Mardi Gras is complete without King Cake! While the food was great and the beverages refreshing, the highlight of the brunch was most certainly our very special guest. Goofy joined our festivities and was a gracious addition to many, many pictures!

After a late night in the theme park, Monday morning came bright and early with Dr. Clark Brown's presentation on "CAD/CAM for Everyone." Dr.

for any practice. Chris Counce with Patterson Dental Supply was on hand to demonstrate several pieces of equipment and discuss the financial impact of a CAD/CAM purchase. Our series concluded on Tuesday when Dr. Brown returned and talked about the most popular, efficient and cost effective materials available for CAD/CAM technology.

With the weather a perfect sunny and 75 degrees, the attendees and their families took full advantage of the discounted park tickets. Stories of adventures, both new and revisited, were plentiful. Seasoned "mouseketeers" were more than willing to share their recommendations with a few of us rookies. Many magical moments were created during this Mardi Gras holiday. You can view some of those captured moments on our Facebook page due to the willingness of the attendees who assisted us by sharing their photos on Facebook. The LDA would like to give a big thank you to our sponsors that helped to make the series a success: Patterson Dental Supply, Ivoclar Vivadent, Bank of America, ADS Transitions (Lovelace & Associates), MassMutual Financial Group of Louisiana (Brunch Sponsor) and our events partner, Brown & Brown of LA.

If you missed this year, plan now to attend the next C.E. with Character during our Winter Lecture Series over Mardi Gras, February 15-17, 2015. Details will be posted soon on the LDA website at www.ladental.org.

(Below)

Dr. Natalie Brasseaux, Dr. Richard Churchman, Dr. John Roberson and Dr. John Stafford, and in the back, Dr. Southey Hayes and Dr. Keith Kyler.





Calyn and Logan, children of Dr. Aaron Mangum.



Dr. John Trahan and Dr. Josh Jones.



Dr. Mike Luminais with his family, Ella, Landon, and Jill.



Gretchen Lovelace and Preston Lovelace of ADS Transitions (Lovelace & Associates), LDA Director of Conference Services Sherri Jones, Matt Adrian with Bank of America, and Stormy Blair with Events Partner Brown & Brown of LA.



Dr. Teri Hernandez and her family, Robert Williams, Nicolas, and Victoria.



 $Preston\,Lovelace\,of\,ADS\,Transitions\,(Lovelace\,\&\,Associates), one\,of\,the\,seminar\,speakers.$



Belinda and Dr. Jeff Hooton.



louisiana state board of dentistry

Dr. Wilton A. Guillory, Jr.
President, Louisiana State Board of Dentistry

Update on Office Inspections and Online License Renewals

Having been appointed by Governor Jindal to my second and final term on the Louisiana State Board of Dentistry, it is my privilege this year to serve as president of the board. In the past I was an LDA director representing the Central Louisiana Dental Association. I have practiced in Alexandria for 40 years and am lucky to have Dr. David Carlton III, Dr. Courtney Richter, and Dr. Aaron Mangum as partners. Dentistry has been very good to me and my family, and I believe the profession is worth protecting and preserving.

Beginning on January 1, 2014, all Louisiana licensed dentists and dental hygienists are entitled to the use and benefit of the LDA sponsored Dental Health Professional Monitoring Program. This program is for individuals who may be suffering from some sort of impairment, whether it be mental, physical, or chemical. All licensees who renew their license pay a fee to be a part of the program. Those licensees that will renew at the end of 2014 will pay a fee for 2014 and the next two years at the time of renewal. The Program is administered by the Physicians Health Foundation and participation is confidential except in limited circumstances. Any licensee may utilize the services of the Program, and I encourage anyone that knows of someone that may be suffering from some sort of impairment to contact Physicians Health Foundation at (225) 291-5000 or toll free at (888) 743-5747 for information about the Program and the benefit to the licensee. The alternative to participation in the Program is to report the impaired or potentially impaired licensee to the board, which is then obligated by law to investigate the matter in a disciplinary setting. Each and every one of us pays for the Program and it is there for the benefit of the profession so please consider utilizing it should the need arise.

The board has completed the latest round of office inspections for compliance with the requirements of the Federal Centers for Disease Control. The board is one of the few regulatory agencies in the country that regularly inspects dental offices for CDC compliance. As a result of the inspections, the board is working with dental practitioners to address the deficiencies noted during the inspections. The most widely cited deficiency is the lack of regular monitoring of the sterilizers utilized in the practice. A sample of the CDC guidelines on this topic provide as follows:

F. Sterilization Monitoring 1. Use mechanical, chemical, and biological monitors according to the manufacturer's instructions to ensure the effectiveness of the sterilization process (IB) (248,278,279).... and

6. Monitor sterilizers at least weekly by using a biological indicator with a matching control (i.e., biological indicator and control from same lot number) (IB) (2,9,243,247,278,279).

The board is aware that most, if not all, practitioners delegate this obligation to an auxiliary staff member. However, it remains the dentist's responsibility to perform the monitoring and ensure compliance with the board statutes, rules and CDC guidelines on sterilization. Proper documentation of the compliance is also essential. The board will consider a new Rule at its March meeting to address the documentation each dental office must maintain relative to sterilizer monitoring and the length of time that the records must be maintained. Information on the rule will be provided in the Summer Update.

The board is wrapping up this year's license renewal cycle. The board continues to receive positive comments regarding the use of the online renewal system. Ninety-five percent (95%) of all licensees availed themselves of the online renewal system this year. In conjunction with the license renewal, the board required the completion of the continuing education form to document the courses and hours obtained during the last two year licensing cycle. The board will now process the forms and move forward with an audit to confirm the information submitted to the board. In accordance with board rule .1609, a random sample of licensees will be selected for the audit. The audit process should begin in April. Please cooperate with the board in order to complete the process in a timely manner.

As president of the Louisiana State Board of Dentistry, I look forward to continuing the board's mission to protect the public. However, I know that the board cannot accomplish its mission without the help of my fellow dentists, board members and organized dentistry. While I know that we cannot always agree on how to accomplish the board's mission, each of us agrees that the mission is worthwhile and the protection of the public, our patients, is paramount.

<u>Dr. Gwen Corbett, a Fortress Dentist.</u>



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^{*}The language contained in each policy of insurance establishes the specific terms and conditions of insurance, and will supersede any statements contained herein.

Give Kids A Smile Day

2014

More photos will be posted on the LDA website as submitted. Visit us at www.ladental.org!



(Above) NODA: LSU Dental Students perform an oral exam on a student from Esperanza Charter School for Give Kids A Smile on February 14, 2014, at the LSU School of Dentistry.

(Right) NELDA: Dr. Kirt Touchstone and his staff members Kendall and Rebecca.



Northwest: Third graders from Sunset Acres Elementary School with the Tooth Fairy.



Northwest: Dr. Bill Hall.



GBR: Dr. Johnnie Hunt, the Tooth Fairy and Dr. Brooke Wood.



GBR: Dr. Ashley Griffon (back, right) and her staff.



NELDA: Healthy teeth in the front and unhealthy teeth on the back.



GBR: Dr. Ann Uzee, associate of Dr. Nelson Daly, and staff members.



NODA: Molly Glennon, Dr. Robert "Drew" Freeman, Dr. Kimberly Patterson, Dr. Nicole Boxberger, Sir Saint, Dr. Janice Townsend, Dr. Letitia "Mimi" Lacour, and Jeanne Nobles.



NODA: A student from Esperanza Charter School shows Sir Saint how to brush his teeth.

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- Dr. Mike Maginnis
President, Louisiana Dental Services, Inc.





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louisiana dental assistants assoc.

Elizabeth Schmidt, C.D.A., C.D.P.M.A., E.D.D.A. President, Louisiana Dental Assistants Association

Efficient, Effective Team Improves Your Practice

I was consulting in a practice outside of Louisiana this month and I witnessed the most remarkable teamwork. An assistant had called in sick, the schedule was full, the office manager was out of the office for a meeting and the staff went to the morning huddle and discussed how they would work together to see the patients and keep everyone on schedule.

The hygienist said her patient was running late, so she would seat the doctor's patient, anesthetize them, and it went on from there - assistants and hygienists working in unison keeping the flow going, keeping the instruments sterilized and the rooms set up. The front desk staff were checking on them, letting the patients know if it would be a few minutes until they would be seated.

A little later in the day I overheard the receptionist say to the scheduler that she had not been able to confirm the patients for the next day. They hesitated for a few seconds and then in unison, they said, "I will confirm the patients for doctor's side," while the other team member said she would confirm the hygiene patients. The day ended with them seeing over 40 patients, and they even added two implants to the schedule and yet they got out on time. It can be done, yet I have practices where I hear - they don't help me, why should I help them?

Teamwork has to start somewhere so be the first on your team to get the ball rolling by helping someone out. After all, the patient welfare should be our focus. Good customer service is what every practice should strive for, so when you treat your patients well they come back and they bring their friends. A patient can feel stress and can tell when staff work is not working together. Working in the dental field has a lot of advantages and should be your passion if this is your chosen career. Go to work and enjoy yourself, your team and the patients. Remember the American Dental Assistants Association is a group of people who work in the field and come together as a group, offering support and friendship. They focus on education, and we all know that an efficient, effective team should always improve themselves and their practice.

Also, please take note that the Louisiana Dental Assistants Association, together with the Louisiana Dental Association and the New Orleans Dental Association, will be sponsoring our third Annual Round Table Learning Program being held at the New Orleans Dental Conference and LDA Annual Session on April 4, 2014, at the

Morial Convention Center. The program is limited to 40 participants and is geared towards the dental team. Our speakers this year will be:

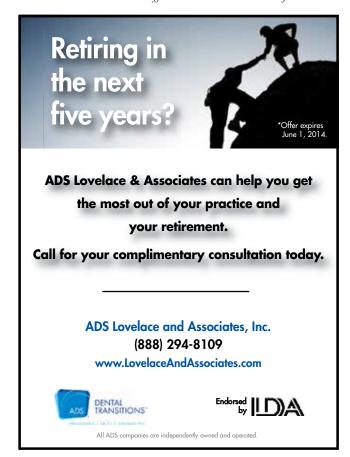
Lyndsay Stevens: DANB and DALE Foundation Forum

Christine Guillaume, R.D.H.: How NOT to be a 10 Percenter

Elizabeth Schmidt, C.D.A., E.D.D.A.: Making the most of your Treatment Presentation

Reserve your space at the table now by visiting www.nodc.org.

Note: There is a correction to the title of Winter 2013 LDAA article. ADAA offers free C.E. with membership in the ADAA and DANB offers several certifications. Dental assistants are eligible for membership and along with the membership, free C.E. is available. DANB offers several national certifications.





louisiana dental hygenists' assoc.

Amanda Mullen, R.D.H. President, LDHA

Successful LDHA Annual Session

This year as president of the Louisiana Dental Hygienists' Association (LDHA), I feel very honored to have played a part in my organization so early in my career. I have been exposed to the duties and responsibilities within the association and was fortunate enough to gain memories and experiences along the way. I truly appreciate and owe the success of this year to the women of the LDHA board; what happens behind the scenes is nothing short of hard work and they do it with such ease.

The LDHA Annual Session was located in Baton Rouge at the end of January and proved to be a success. I would like to thank Carol A. Jahn, Noel Kelsch, Tom Viola and Dr. Richard T. Akin for taking the time out of their schedules to present at this event. We were fortunate to have such interactive speakers and vendors that made for a great experience. This year, LDHA is pleased to have resurrected the VIP Breakfast. The breakfast was a small meeting with various professionals within the dental community. It was a pleasurable opportunity to network and speak to some

individuals that play essential roles to help the dental profession thrive. I would like to personally thank Carrie Mason, Elizabeth Schmidt, Myra Hebert, Patty Cassidy, Jane Burgin, Beverly Jarrell, Dr. Bill Hadlock and Sharon Chaney for making time and getting through the chilling conditions to attend our annual session.

The excitement of the 2014 LDHA Annual Session has come and gone. I wish the best for next year and those on the board, especially the 2014-2015 President Terri Linzay. With LDHA's yearly convention wrapping up, the alwaysanticipated New Orleans Dental Conference and Louisiana Dental Association Annual Session is soon to come in April in New Orleans.

It will be interesting to see what 2014 will have to offer. The unique experiences I have gained throughout this year as president have made me very appreciative of and thankful to every person that has helped me along the way.

Thanks y'all!

NELDA Legislative Dinner, Feb. 6, 2014



Sen. Neil Riser and Dr. Lane Eddleman.



Dr. John Ward, Rep. Charles "Bubba" Chaney, and Dr. Kirt Touchstone.



Rep. Jim Fannin and Dr. King Scott.



wealth management

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

Stress Testing Your Investment Portfolio

Many areas in our lives can cause us stress. One area of your life that does not need to be stressful is your investment portfolio. Performing a stress test on your portfolio may help identify if your portfolio might need adjustment to get you back on firm financial footing.

When things are going well with your portfolio, many times you tend to overlook applying the necessary due diligence. Investors lost \$30 trillion in market value during 2008, according to Bloomberg¹. How much of that was yours? This bear market was just the latest in a long string of market declines that have pummeled family finances. Here are a few examples:

- From early 1973 to late 1974, the S&P 500 Index lost nearly 50%
- In just 10 trading days starting October 14, 1987, it plunged 31%
- During the 2000-2002 bear market, the widely watched index lost nearly 50%
- From the October 2007 peak to the March 2009 nadir, the S&P 500 lost more than 50% (Source: Standard and Poor's, 2012)

Clearly, devastating declines in the stock market happen with frightening frequency. Billionaire investor George Soros said, "It's not whether you're right or wrong that's important, but how much money you make when you're right and how much you lose when you're wrong." Nobody can predict the future, but there are sensible proactive risk management strategies that investors can implement to help limit their exposure to these massive market meltdowns. Remember, a 50% loss means you need a 100% return to get back to break even. That's a tall order in any environment.

One of the tools we use at The Olivier Group, LLC to help investors assess the risk in their portfolio is the Family Index Stress Test®. It's important to stress test your portfolios because markets have a tendency to rise much higher than reason would dictate and fall much lower than we can ever imagine. Where is your portfolio vulnerable? The Family Index Stress Test® is designed to help identify where you are taking too much risk in your portfolio and then help you try to manage that risk by finding asset

classes that might help balance out your portfolio. The "Family Index" part of this analysis is the potential rate of return a family needs on their investment portfolio in order to pursue their goals. The "Stress Test" part is an analysis of your current portfolio to determine where it is vulnerable under various economic scenarios such as: high inflation, unprecedented deflation, strong expansion, tough recession, strong dollar, weak dollar, or black swan event.

What are the steps to stress testing your portfolio?

- Step 1: Analyze your current portfolio and identify vulnerabilities. Look at what's good, what's missing, and where risk may lie.
- Step 1: Identify changes that may address the vulnerabilities, including asset classes that should be added or deleted for risk management purposes.
- Step 2: Complete a comprehensive plan and structure your portfolio to align with your Family Index.

Doing the stress test on your portfolio is intended to give you a clear view of how your portfolio may or may not act in certain situations. Have you taken the Family Index Stress Test? This may be the most important exam your family will ever take.

Source: http://www.bloomberg.com/apps/news?pid=206 01109&refer=home&sid=ataVotdLreS0

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. No strategy assures success or guarantees against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not eliminate market risk. Chad Olivier is author of What Medical School Did Not Teach You about Financial Planning and 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..

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DENTAL DIRECTOR OPPORTUNITY, Bastrop, LA, SIGN-ON BONUS, \$5,000: Morehouse

Community Medical Centers seeks a full-time Dental Director with flexible hours. MCMC is Federally Qualified Health Center (FQHC) and a National Health Service Corps (NHSC) site. Currently, MCMC does not provide any dental services. The Dental Director will be responsible to establish a dental program for the organization which includes a full range of dental services including school-based dental care. The successful candidate would be a go-getter, self-starter, critical-thinker, team player, quality focused and have the ability to direct day-to-day dental operations. This position is approximately 85% clinical and 15% administrative.

Compensation/Benefits:

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- CME Expense Allowance
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For more information, email or call Katie Parnell, CEO at (318) 239-8015 office, (318) 381-9400 cell or katie.parnell@mcmcinc.org.

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Busy Baton Rouge two doctor general dentistry practice looking for part-time dentist willing to work on Mondays and Fridays. Please call (225) 927-5248 or e-mail sabrina@drsdaly.com.

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Thriving family dental practice located in St. Tammany Parish is seeking an associate dentist. This seven operatory office is equipped with state-of-the-art equipment and technology. The associate will work with a highly-trained team with a focus on excellent patient care. Incredible earning potential with benefits including 401k and C.E. reimbursement. For more information contact bethfalkenstein@acclaimpm.com.

Thriving family dental practice located in Metairie is seeking an experienced associate dentist. This five operatory office is equipped with state-of-the-art equipment and technology. The associate will work with a highly-trained team with a focus on excellent patient care. Incredible earning potential with benefits including 401k and C.E. reimbursement. For more information please contact bethfalkenstein@acclaimpm.com.

Bluebonnet Dental Care has immediate opening in Lafayette and Baton Rouge for an associate dentist. Work with trained dental staff providing high quality fee-for-service dentistry. Tremendous earning potential with benefits, including health insurance, 401K + match and C.E. reimbursements. Guaranteed salary to start with commissioned based salary and profit sharing.

Email: drbruni@bluebonnetdentalcare.com.

Experienced general dentist available for sub, Louisiana and Mississippi: CPR and DEA (federal and state) license, malpractice insurance, LA Medicaid provider. Call (225) 405-6633, fax (225) 261-8459 or email drjohn 77@yahoo.com.

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FOR SALE: General practice in Northwest Louisiana providing comprehensive care. Four operatories, 1800 s/f stand alone building in fastest growing area of Louisiana. Owner will transition. Please contact amco05@att.net or (318) 268-5634.

Saint Rose dental office seeking a part-time dentist and dental hygienist. Please email resume to <u>Crescentcitydentistry@gmail.com</u>.

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 website 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 \$55 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 website for three months and will appear in one issue of the *LDA Journal*. A photo with ad is an additional \$50.

For more information or to place a classified ad, contact *LDA Journal* Managing Editor Annette Droddy at (225) 926-1986 or info@ladental.org.

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Mark Your Calendars Now!

New Orleans Dental Conference & LDA Annual Session

April 3-5, 2014 New Orleans Morial Convention Center, New Orleans, LA www.nodc.org

LDA Foundation Fishing Rodeo

July 18-19, 2014 Grand Isle, LA

Summer Education Conference

July 30-Aug. 2, 2014

NEW LOCATION:

Sandestin Golf and Beach Resort

Destin, FL

Last Chance Seminar

December 12, 2014 TBA, Baton Rouge, LA

Winter C.E. Lecture Series 2015 - Walt Disney World® Resort

February 15-17, 2015 (Mardi Gras) Lake Buena Vista, FL

Louisiana Mission of Mercy (LaMOM)

February 26-28, 2015 Baton Rouge, LA

2015 New Orleans Dental Conference & LDA Annual Session

April 9-11, 2015 New Orleans Morial Convention Center, New Orleans, LA www.nodc.org

For more info or to register, visit www.ladental.org!



Spring 2014 CE Courses

For updates, visit www.LSUHealthCDE.org

COURSE #	DATE, CITY	COURSE NAME, LOCATION & AGD SUBJECT CODE	For	FEES	HRS -C or NC
19-14	Apr 11-13 Gonzales	Expanded Duty Dental Assistant (EDDA) w/ E. Schmidt, CDA, EDDA, L. Hernandez, CDA, EDDA, & S. Renfroe, EDDA — at Cabela's	Assistant	\$540★	24 L/P, C
24-14	Jun 6-8 Lafayette	Expanded Duty Dental Assistant (EDDA) w/ K. Coco, EDDA, S. Neilsen, EDDA, & T. Mergist, EDDA at Lafayette General Hospital	Assistant	\$540★	24 L/P, C
23-14, 23-14-R	Jun 13-14 New Orleans	Oral (Enteral) Sedation Introduction and Refresher Courses – w/ Dr. Benjamin Record - at LSUSD - for LSBD certification AGD #164	Dentist Team Member	Call for fees	TBA
40-14	Jun 2014 - Apr 2015 New Orleans	The LSU Orofacial Pain Continuum: Five Sessions w/ Drs. H. Gremillion, D. Ehrlich, and G. Klasser – at LSUSD *Sign up with friends and save – call Bob Leaman at 504-941-8404 for details	Dentist	*Call us – see note	70 L/P, C
25-14	Jun 20 Friday New Orleans	Maximized Adhesive Dentistry: Level II – the Anterior Course w/ Dr. Bruce LeBlanc - at LSUSD AGD #254	Dentist	\$695	7 L/P, C
26-14	June 15-24 Baltic Cruise	Baltic Cruise – CE with Dr. Alan Swett - call Jodi Murphy of Cruise & Travel Partners, 610-399-4501 for details and fees	All team members	See notes	8L, C
27-14	Jun 21-18 Greek Islands	Greek Islands Cruise – CE with Dr. John Burgess - call Jodi Murphy of Cruise & Travel Partners, 610-399-4501 for details and fees	All team members	See notes	8L, C
28-14	Jul 25-27 New Orleans	Expanded Duty Dental Assistant (EDDA) w/ N. Weiss, RDH, EFDA, B.J. Triay, CDA, EDDA, & D. Williams, CDA, EDDA – at LSUSD	Assistant	\$540★	24 L/P, C
29-14	Jul 26 New Orleans	Digital and Conventional Radiology for the Dental Assistant w/ Drs Kavas A. Thunthy and J. Sean Hubar – at LSUSD	Assistant	\$300	7 L/P, C
34-14	Aug 15-17 Gonzales	Expanded Duty Dental Assistant (EDDA) w/E. Schmidt, CDA, EDDA, L. Hernandez, CDA, EDDA, & S. Renfroe, EDDA – at Cabela's	Assistant	\$540★	24 L/P, C
35-14	Sept 19 New Orleans	LSUSD Alumni Day - speaker and topic TBA – at LSUSD	Dentist RDH, DLT Ass't/Other	\$175 \$125 \$75	6 L
36-14-Fri 36-14	Sept 26 or Sept 26-27 New Orleans	The 8 th Annual Clifton O. Dummett, Jr. Memorial Lecture on Dentistry for the Pediatric Patient – 1- or 2-day options – speaker and topic TBA – at LSUSD AGD #430	Dentist RDH Ass't/Other	TBA, TBA	7L, C or 14 L/P, C
38-14	Oct 10-12 Lafayette	Expanded Duty Dental Assistant (EDDA) w/ K. Coco, EDDA, S. Neilsen, EDDA, & T. Mergist, EDDA at Lafayette General Hospital	Assistant	\$540★	24 L/P, C
42-14	Nov 14-16 Gonzales	Expanded Duty Dental Assistant (EDDA) w/E. Schmidt, CDA, EDDA, L. Hernandez, CDA, EDDA, & S. Renfroe, EDDA — at Cabela's	Assistant	\$540★	24 L/P, C
43-14	Dec 5 New Orleans	LAST CHANCE: New Orleans — speaker and topic TBA — at LSUSD	Dentist RDH or DLT Ass't/Other	\$295 ■ \$175■ \$95■	7L
44-14	Dec 5 New Orleans	LAST CHANCE: Shreveport — speaker, topic, & location TBA	Dentist RDH or DLT Ass't/Other	\$295 ■ \$175■ \$95■	7L
45-14	Dec 12-14 New Orleans	Expanded Duty Dental Assistant (EDDA) w/ N. Weiss, RDH, EFDA, B.J. Triay, CDA, EDDA, & D. Williams, CDA, EDDA – at LSUSD	Assistant	\$540★	24 L/P, C

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

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[★] Eligible for tuition reimbursement through Louisiana's Small Business Employee Training program – call Jocelyn Wagner, EDDA/Radiology coordinator, at 504-941-8198 to see if your practice qualifies

^{■ -} Register 4 weeks before and SAVE – see website for Early Bird savings and deadlines

c.e. and lda events calendar

For information on any of the following continuing education courses, please contact the course provider. To list your course in the next calendar, please contact the LDA office at (800) 388-6642 or (225) 926-1986. Also check our website for the most up-to-date listings, www.ladental.org.

DATE: April 3-5, 2014

EVENT: New Orleans Dental Conference and

LDA Annual Session

LOCATION: New Orleans, La.

PROVIDER: NODA/LDA (NODA is an ADA CERP

Recognized Provider.)

DESIGNED FOR: All

REGISTRATION: Registration details available at

www.NODC.org.

DATE & TIME: May 9, 2014 – Registration 8:00 a.m. –

9:00 a.m.; Program 9:00 a.m. – 4:00 p.m.

COURSE: Northlake Dental Association Continuing

Education Program

SPEAKER: TBA

PROVIDER: Northlake Dental Association

(AGD PACE approved Recognized Provider.)

LOCATION: TBA
DESIGNED FOR: All
CREDIT HOURS: 7 CEUS
FEES: TBA

REGISTRATION: Call 985-807-4503 or visit

www.northlakeda.com.

DATE: June 5-8, 2014

EVENT: Northlake Dental Association Summer

Conference - CE Part 1 & 2

OPTIONAL EVENT: Optional 6-hour Charter Fishing Trip

– Thursday, June 5th. \$200 per person (includes gratuity) payable at time of

reservation.

LOCATION: Orange Beach/Gulf Shores, Alabama - For

specific details call 985-807-4503 or visit www.northlakeda.com. (Check-in as early

as Wed. 6/4/14.)

TIME: <u>CE Part 1</u> - Friday, June 6th;

8:30am-9:00am Registration; 9:00am-12:00 noon Program

SPEAKER: Dr. Brian Olivier TOPIC: Sleep Apnea

NOTE: President's Luncheon immediately follows

Day 1 course.

TIME: <u>CE Part 2</u> - Saturday, June 7th;

8:30am-9:00am Registration; 9:00am-12:00 noon Program

TOPIC: Optional CPR Course

PROVIDER: Northlake Dental Association

(AGD PACE approved Recognized Provider.)

DETAILS: Call 985-807-4503 or visit

www.northlakeda.com.

DATE: July 18-19, 2014

EVENT: LDA Foundation Fishing Rodeo
LOCATION: Sand Dollar Marina, Grand Isle, La.
PROVIDER: Louisiana Dental Association
SPONSORS: (As of 2/11/14) Brown & Brown

Insurance (LDA Events Partner); Louisiana Dental Services, Inc. (LDS); Sand Dollar Marina; Mass Mutual Financial Group Louisiana;

Campus Federal

DESIGNED FOR: All

REGISTRATION: Registration details will be posted

on www.ladental.org as they become

available.

DATE: July 30-August 2, 2014

EVENT: LDA Summer Education Conference LOCATION: Sandestin Golf and Beach Resort,

Destin, Fla.

PROVIDER: Louisiana Dental Association

(AGD PACE Recognized Provider)

SPONSORS: (As of 2/11/14) Brown & Brown

Insurance (LDA Events Partner); Louisiana Dental Services, Inc. (LDS); Mass Mutual Financial Group Louisiana

SPEAKERS: TBA
DESIGNED FOR: All

REGISTRATION: Resort reservation information at

www.ladental.org; Seminar registration details will be posted on www.ladental.

org as they become available.

DATE & TIME: September 12, 2014 - Registration begins at

8:00 a.m. - Course 8:30 a.m.-4:30 p.m.

COURSE: Dental Materials SPEAKER: Dr. John Burgess

PROVIDER: ARK LA TEX ACADEMY OF DENTISTRY

(AGD PACE Recognized Provider; ADA CERP

Recognized Provider.)

LOCATION: Clarion Hotel, 1419 E. 70th Street,

Shreveport, La. 71105

DESIGNED FOR: All
CREDIT HOURS: 7 lecture

FEES: Dentist, Staff or Lab Tech - \$245; Staff/Lab

Tech of Member Dentist (each) - \$45

REGISTRATION: Contact Dr. Clint Bruyere at (903)753-0337.

DATE & TIME: October 10, 2014 - Registration begins at

8:00 a.m. - Course 8:30 a.m.-4:30 p.m.

COURSE TITLE: Progressive Veneer Techniques for Optimal

Esthetics

SPEAKER: Dr. George Priest

PROVIDER: ARK LA TEX ACADEMY OF DENTISTRY

(AGD PACE Recognized Provider; ADA CERP

Recognized Provider.)

LOCATION: Clarion Hotel, 1419 E. 70th Street,

Shreveport, La. 71105

DESIGNED FOR: All
CREDIT HOURS: 7 lecture

FEES: Dentist, Staff or Lab Tech - \$245; Staff/Lab

Tech of Member Dentist (each) - \$45

REGISTRATION: Contact Dr. Clint Bruyere at

(903)753-0337.

DATE & TIME: December 5, 2014 – Registration 8:00 a.m. –

9:00 a.m.; Program 9:00 a.m. - 12:00 noon

COURSE: Medical Emergencies in the Dental Practice

SPEAKER: TBA

PROVIDER: Northlake Dental Association

(AGD PACE approved Recognized Provider.)

LOCATION: TBA
DESIGNED FOR: All
CREDIT HOURS: 3 CEUS
FEES: TBA

REGISTRATION: Call 985-807-4503 or visit

www.northlakeda.com.

DATE: December 12, 2014 EVENT: Last Chance Seminar

LOCATION: Last Chance Seminar LOCATION: TBA - Baton Rouge, La.

PROVIDER: Louisiana Dental Association

(AGD PACE Recognized Provider)
SPONSORS: (As of 2/11/14) Brown and Brown

Insurance (LDA Events Partner), Louisiana Dental Services. Inc. (LDS)

SPEAKER: TBA
DESIGNED FOR: All
CREDIT HOURS: 7

REGISTRATION: Registration details will be posted on

www.ladental.org as they become

available.

DATE: February 15-17, 2015 (Mardi Gras Holiday)

EVENT: LDA Winter C.E. Event
LOCATION: TBA – Lake Buena Vista, Fla.
PROVIDER: Louisiana Dental Association

ROVIDER: Louisiana Dental Association (AGD PACE Recognized Provider)

SPONSORS: (As of 3/5/14) Brown and Brown

Insurance (LDA Events Partner), Louisiana Dental Services, Inc. (LDS)

SPEAKER: TBA
DESIGNED FOR: All

REGISTRATION: Registration details will be posted on

www.ladental.org as they become

available.

State Board Approved Radiographic Certification Tapes

Course Length: approximately 3 hours
15-day CD/DVD rental includes one workbook and certificate
\$50 - LDA members
\$85 - non-LDA members

\$20 - (for members) each additional workbook \$30 - (for non-members) each additional workbook \$300 deposit (for non-members) for course (refunded upon return of CD/DVD)

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. It 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.

To order, visit the LDA website at www.ladental.org or call (800) 388-6642 or (225) 926-1986.



David N. Austin

Tuesdays and Thursdays

What is it about Tuesday? Tuesday is that day of the week that nothing seems to go right for me. Most people dread Monday. Not me. Monday is a day I actually look forward to. Tuesday? Not so much.

Tuesday is probably the most useless day of the week. Closely followed by, of course, Thursday. Think about it. What good things happen on a Tuesday that couldn't just as easily happen on a Wednesday? See what I mean.

On a Monday, we are fresh off the weekend and fired up about going to the office and starting another week. And Tuesday is just basically a continuation of Monday with some exceptions.

We tend to carry over into Tuesday some of the dreary things we may encounter on Monday. For instance, reading my emails on Monday morning can sometimes set the tone for not only the day, but the entire week.

Did you know for example that you should not keep your toothbrush near the toilet because flushing can splash and spatter water for up to 6 feet? Yuck. Or, that an ordinary soda will dissolve battery acid build-up on your car battery? Holy tooth ename!!!!

And what about those emails demanding that I forward them to everyone I know? I stay in constant fear that something really bad is going to happen to me, or the world, if I don't do this. I continually lose sleep over this, and you probably have too.



Not to mention, I get a periodic email from some really nice ambassador dude in Jamaica showing proof that over \$10 million has been left for me in my name.

All I need to do is wire a few hundred dollars of 'earnest' money to him and those funds will be sent to me. What a crock! Three times I've done that and so far, nothing.

Yep, Tuesday is not a day I look forward to and I've only talked about emails. But that is enough for me to not want to walk out of the house until a safe 24 hours has passed.

Which brings me to the second useless day, Thursday. Basically Thursday is like a smaller Tuesday except I'm a little more tired by the time this day arrives. Oh I know that some dentists are excited to see Thursday appear because it's the last part of the work week for most. But still, I mean come on, do we really need Thursday?

By the time Thursday rolls around, some of my patients are usually in pain from seeing me Monday through Wednesday. Guess I should use more anesthesia. Nevertheless, Thursday ends up being the day of 'complaints.'

Not only that, I also usually have another email from the nice ambassador dude in Jamaica. This is usually followed by additional emails about how I need to purchase certain pills to make me lose weight or gain weight, be taller, run faster, grow more hair, be better in the..., well I can't say that since this could be read by little kids. But what gets me to the core is who told them I had all these problems? It was probably someone who actually likes these days of the week.

My proposal, and trust me I'm writing the president on this one, anyway my proposal is that we do away with Tuesdays and Thursdays, and be satisfied with just Monday, Wednesday, and Friday.

Now since most dentists I know take Fridays off, that leaves basically a 2-day work week. Having a 2-day work week would free me up to actually answer these pressing emails and perhaps straighten my life out so that I wouldn't stress over what might happen.

...and also perhaps to order some of those pills.





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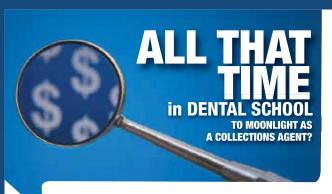


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