# VOL. 74, NO. 2 VOL. 74, NO. 2 SUMMER 2015 OUT 1 Journal of the Louisiana Dental Association



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# Journal

VOLUME 74	NUMBER 2	SUMMER 2015
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OF THE AMERICAN ASSOCIATION
OF DENTAL EDITORS

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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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On the cover: LDA members from around the state came to Baton Rouge on April 22 for Dentists' Day at the Legislature. The event began with briefings on legislative matters and bills of interest and then dentists visited with their legislators at the Capitol prior to the afternoon reception at the Pentagon Barracks. For more info and photos, visit pages 4-5!

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

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# editorial

Dr. David N. Austin Editor, LDA Journal

### **Enjoying the Benefits of Membership**

Live always liked saving money, and that didn't change as I opened a solo dental practice - \$100 here, \$1,000 there, \$10,000 out of nowhere! Seems like there's always more bills coming in for something. So, I'm always intrigued when I attend an LDA Board meeting or read the Louisiana Dental Services (LDS) articles written by Dr. Mike Maginnis announcing new endorsements.

With Dr. Maginnis as LDS Board president and LDA Executive Director Ward Blackwell as CEO, LDS has been evaluating all of the current endorsements in order to do the best they can to meet the needs of LDA members.

Just recently, LDS endorsed Medical Waste Management for medical waste services, Solutionreach for patient messaging and communications, Campus Federal Credit Union for business solutions and loans, and Best Card for credit card processing. Additionally, LDS worked out an endorsement agreement with the ADA to offer our members discounts on Whirlpool products, as well as Lands' End and Mercedes-Benz.

One thing I have realized from using the endorsed companies is that I get two additional benefits from being an LDA member and using them. First, I have an advocate with LDS should there be any issues. Second, I have a relationship with a company because I am an LDA member and many of the endorsed companies WANT to provide valuable information to our members. Information that I need for the efficient and effective operation of my practice, even though it is not directly dental related.

So, take a look at the following article from our new credit card processor, Best Card. Whether you use them or even get a quote from them, they want us to know that MasterCard/Visa established Oct. 2015 as the timeline for merchants to have EMV chip technology in place. I will add though, if you also like to save money as I do, you NEED to get a no-obligation quote from them. All you have to do is send them one of your credit card processing statements. You won't be sorry!

www.ladental.org

### GOODBYE MAG STRIPE—HELLO EMV

By Jennifer Nieto, President of Best Card, LLC



MasterCard/Visa established 10/2015 as the timeline for merchants to have EMV chip technology in place. This technology will require that chip cards stay in the equipment (terminal or pin pad attached to terminal or online system) until transaction is complete. Non-

EMV equipment will most likely continue to work after 10/2015 but you will want EMV equipment by then so as to prevent a potential liability shift to the merchant should fraudulent activity happen. Most processors will have EMV certifications on equipment by 2nd Quarter 2015. See if your present equipment will get EMV certification: http://www.bestcardteam.com/uploads/Terminal\_Lifecycle.pdf

Europay, MasterCard® and Visa® (EMV) is the sophisticated integrated-circuit (IC) "chip" technology that will eventually replace the magnetic stripe on credit cards

that has been the standard in the United States since 1960. EMV technology uses dynamic data (versus static data that is on a magnetic stripe and is easily stolen these days) and should help reduce credit



card fraud and identity theft. EMV has already replaced magnetic-stripe cards in 60 countries (including Canada and most of Europe), and the card associations (such as Visa, MasterCard, Discover and American Express) have begun phasing in the EMV technology in the United States. You many already have cards in your wallet with the EMV chip—they will have a metallic square on the front of the card.

What does this liability shift mean to you? While EMV is not a mandate, you will want to have this technology by October 2015 to avoid a liability shift to you, the merchant, should a fraudulent or stolen card be presented at your office. If a patient presents a card which contains an EMV chip and you swipe the magnetic stripe instead of using a chip reader – and the card is fraudulent – you will

have no recourse and will lose any related chargeback.

Should you purchase new equipment NOW? We advise YES – because the cost of the equipment could

be offset by NOT LOSING one large-ticket chargeback. EMV will eventually be the standard world-wide and we feel it will be a more secure system. Best Card merchants get a one-time \$100 discount on EMV equipment. Never lease equipment. We often see merchants paying \$30-\$75 monthly on non-cancellable 48 month-leases and then having a buyout at the end of the lease. The popular Pax S80 retails for

\$259-\$100=\$159 from Best Card. Why pay \$1,500-\$4,000 for EMV/Contactless terminals you can own for as little as \$159. Forty-four percent of Colorado dentists on Best Card's program have made the switch to EMV equipment.

What is NFC or Contactless technology? NFC means "Near Field Communication" and new EMV terminals should also feature contactless readers which allow patients to wave their NFC chip credit card or cell phones (with Apple Pay and/or Google Wallet) across the reader to process transactions. Credit cards with NFC chips will

have a picture of a sound wave. And you can see video of Apple Pay transactions on the web: https://youtu.be/4I9MbIrIFIJw

Jennifer Nieto is president of RJ Card Processing Inc. (d/b/a Best Card), LDA's endorsed credit card processor. She is a former CPA and director of finance for the Colorado Dental Association, as well as a former FDIC Bank Examiner. Best Card is currently endorsed by more than 20 dental and medical associations or their affiliates due to their excellent rates (the average dental practice saves 22% or \$1,480 annually in processing fees) and

personalized customer service. They have extensive knowledge about the credit card processing industry and welcome your questions. Contact Best Card at: (303) 482-2773 or (877) 739-3952 or visit bestcardteam.com - FAQ's, to learn answers to many other common questions on credit card processing including insurance payments via credit card, partial payment regulations (when card is maxed out-especially at year end with Flex Cards/HAS's), when to void a transaction vs. return, how to best avoid a chargeback, etc.



DO THE MATH!

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 $\div$  \$8,123 = 3.41%



# council on goverment affairs

Dr. Marty Garrett Chair, Council on Government Affairs

### 2015 Legislative Session Comes to an End June 11

The Louisiana Legislature wrapped up its 2015 regular  $\perp$  session and adjourned sine die at 6 p.m., Thurs., June 11,

2015. Even being a fiscal session, there were plenty of bills to keep legislators busy and lobbyists hopping! On behalf of the LDA Council on Government Affairs, I want to thank all of our members who read our call-to-action emails and responded if your legislator was on that committee. It is with your support that the Council can produce the grassroots advocacy needed to pass bills and get things accomplished legislatively! Even with the State's budget woes, organized dentistry moved forward as a group and passed a number of bills to the betterment of our profession.

The following is a "bills of interest" update as of June 17, 2015:

**HB 1** – The LDA has continued to lobby for increased Medicaid rates for both EPSDT and adult denture. We advocated that AT A MINIMUM, financing of the program and reimbursement rates should stay exactly where they are and NOT BE CUT to help ensure most participating dentists can at least cover their costs. A budget deal was struck that SHOULD keep higher education and health care from suffering significant cuts.

**HB 2** – The LSUSD's \$4.2 million request for renovating and modernizing the pre-clinical area is included in the 2015/2016 capital outlay bill and has been given a cash line of credit (Priority 1) of \$4.2 million. At this time, this request looks like a success!

**HB257** – This would prohibit insurers from requiring contracted dentists to get re-credentialed in order to practice in another location. This issue arose when our endorsed practice broker, ADS/Lovelace Associates, reported the problem when a dentist attempted to "fill in" for a disabled colleague and the insurer would not pay claims until the "fill in" was re-credentialed for the other location - which could take up to 90 days. This bill was signed by the Governor and is effective as of 6/5/15.

**HB 346** – This bill creates the advertising review program long-sought by the LDA. If passed, dentists will be able

to pay a fee and have an ad "pre-approved" by the LSBD. After some negotiating and finessing of the bill

between all interested parties, the bill has passed both the House and Senate and was signed by the Governor. Effective Aug. 1, 2015.

**HB 378** – This bill would have moved the effective date of the LSBD's relocation from New Orleans to Baton Rouge from January 1, 2017, to August 31, 2019. This bill passed successfully through the House but was abruptly killed in Senate Commerce. At this

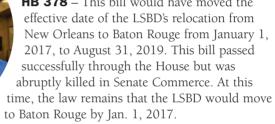
**SB 171** – This bill changed the requirements for establishing a Multiple Employer Welfare Arrangement (MEWA), a type of self-insurance plan. An alternative to the current requirement

of a reserve in excess of \$1 million to start would be established specifically for associations similar to the LDA. The alternative would lower the cash requirement to start to \$200k, while adding other criteria. This is the best opportunity for the LDA to re-establish a sponsored health insurance plan for its members. After many, many meetings with the Department of Insurance and making their amendments and then changing their amendments, the bill passed successfully and is waiting for the Governor's signature.

**HB 384** – The bill that included the ULM hygiene program fee. This bill has been signed by the Governor.

**HB 491** – The bill also known as the "Kool Smiles bill" that allows a person with a valid and current legal authority to reside and work in the United States to apply for a dental license. (The person must still meet all other requirements to actually get a license.) The LDA chose to remain neutral on this bill. It was signed by the Governor and is effective as of 5/22/15.

If you have questions pertaining to a certain bill that was not covered in this report, call the LDA at (800) 388-6642, email info@ladental.org or you can visit the state's legislative website at www.legis.la.gov.



LDA Journal

Rep. Tim Burns and Dr.

Gizelle Richard at Dentists'

Day at the Legislature.



Dr. Brittany House, Dr. Ike House, Dr. Bill Hall, Rep. Henry Burns, and Dr. Jeremy Brown.



Rep. Rob Shadoin, Dr. Kirt Touchstone, and Dr. King Scott.



Dr. Gary Caskey, Dr. Andy Murphy, Dr. Bill Hall, and Sen. Sherri Smith Buffington.



Dr. David Hildebrandt and Rep. Darrell Ourso.



Rep. Ledricka Thierry, Dr. Don Donaldson, Rep. Katrina Jackson, Rep. Marcus Hunter, Rep. Barry Ivey, and Ward Blackwell.



Rep. Bubba Chaney, Dr. Jeff Hooton, and Dr. Chip Simon.



LSU Health Science Center School of Dentistry attendees at Dentists' Day.



Dr. King Scott and Sen. Mike Walsworth.



# executive director

Ward Blackwell, M.J. Executive Director, LDA

### **Money in YOUR Pocket**

The recently concluded 2015 session of the Louisiana Legislature was one of the most tumultuous and trying in years. Yet, the LDA enjoyed success on most of the legislation we worked. (For details, see the Council on Governmental Affairs' report in this issue of the LDA Journal.)

The advocacy behind LDA's success in the legislature is, generally speaking, the most highly valued benefit of membership in the LDA. But sometimes, it's hard to place a tangible value on something like the benefits of strong advocacy. To the extent that some advocacy achievements CAN be quantified in terms of dollars, I'd like to share a few of those numbers with you.

**Sales Tax Exemption** – Of all the LDA's advocacy efforts, passing (and subsequently protecting) the sales tax exemption for various dental devices may be the most recognizable as directly impacting on the bottom line. To illustrate, consider that the Lafavette Parish School Board (LPSB) collects a 2% local sales tax. In 2012-13, LPSB attempted to collect back sales taxes from local dentists for items state law exempts from sales tax. Individual dentists commonly were assessed for amounts of \$1,500 to \$2,500 over a roughly two and a half year period (plus penalties and interest). Ultimately, legal action from the Acadiana District Dental Association, with LDA support, convinced the LPSB that it was futile to try to collect sales tax on those items. This year, when the Legislature began looking for ways to fill a \$1.6 billion budget hole, the LDA made sure they did not seriously consider repeal of this tax exemption as an option. (As we pointed out, it would ultimately increase the cost of care.) If you use the LPSB assessments to calculate 2% of typical annual sales of exempt items, then factor in that state and local sales tax combined in most parishes is in the 8.5-10% range, it's easy to see that maintaining this exemption in law could save many dentists as much as \$5,000-\$8,000 per year.

Medicaid – Uniquely among state dental associations, the LDA succeeded in getting increased funding for dental Medicaid for seven straight years (2002–2008). The overwhelming portion of the roughly \$60 million in new funding went to increase reimbursements to Medicaid dentists. And while there have been a few cuts to rates in the past few years as the State has struggled with perennial budget crises, the LDA successfully lobbied to minimize

the impact of those cuts. LDA even got the cuts made in 2013 restored last year. Depending on the types of procedures typically performed and the characteristics of a practice's patient population, anywhere from 30–50% of a typical practice's Medicaid receipts could be attributable, at least in part, to LDA advocacy. Consider that impact on a practice billing Medicaid for as little as \$1,000 per month.

Credentialing – Prior to this year, a troubling scenario often played out when a dentist helped out in the office of a colleague who'd become disabled. Even if the helping dentist was already credentialed and contracted by the same insurers as his/her disabled colleague, the insurers generally wouldn't pay claims submitted by the helping dentist for work done in the other office until he/she had been re-credentialed for that location. Re-credentialing could take 90 days. So, a solo general practice averaging \$50,000/ month with 67% of the patients on dental plans would potentially have to weather a \$100,000 cash flow crunch at an already vulnerable time. This year, LDA had introduced and passed legislation that ensures a dentist's credentialing with an insurer is not specific to particular practice locations. If the helping dentist in the above scenario simply submits a form to the insurer apprising them of the additional practice location, he/she will immediately be considered credentialed in the new location.

PCF/Med Mal Cap — The LDA routinely monitors for, and when necessary opposes, legislation that would weaken the Patients' Compensation Fund and/or raise the cap on medical malpractice damage awards. Here's one way to estimate the impact on a dental practice: Assume that, if it were not for the PCF and cap as they are today, dentists' professional liability coverage would most likely have underlying limits of \$1 million instead of the standard \$100,000 (plus \$500,000 from the PCF). Based on estimates from Fortress, LDA's endorsed professional liability carrier, the higher coverage limits and higher losses that would be expected if there were no PCF and cap would likely result in annual premium increases of about \$600 (or more) for a typical general dentist in Louisiana.

Even from just these few examples, it's not unreasonable to conclude that supporting LDA's advocacy through your membership (and through getting involved in grassroots lobbying) is a good investment in your own success!

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Summer 2015



Dr. L. King Scott, M.A.G.D. President, Louisiana Dental Association

### **Earning the Title of Doctor Every Day**

First, a big thank you to Dr. Nelson Daly and his wife and partner, Dr. Sally Daly, for the great year we had together during Dr. Nelson Daly's term as LDA president. I'm also so fortunate to have Dr. Bob Barsley as president-elect as the three of us work great together, and I look forward to having another exceptional year serving the LDA and our great profession of dentistry.

Following Dr. Barsley's lead as secretary-treasurer, Dr. Danny Weaver stepped up as the new secretary-treasurer and is already looking at our financial situation and preparing for budget discussions that will begin officially in December for 2016.

And, I would be remiss if I did not add that we have such a terrific team at the LDA working for each of us. It is truly the synergy of Executive Director Ward Blackwell, along with our staff, Assistant Executive Director Annette Droddy, Director of Accounting Tiffany Waddell, Executive Assistant Debra Bagley, Director of Membership Development Sharon Elliott and Director of Conference Services Sherri Jones. It is truly the synergy of all the volunteer dentists throughout the state serving in various leadership positions, along with this fantastic staff, that makes things happen.

When I was not as involved on the state level, I did not see the tremendous number of dentists who work hard in council and committee rolls to make the LDA as successful as it is. It takes the LDA council chairs and their council members doing their part to keep our dental association viable. At any one time, there are no less than 6-8 to 18-22 people in each component keeping things moving along in their individual component. We are restructuring two major councils so more people are involved in making the job of the councils easier.

Over a life time of practice, most of us as general dentists will produce somewhere in the neighborhood of \$25,000,000 as dentists. Many will do much more, many less and specialists double.

The point I am trying to make is how so many dentists seem so disconnected from their profession. First, it took 21-26 years for most of us to get to the starting blocks. Our professional education cost us today around \$400,000 conservatively. As Michael Gladwell tells us, "it takes another 10,000 hours to become competent—about 10 years."

It also takes an office costing in the \$600,000 - \$1,200,000 for a small dental practice. If you asked the average banker, MBA or business investor, they would suggest a person who spent that much time, effort, money and training would spend every waking moment getting the best value from their investment. Amazingly, our profession can hardly find enough people interested enough to visit about factors affecting our profession except for when something bad or negative happens and they react.

We must be proactive. We are the #1 profession according to US News & World Report again for 2015. More college students want to be dentists than ever before. I recently had a college student tell me "you know all the really smart kids want to be dentists. Is it really that good?" The answer is yes, dentistry is terrific. We all need to do more to keep it that way. No doubt, soon my days as a dentist will be gone. I have wanted to be one since 1st grade. Nothing like 20 years getting there and then 37 years really trying every day to be better than I was the day before. It makes me sad that I have so few left. I am trying to step up and do my part as others have done before me so that I could have the great joy of the last 37 years. I challenge you to put all the effort you can into your profession. As the LDA Distinguished Service Award describes the recipient, I hope you are "Earning the Title of Doctor Every Day."

I challenge you to step up in your component, take a lead on a local committee, be a part of a state committee, be an officer, make our profession greater, better, more recognized, stellar!

# A NOTE FROM BARA (DR. SCOTT'S ENGLISH SPRINGER SPANIEL):

I have had a great time attending the installation meetings of the different components. First, in Central I enjoyed visiting Pineville last year for the first LDA Promo Dad presented. Next, we headed to Northwest and visited Shreveport twice (once for the LDA Promo and once for the Installation). I go there alot so sleep was about all I accomplished on my two trips. Then, we headed back to Alexandria at Christmas. Wow! The downtown lights were fantastic! I skipped the Northeast meeting because Dad never brings me anything down to eat. I can't wait to go to all of the other components this year that I have not yet gotten to visit. Southwest has the Pioneer Club and the best steak and the best staff as they sent me several small pieces that folks did not touch. (Yes, Pioneer Club is a definite for next year.) Northlake was great because I got to walk along the lakefront and got to see Dr. Nelson and Dr. Sally again. It was a cool night but getting home at 2:45 on Sunday morning was hard. Then there is NODA, way over on the Westbank, but at the really nice English Turn Country Club. I was in my formal Black and White wear with red collar but they didn't let me in. The ride back to Monroe from the Westbank, arriving home at 4:55 a.m. was rough as that is my favorite wake up time.



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Orthodontics

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**Pediatrics** 

Periodontics (CRITICAL NEED)

Prosthodontics (CRITICAL NEED)

**Public Health** 

Research





Jared Broussard BlinkJar Media

### How Do I Know If My Dental Website Is Mobile-Friendly?

Over the last few weeks, there has been a significant amount of information published on a recent algorithm change by Google. On April 21, Google implemented a new and substantial change to its mobile search-ranking algorithm. Search results on mobile devices are now prioritized and ranked based on how "mobile-friendly" a website is. Google just announced that mobile searches have surpassed searches on computers in ten countries, including the U.S. and Japan. As mobile devices increasingly become the most common format for users to access the Internet, it's important that our tools for finding information account for this.

## What does it mean for a website to be considered mobile-friendly?

It means that your website offers a high-quality experience for dental patients who are searching for content from mobile devices. This includes factors such as having pages that are optimized for quick loading times, including relevant and active links to other mobile pages, and a site design that scales dynamically based on the size of the screen it is displayed on. Your patients are searching for local information (business name, address, & phone number) everywhere, on every device, and at every point in the purchase process. Is your current website positioned for these local searches performed by your patients? Is your website mobile-friendly?

# How do I know if my website is currently mobile-friendly?

A simple Google search of your business name on any mobile device will provide you with the answer. When the search ranking results appear for your site on a mobile phone, you will notice a "mobile-friendly" label located under the URL listing of the business. Please remember this will only appear on search result listings performed from a mobile device. This mobile-friendly label will not appear on search results performed on a desktop or laptop. For further peace-of-mind, Google created a webpage to verify that your website passes the mobile-friendly test. You can find the mobile-friendly test at: https://www.google.com/webmasters/tools/mobile-friendly/

### What if my site is not mobile-friendly?

Google will issue an immediate warrant for your arrest.... just kidding. Google states that it uses a variety of signals to rank search results. The mobile-friendly change is a big one,

but an unfriendly mobile site can still rank high if the pages of the site contain great content.

## What are the first steps in making my site mobile-friendly?

This may be a huge surprise to you, but Google has a mobile-friendly resource for anyone getting started on the path to mobile success. If that is not enough, the Google Webmaster website has a very comprehensive FAQ styled blog answering many of the common questions related to the April 21 change. The Google Developers site also has a Getting Started Guide for anyone in the beginning stages of a new site. This site can be accessed at: https://developers.google.com/webmasters/mobile-sites/get-started/

### Why is this important to my dentist office?

In a May 2014 study by Google, 4 out of 5 people used search engines to conduct local searches. Of these local searches, 88% of them used a mobile device to perform the local search. Of the 88% performing mobile searches, 50% of the searches resulted in a visit to the business the very next day. What does this mean for your dental practice? Patients are looking for dental services in your area daily, and they are using mobile devices to search for your phone number, directions to your office, links for payment, how to refer a friend, and how to schedule an appointment. Quite simply, patients are using their mobile phones in an effort to do business with you. For this reason alone, it is critical that your dental practice implements a mobile first philosophy for your website.



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# ladpac

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

# **Continue to Support the LDA's Split the Pot Raffle Benefiting Our Governmental Affairs Efforts**

Greetings, I hope everyone is having a terrific summer. I would like to thank everyone who participates in LADPAC by making a voluntary yearly contribution along with your dues or by purchasing LDA Split the Pot raffle tickets benefiting the LDA's governmental affairs efforts. We need and appreciate your support.

I was also so pleased to see so many dentists in attendance at this year's Dentists' Day at the Legislature. We had a great turn out for our visits with our legislators and a very good turnout of legislators who attended our afternoon reception. As I have said many times, it is very important that we keep in contact with our legislators. They appreciate hearing from you, their constituents, so do your best to call, write, e-mail, and thank them for listening to

our concerns about legislation that affects the practice of dentistry.

And, if you are a friend, relative, or neighbor of a legislator, we need and want you as a contact dentist! Call the LDA office and let them know if you have a special connection with a legislator or government official. With your help, we can maintain the great working relationships we have with our legislators. This is what ORGANIZED dentistry is all about!

As a reminder, we will be working with the LDA again to support the Split the Pot raffle. Please be generous and purchase some tickets. Tickets are being sent to the LADPAC board members in each component, and along with component governance and LDA leadership in each component, we hope to make this the most successful year yet!





# louisiana dental services, inc.

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

# LDS Continues to Provide Valuable Endorsements for LDA Members

Every spring, one of my favorite things to do as president of Louisiana Dental Services, Inc. is to co-host the LDA's Senior Reception, a dinner for LSUSD senior dental students at the Bourbon Vieux Room in New Orleans. This year, the dinner was held on March 13 and Brown and Brown Association



Services Professionals, the LDA's insurance agency and one of LDS's endorsed companies, also participated in this well-attended event. The seniors and their spouses /dates were entertained with a video of their dental school days. Prizes were awarded and we were able to wish them well in their careers and encourage them to become members of the Louisiana Dental Association. The evening concluded with the seniors tossing beads from the second-floor balcony to the crowds below on Bourbon Street.

Later in March, LDS participated in a Lunch n' Learn for the senior students that featured Stormy Blair of Brown and Brown. The main topic was the future insurance needs of the new dentist with Stormy doing a great job of outlining a program to satisfy those needs.

In April, the New Orleans Dental Conference/LDA Annual Session met at the Morial Convention Center in New Orleans. Six of our endorsed companies took the opportunity to have a booth in the Exhibit Hall. The companies included ADS South, LLC (practice transitions), Brown and Brown Association Services Professionals and Fortress (life, health, business office and professional liability), Campus Federal Credit Union (credit union, practice and equipment financing), CareCredit (patient treatment financing), Medical Waste Management (medical waste services), and Solutionreach (patient messaging and communication).

Later in April, a contract was signed with BestCard, a company who will provide credit card processing services. You may remember them from the NODC/LDAAS Exhibit Hall as the company handing out

M&M's in prescription vials as a "remedy for high credit card processing fees." If you haven't taken them up on their offer to review your present cost of processing credit card payments, you're missing out on a chance to save a lot of money.

In May, the LDS Board of Directors met for one of our bi-annual board meetings. The board heard proposals

for endorsement from two companies. One company offered a HIPPA compliant e-mail encryption service, while a second offered investment fund management. The companies were approved at the June LDA Board meeting so after contracts are signed, we will provide contact info and details.

As always, LDS works diligently to provide support and provide sponsorship to the LDA. We will be sponsoring both the LDA Foundation Fishing Rodeo, July 10-11, in Grand Isle and the LDA Summer Education Conference, July 29 – Aug. 1, 2015, at the Sandestin Golf & Beach Resort in Destin, Florida. The Summer Conference is an opportunity for a summer family vacation and a chance to earn 16 hours of C.E. credit.

LDS CEO Ward Blackwell will be attending the ADA's For-Profit Subsidiary Meeting at the ADA headquarters in Chicago in July. This conference often produces new leads for products and services that can be endorsed for our members' benefit.

For a complete
list of endorsed
companies, visit
www.ladental.org/LDS

ProSites offers a great service that makes it easy for dentists to control their website and establish a strong online presence. I encourage LDA dentists to check out my website done by ProSites. We've seen a lot of results and are very happy with it.

Dr. Mike Maginnis | www.drsmanda.com



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endorsed by:





# Welcome LOUISIANA DENTAL ASSOCIATION

### New Members of the LDA from May 2014 to May 2015

### **Acadiana**

Dr. Michael J. Cason

Dr. Luke M. Jordan

Dr. Jacque D. LaBry

Dr. John Moylan III

Dr. Bethany J. Petersen

Dr. Jason Thibodeaux

Dr. David Guidry

### **Bayou**

Dr. James P. Terrebonne

### **Central**

Dr. Preston Jones

Dr. Ryan R. Rogenmoser

Dr. Cote L. Ryland

### **Greater Baton Rouge**

Dr. Marcus P. Corkern

Dr. Matt George

Dr. Bobby B. Hastings

Dr. Russ Noles

Dr. Sumit Patel

Dr. John T. Roshto

Dr. Fransiscus Xaverius

Dr. George M. Zakhary

Dr. Shayne G. Clouatre

Dr. Thomas C. Kiebach

**NODA** 

Dr. Daniel W. Antee

Dr. William P. Chambers

Dr. Lani M. Dassey

Dr. Alice M. Ho

Dr. McKenzie W. Holloway

Dr. Lee T. Huynh

Dr. Brett J. King

Dr. Grant Kollenborn

Dr. Oanh Le

Dr. Griff W. Lewis

Dr. Steven S. Nelson

Dr. Angela M. Nguyen

Dr. Thien Nguven

Dr. Reid M. Owens

Dr. Margaret F. Patterson

Dr. Jennifer A. Rome

Dr. Elyse Sears

Dr. Carlos E. Setti

Dr. Bonnie Ust

Dr. Toan C. Van

### **Northeast**

Dr. Matthew W. Fowlkes

### **Northwest**

Dr. Michael C. Haydel

Dr. Christopher G. Hooper

Dr. Bri G. House

Dr. Christopher M. Wright

### **Southwest**

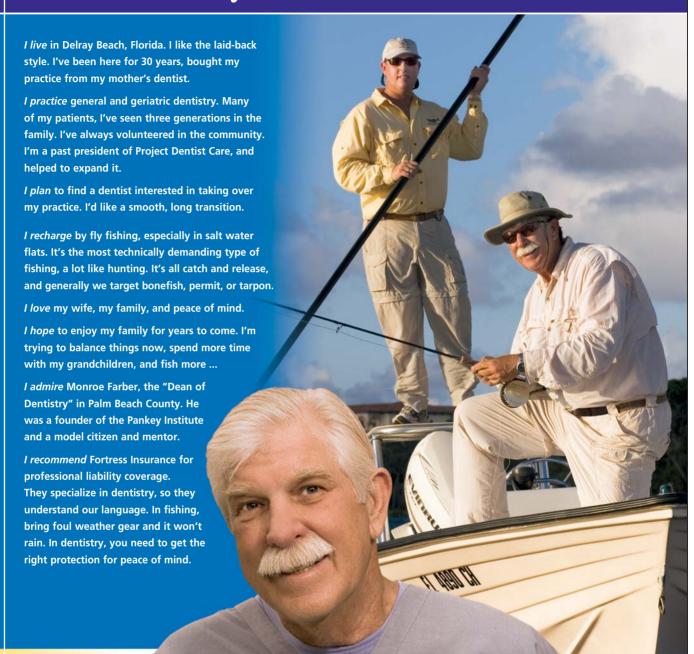
Dr. Andrew Doucet

Dr. Karlnelius I. Duhon

Dr. Dustin Joubert



## Dr. Frank Boyar, a Fortress Dentist.



### Over 14,000 dentists trust Fortress with their professional liability insurance.

When you choose Fortress for your professional liability coverage, you can be confident that your practice is protected. We are owned and operated by dentists and only insure dentists. Aggressive claims defense, valuable risk management and outstanding customer service are why dentists all over the country have selected Fortress. Our local agents are responsive and knowledgeable too. To get Fortress protection, call Stormy Blair at Brown & Brown of LA Association Services Professionals, 888-503-5547. Tell her Dr. Boyar sent you.



Brown & Brown of LA Association Services Professionals is Proudly Endorsed by the LDA

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



# lsu school of dentistry

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

### **Graduation and the Increasing Burden of Student Debt**

On May 14 we celebrated with our most recent graduates. This year, 107 young men and women received their diplomas. Of those, 62 received doctorates in dental surgery, 37 received bachelors in dental hygiene, and eight received degrees in dental laboratory technology.

Of the 62 dental graduates, 39 (63%) are joining a private practice and 23 (37%) are entering residency programs. Compared to previous years, more students are choosing to enter into a residency program to continue their education. It's a good choice as it allows them to build on the basics they learned in dental school and become more skilled, confident, and knowledgeable in a specific field of interest.

Making career choices prior to graduation is often filled with anxiety and uncertainty. Dental graduates in particular are faced with a number of possible paths, i.e., enter a residency program, become an associate in an existing practice, open a private practice, join a corporate practice, enlist in the military, or commit to a career in public health. Couple this with the significant debt most students face and the choices become even more complex. The American Dental Education Association (ADEA) reports that the average dental student graduates with upwards of \$241,000 of student loan debt—an increase of more than 66% in the last decade. For the LSUHSC School of Dentistry (LSUSD) dental students, the average is approximately \$152,000.

One way we can help address the debt burden is to encourage students to take advantage of the loan repayment programs available to them. Since many of our graduates wish to remain in Louisiana, practicing for a couple years in a Louisiana Health Professional Shortage Area (HPSA) is a viable option. According to the Louisiana Department of Health and Hospitals, 54 of Louisiana's 64 parishes are currently in this category. Two programs that offer loan repayment in HPSAs are the Louisiana State Loan Repayment Program and the National Health Service Corps. Through the Louisiana program, health care practitioners can receive loan repayments of up to \$30,000 for a three-year commitment to practice in a HPSA and an additional \$24,000 annually for another two-year commitment. For the national program, practitioners can receive up to \$50,000 for a two-year commitment.

To encourage students to practice in rural and underserved areas, I have enlisted the support of some of our alumni to help us develop a rural scholars' track program at LSUSD. The idea is that students who are accepted into the program will agree to live and provide dental care in underserved areas after graduation. Tuition waivers and state or local incentives will be used to encourage involvement. This is effective on two fronts—first, it helps students alleviate their debt load and secondly, it helps to improve access to dental care in our state.

Joining the military is also a smart way to address student debt. Tuition assistance for qualified applicants is available through the Armed Forces Health Professional Scholarship Program. Although requirements may vary, programs are available in the U.S. Army, Navy, and Air Force. Dental officers in the military can be free from dental school debt after completing their active duty obligation. Other benefits include travel, career path advancement, continuing education, and mentorship programs.

An alternative path may be to provide care for Native Americans. Through the U.S. Indian Health Service Loan Repayment Program, repayments of up to \$40,000 are available for qualified health professionals who commit to practice in health facilities serving American Indian and Alaska Native communities for an initial two-year commitment.

For graduates interested in an academic career, those from disadvantaged backgrounds can receive up to a maximum of \$40,000 toward repayment of student loans in exchange for serving on the faculty of an accredited health professions college or university for two years. The program is offered through the U.S. Health Resources and Services Administration Faculty Loan Repayment Program. There are also loan repayment programs through the National Institutes of Health to encourage academic research careers. LSUSD, like ADEA, is concerned about future faculty shortages and in recent years began an honors program to assist students who are considering a career in academics. According to the ADEA Survey of Dental School Seniors (2013 graduating class), only 0.5 percent of graduating students nationally chose to enter academics.

Please know that this is not a comprehensive list of all the programs available to help students alleviate debt.



LSUSD Alumni Association Leadership Award recipients (left to right): DDS Graduates Drs. Christy Marcello and Brent Benoit with Dr. Henry Gremillion, dean, and Dr. Andrew Murphy, president of the LSUSD Alumni Association. Far right (left to right): dental hygiene graduate, Lauren Breaux, and DDS Graduate, Dr. Rekha Wadhwa. Not pictured: dental laboratory technology graduate, Selena Nguyen.

It is my intent to create awareness of some of the more significant opportunities. ADEA, the American Dental Association, and their respective student organizations are good sources of information about the various scholarship and loan repayment programs available across the country.

On another note, I would like to thank the Louisiana Dental Association, its members, and our alumni for their support during this legislative session. Fortunately, the Legislature took decisive action and the House Appropriations Committee amended the state's budget to allocate more than \$570 million of the new revenue to higher education before allocating money to other needs. Despite strong political opposition, the House of Representatives decided that public higher education should be supported as a top priority.

In closing, I would like to extend my warmest congratulations to our graduates and wish them all the best in their careers.

# LSUSD Events

### Friday, September 25, 2015

### **Alumni Day**

LSUHSC School of Dentistry, New Orleans Dr. Markus B. Blatz Ceramics in Esthetic Dentistry

### Friday, April 15, 2016

### **Alumni Reception**

NODA/LDA Conference, New Orleans The Gallery at The Chickory (next to Ernst Cafe)

Reunion celebrations are typically held in conjunction with the NODA/LDA Dental Conference (April 14-16). If your graduation year ends in a 1 or 6 and you are interested in helping to plan your reunion, contact Katie Kelley, MBA at (504) 941-8120 or email kkell2@lsuhsc.edu.

### 2016 LDA Humanitarian Award

### OFFICIAL CALL FOR NOMINATIONS

Please photocopy, <u>legibly</u> complete, and forward this form together with any supporting documents or exhibits to the LDA, 7833 Office Park Blvd., Baton Rouge, LA 70809. <u>All forms must be postmarked by November 1, 2015</u>. Please use additional pages if necessary. Please write clearly. If you have questions, contact the LDA office at (800) 388-6642, Dr. Mark Chaney, Chairman of the DSA Committee, at (504) 861-2523. The LDA DSA Committee also oversees the LDA Humanitarian Award.

Nominee's Name	Date of Birth	
Spouse's NameChil	Children's Name(s)	
Address		
PhoneCell	ADA#	
Nominee has been a member of the ADA/LDA for	years. Nominee's local component	
Does the nominee prefer communication via email or phone	e?Phone #	
General description of nominee's dental practice:		
Nominee's service of the dental profession in humanitarianclude other organizations, projects of service (chronological)	an efforts. Describe service to the profession and the year(s). cally.)	
	and the year(s) of service such as volunteer work including such	
	•	
	tragraph statement of why you feel this person deserves the stistry. Please attach your letter to this form for submission.	

For a list of past recipients of the DSA, New Dentist or Humanitarian awards or for awards requirements, visit the LDA website at <a href="https://www.ladental.org">www.ladental.org</a> or call the LDA office at (800) 388-6642.

Please state your relationship to this person or why you are the person recommending the nominee for this award.

## 2016 LDA Distinguished Service Award

### 2016 LDA New Dentist Award

### **OFFICIAL CALL FOR NOMINATIONS**

Please photocopy, <u>legibly</u> complete, and forward this form together with any supporting documents or exhibits to the LDA, 7833 Office Park Blvd., Baton Rouge, LA 70809. <u>All forms must be postmarked by November 1, 2015</u>. Please use additional pages if necessary. Please write clearly. If you have questions, contact the LDA office at (800) 388-6642, Dr. Mark Chaney, Chairman of the DSA Committee, at (504) 861-2523, or Dr. Ross Quartano, Chairman of the Council on the New Dentist, at (985) 626-5030.

NOMINATION FOR: (check one)	EW DENTIST AWARD
Nominee's Name	Date of Birth
Spouse's Name	Children's Name(s)
Address	
PhoneCell	ADA#
Nominee has been a member of the ADA/L	OA for years. Nominee's local component
Does the nominee prefer communication via	email or phone?Phone #
General description of nominee's dental pra	ctice:
Nominee's service to the LDA and ADA (i value to the association and the year, chron	e. service projects, committees). Briefly describe the nature of the service, its blogically beginning with the most recent.
Nominee's service to the dental profession and the year(s). Include other dental organ	in general. Describe service to the profession other than ADA/LDA activities izations, projects (chronologically.)
Community Service. Describe activities in dental clinic, school and church activities (c	the community and the year(s) of service such as volunteer work at community hronologically.)
Other information you deem significant abo	ut the nominee.

On a separate page, please compose a two-paragraph statement of why you feel this person deserves this award from the LDA and organized dentistry. Please attach your letter to this form for submission. Please state your relationship to this person or why you are the person recommending the nominee for this award.



# grassroots action team leaders

Dr. Jim Moreau State Coordinator, Grassroots Action Team Leaders

# **Voting on Our Elected Officials is Important so Do Your Homework and Support ADPAC**

Congratulations! YOU did it. You had impact on the future of health care in our country...IF you did any of the following:

IF, you voted for the hand-picked choice of your LDA and ADA to lead this country through the nightmare of dealing with a conundrum of improving Health Care Services and payment for those services.

IF, you did your homework, and learned that it takes more than just voting.

IF, you told your patients, put up a sign, spoke to your friends, neighbors, fellow church members, and at your athletic or hunting and fishing clubs.

IF, you put your money where your profession is and donated to not only your candidate, but to your hard working American Dental Political Action Committee (ADPAC) at least \$100 - if not \$250 or \$1,000 to \$1,500 (see below on how to donate).

If, you read the articles about the election and informed yourself on how to spread the word of what you and your ADA and LDA do for your patients, profession, families, and you!

Louisiana dentistry made itself well known and admired around the ADA for our win in the U.S. Senate race last year. YOUR Louisiana ADA Grassroots Action Team discussed it, made decisions, were the first to call on and encourage, Dr. Bill Cassidy, the number one supporter of patients' rights in the Congress, to run against the number one voter against patients' rights in the Senate.

Your contact dentist for Dr. Cassidy, his lifelong friend Dr. Bill Hadlock, played a pivotal role.

We had small group dinners for him. We had fundraisers

at the ADA in New Orleans and around the state. We put signs in and on our offices and spoke to our patients and fellow dentists and hygienists. Your ADA, never willing to donate against an incumbent, recognized your team's past successes and gave full funds legally available in support of his election. Your president at the time, Dr. Nelson Daly, used his own personal funds to contact member dentists with a call to action.

As a testimony to our unexpected success and the future impact it will have on our nation's health care, Dr. Cassidy was asked to give the opening talk at our annual Washington Leadership Conference in April, where your

ADA leadership discusses critical legislation. This is also one of the many times your team calls on legislators at home, by phone, or, in this case, at their "Hill" offices.

Your ADA, your LDA, and your Grassroots Action Team here in Louisiana have had great impact in the past, including supporting our now House Majority Whip, Congressman Steve Scalise, and nurturing a great relationship with him.

Your ADA is supporting and working hard on several bills right now. Visit http://www.ada.org/en/advocacy for additional ADA advocacy info.

To join our team, contact your LDA office and tell them what legislator you are interested in working with and they will give you the name of our assigned action team leader to that elected official.

Finally, one of the easiest and most impactful things you can do to open the doors of these offices to our paid lobbyists and volunteer colleagues, to support like-minded individuals and get more dentists in Congress, and to help change the future for the best, is to donate to ADPAC by contacting that office. There is an ADPAC link on the website listed above or you can contact them at the American Dental Political Action Committee, 1111 14th Street, NW, Suite 1100; Washington, DC 20005, 202-898-2424 or adpaconline@ada.org.

Be proud, LDA members, but the work continues, so join us in the fight!

Louisiana's Action Team Leaders at the Washington Leadership Conference are (from left) Dr. Danny Weaver, Dr. Marty Garrett, Dr. Jim Moreau, Senator Bill Cassidy, Dr. Gary Roberts, Dr. David Kestel, Dr. Bill Hadlock, Dr. King Scott and LDA Executive Director Ward Blackwell.





# Summer Fun 2015

Thanks to our sponsors
(as of 6/9/15)
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Barataria Dental Clinic,
Sign Express, Academy, Sand
Dollar Marina, and Drs. Walters,
Smith, Ferguson & James - Oral
Surgery Services, LLC.

### LDA Summer Education Conference Sandestin Golf and Beach Resort, Destin, Florida Wednesday - Saturday, July 29 - August 1, 2015

Thanks to our sponsors
(as of 6/9/15):
Brown & Brown Association
Services Professionals
(Events Partner),
Louisiana Dental Services, Inc.
(LDS), Search Influence,
Brasseler, Implant Direct,
Blackburn Dental Laboratory,
Bayou State Crown and Bridge
Lab, and WEAVE.

Don't miss this LDA event, featuring:

- Discounted rooms at Sandestin
- Engaging speakers and topics, such as: Endodontics (Dr. Lynne Brock) Periodontics (Dr. Gordon Fraser, Jr.) Social Media Marketing (Will Scott)
- Beach volleyball tournament
- Family beachside shrimp boil







Visit www.ladental.org for more info or call 800-388-6642.



# 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?

 $\mathbf{Y}$  ou 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 four pressing issues involved in developing a sensible retirement income estimate:

- 1. 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.
- 2. 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.
- **3. 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. The long-term average inflation from 1913-2013 is 3.21% according to inflationdata.com.
- 4. 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 4% 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 3.21% inflation rate 10 years from now. This amount is \$82,294.

Currently, he has \$1 million in investable assets and adds \$59,000 per year to his retirement with an average return of 6% per year; this equals \$2,615.174.

At a 4% withdrawal rate, he will be taking out \$104,606 per year. If you take out 20% for taxes, Dr. Smith will have an income of \$83,685, 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 can allow you to retire with financial confidence, knowing that you can work towards financial security. With the right planning, you can look forward to your retirement years.

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. This information is not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor. Chad Olivier is author of <a href="Mohat Medical School Did Not Teach You about Financial Planning">Mohat Medical School Did Not Teach You about Financial Planning</a> 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 <a href="www.oliviergroup.com">www.oliviergroup.com</a>.

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# Scrubs Stilettos at the LSUSD















LDA Participates in LSUSD Vendor Fair and Accepts Applications for Membership from Seniors









### **How to Respond to a Negative Review**

Submitted by ProSites, the LDA/LDS endorsed company for website development

It's likely you have a plan for a variety of the "worst-case scenarios" your practice might encounter. For instance, insurance to protect you in the event of anything from fire to theft, malpractice and equipment damage. But do you have a plan in place to deal with an inevitable bad online review?

Even the best doctors run into curmudgeonly patients who just can't be pleased no matter how perfect your diagnosis and treatment. The customer may always be right, but that doesn't mean you have to let them tarnish your reputation online. Just like for any other calamity, you need a plan to deal with the potential fallout of a negative online review.

You should be regularly searching your reviews to see if there are any glowing testimonials you can grab to put on your website, or to nip any problem comments in the bud. Finding them is as easy as searching for your practice on Google, Yahoo or Bing. Reviews from all the major review websites like Yelp or ZocDoc will appear in a search engine query – so don't worry about visiting multiple sites to track down reviews.

When you find bad reviews, it's tempting to just ignore them and hope they'll go away. While it's important to avoid engaging in a public debate with your detractors, there are some steps you can and should take to mitigate the damage a negative

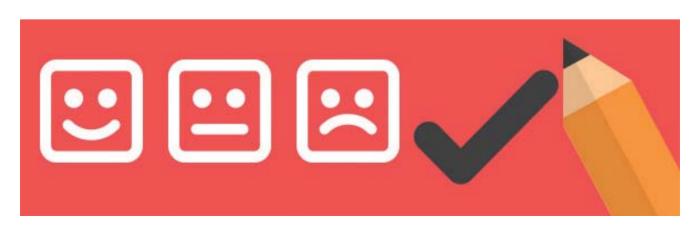
review can do. What kind of damage? Well, according a survey by the Journal of the American Medical Association (JAMA), 59% of people surveyed believe online reviews are "somewhat important" to "very important" in their decision to choose a doctor.

One or two negative reviews aren't likely to ruin your practice, but how you deal with them could make a big difference in how you're perceived by potential patients.

Here are some guidelines to help you come up with an action plan:

 Don't take it personally. Your unhappy patient might be cranky, (and maybe a little childish) but you're the professional – so you need to put their perception into perspective.

If the review is legitimate and it seems like the complaint is reasonable, consider posting a response – something like, "I'm sorry you had a bad experience at my office. I strive to provide professional treatment and service to all of my patients. I have a standing guarantee that if you have any questions, concerns, complaints or problems to contact my office so we can address your issue and get you the care you need."



- 2. Know when to ignore. If the review is a jumbled mess of expletives and personal attacks, it's probably best to report or flag it if it's on a site like Yelp, or to simply delete it if it's on a platform you control like your website or your Facebook account. Don't ever get in a shouting match with someone with nothing to lose when you have a reputation and a practice weighing in the balance. It's not worth it. Winning an argument on the internet with someone who is "wrong" might be cathartic, but it's not a good use of time or energy.
- 3. Know when to make a change: Not all internet criticism is without merit. If you're noticing a trend of people complaining about a specific employee, procedure, policy, expense or other feature of your practice you should consider addressing it internally.

Some things, like insurance co-pays, are not completely in your control. Even in those cases, you can have a better communication strategy so that your patients are informed.

Fix the issue – and then reply to the negative comment and present yourself as the advocate for change they were asking for. You worked with the employee to be less crotchety on the phone, or you got rid of the annoying easy-listening music in the waiting room.

You can post something like, "I noticed many of my patients complaining about X – so I looked into this problem, and I took these 3 steps to fix it. I apologize for not realizing it was an issue in the first place, and I'm deeply appreciative to those of you who called me out on this problem. I appreciate your feedback and thank you for helping

us become a better practice."

Being friendly, professional and courteous is free - but it can have a positive impact on the way patients and prospective patients view you and your practice. The good news is that there's almost always a large gulf between a legitimate complainant and someone who's just trying to tear you down. It's easy to know when to apologize for perceived slights and when to address real issues. Use your best judgment to know the difference.

Make changes and/or write out a thoughtful response when necessary, and you might even turn your practice's worst weakness into an authentic and effective marketing opportunity.

Endorsed by the Louisiana Dental Association, ProSites is the leading website design and Internet marketing company specializing in dental-practice marketing. ProSites is trusted by over 6,000 dentists to market their practice online. LDA members get exclusive discounts on ProSites website set-up. For more information, call 888-932-3644 or visit www.prosites.com.

For a complete
list of endorsed
companies, visit
www.ladental.org/LDS



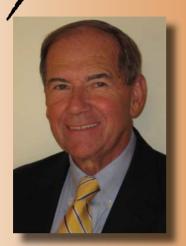
Louisiana's Mission of Mercy received an additional grant after the 2015 LaMOM. More info will be coming soon on the 2016 LaMOM. We are looking at Fall 2016. For details regarding the 2015 LaMOM or to watch the video from the event, visit www.lamissionofmercy.org.

Thank you to our additional Silver Sponsor. We appreciate your support!

**Academy of General Dentistry (AGD) Foundation** 



# Mark Your Calendars..... And Don't Miss Out!



LDA Last Chance Seminar No. 11, 2015

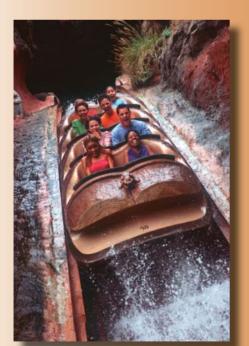
Baton Rouge

Dr. Harold "Hal" Crossley

"Avoid Liability; Know Your Patients' Medications and Their Impact on Dental Treatment!"

Thanks to our sponsors (as of 6/24/15): Brown & Brown Association Services Professionals (Events Partner), LDA Foundation, and Louisiana Dental Services (LDS)

### LDA Offers C.E. with Character Over Mardi Gras Holiday



Walt Disney World® Resort
Sunday, Feb. 7 - Tuesday, Feb. 9, 2016
(Courses will be held each day
from 7:30 to 11 a.m.)
Lake Buena Vista, Florida
Disney's Grand Floridian Resort & Spa



Thanks to our sponsors
(as of 6/24/15):
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# council on insurance

Dr. Lane Eddleman Chairman, LDA Council on Insurance

### **Continuing to Look for Benefits for Our Members**

From the time it was officially announced last year that Companion Life would be pulling out of the fully insured health care market, the LDA Council on Insurance (COI) has expressed interest in the concept of a partially self-insured Multiple Employer Welfare Arrangement (MEWA), as suggested by our third party administrator, agency and actuary.

An LDA self-insured plan would only be partially self-insured – LDA would actually be responsible for only the initial portion of claims up to a certain dollar amount and would purchase re-insurance to cover the rest. In this manner, and through sound actuarially management of the plan, the LDA (and plan participants) should be assuming only a very small portion of the overall claims liability.

Why would the LDA do this? Well, many provisions of the Affordable Care Act (ACA) that have driven up costs do not apply to self-insured plans. So, forming one should allow LDA to provide a substantial benefit for many members.

Unfortunately, when the COI looked more closely at this option, it was discovered that LA law required \$1.1 million in unencumbered cash to start any kind of self-insured MEWA. So, the decision was made by the COI, Council on Governmental Affairs, Board and House of Delegates to pursue legislation that would find some way around that tall financial hurdle.

The initial efforts to implement this decision involved LDA staff, our vendor partners and lobbyists researching laws in other states, meeting with Department of Insurance (DOI) officials and drafting legislation (SB 171). The legislation borrowed conceptually from a couple of other states. And, it was designed to specifically include what actuaries working with the LDA said are sound standards for ensuring the financial resources of a self-insured plan such as that being contemplated by the COI are adequate to cover the true liability/risk of a plan.

Unfortunately, the historically poor reputation of MEWAs caused DOI to be very wary about anything that even SEEMS to open the door to more, similar problems. They acknowledged that the general

approach LDA wants to take makes sense. They recognized that, as a professional association, we have added incentive to make sure our members are never left with individual responsibility for unpaid claims liability. (In the past, MEWAs often have been formed not by bona fide associations, but by agents who brought disparate employers together.) But, DOI remained very concerned about what other, less responsible groups might do following in LDA's footsteps should our legislation pass.

LDA's governmental relations team recognized that SB 171 would be all but impossible to pass if DOI told legislators it would create potential solvency issues for MEWAs. So, we pledged to continue to work with DOI throughout the legislative process and not pass any bill unless they were completely comfortable with its provisions.

This led to the LDA revising the bill five times in roughly a month during the session. Each time, the revisions were based on what DOI indicated was needed to make the bill acceptable. Each time except the last, DOI eventually came back and asked for more revisions.

All the tinkering with the bill slowed its progress. But somehow, through the multiple delays, HOURS of negotiation, multiple re-drafts of amendments, intense lobbying of the committees, suspension of some House rules to beat a deadline, and no small amount of luck, SB 171 wound up passing in both chambers and is now awaiting the governor's signature.

Whether or not the COI and LDA's insurance partners actually will put together a self-insured program this year remains to be seen. There are still a few pieces that must fall into place to create a program that will definitely be of benefit to many members without undue risk. But given the many obstacles and hard work that have marked the progress to date, to even have that chance is a rather remarkable accomplishment.



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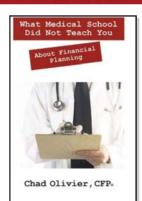
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# 2015 New Orleans Dental Conference and LDA Annual Session























1st Row from left: Dr. Chip Simon, Dr. Nelson Daly, LSU Head Baseball Coach Paul Mainieri, and Dr. Lige Dunaway.; Dr. Keith Kyler, Exhibit Hall chairman; Dr. Gus Coutin, 2015 conference chairman; and Dr. Mark Chaney, conference treasurer.; Attendees enjoying the Wi-Fi lounge.

2nd Row: Exhibit Hall.

3rd Row, from left: Exhibit Hall.; Chef Frank Brigtsen.; Exhibit Hall.

4th Row: (Left) Exhibit Hall. (Right) Continuing Education with Dr. Richard Akin.



April 9-11, 2015























Top row, from left: Dr. Frank Marcello presented the Distinguished Service Award to Dr. Glenn Dubroc.; Dr. Carol Summerhays, ADA president-elect, honored Dr. Nelson Daly, outgoing LDA president, with a plaque for his service; Dr. Nelson Daly on drums during the Welcome Reception and President's Party.; The LDA House of Delegates.

Middle row, from left: Dr. Mark Chaney (left) and Dr. Stan Cowley (right) presented the Humanitarian Awards to Dr. Michael J. Guevara and Dr. Joseph Lindsay.; Dr. David Kestel playing with the band during the Welcome Reception and President's Party.; The LDA House of Delegates.

Bottom row, from left; Dr. Fred McMullen received the Distinguished Service Award from Dr. Buddy Quinn.; Dr. C.J. Richard presented the Distinguished Service Award to Dr. Hugh McKnight.; Dr. Scott Hannaman and Dr. Ed Hebert, 2015 Distinguished Service Award recipient.; New Dentist Award Recipient Dr. Nick Rauber and his wife, Samantha Mainieri Rauber.

Right: LDA past presidents attending the Past Presidents' Breakfast during the New Orleans Dental Conference/LDA Annual Session: (back row, from left) Drs. David Carlton, David Kestel, Doug Kemp, Gary Roberts, Chip Simon, Mark Chaney, Charlie Foy, Steve Ortego, and Jeff Hooton. (Front row, from left) Drs. Ronnie Marks, Ross DeNicola, Stephanie Weaver, Bill Hadlock, Ed Hebert, and Marty Garrett.





# louisiana dental hygienists' assoc.

Shandi Landry Romero, R.D.H., B.S.D.H. President, LDHA

# Let's Join Together and Support Our Dental Hygiene Schools

The Louisiana Dental Hygienists' Association (LDHA) held their annual session in Shreveport, LA on March 6-7, 2015. Elected officers for the 2015-2016 year are: President Shandi Landry Romero (Acadiana), Past President Terri Linzay (Alexandria), President Elect Tracy Jordan (Shreveport), Vice President Amanda Perkins (Shreveport), Secretary Kim Bourgeois (Baton Rouge), Treasurer Daisy Poole (Acadiana). We had the largest attendance in years despite inclement weather and closed interstate roadways.

Our LDHA lobbyist Jane Burgin along with LDHA Legislative chair Suzanne Farrar, have been diligently fighting tooth and nail to keep the Louisiana dental hygiene schools open. As dental professionals, we all know there is major concerns for higher education with big budget cuts that were headed our way. Thank goodness legislators put higher ed and health care as a priority and we were all save – this time.

As a dental hygienist with a baccalaureate degree from the University of Louisiana at Monroe, I feel it is very important to support hygiene programs here in this state. There are approximately 80 students graduating annually in this highly sought after profession (LSUSD: 38, SOUTHERN: 12, ULM: 30). Traditionally, all programs have more students applying than the allotted space. For example, LSUSD has approximately 150 students applying for 38 positions each year. With only three dental hygiene programs in this state, losing just one school could cause serious detrimental effects to the oral health care needs of Louisiana citizens.

Louisiana has one of the least educated workforces in the country. We have dental professional shortages in many parishes throughout the state. These cuts would have had a harmful impact on the overall health care of Louisianans, the dental profession as a whole, and also many lost opportunities for Louisiana students seeking oral health care careers. Ultimately



(From left) Shandi Landry Romero, Patty Cassidy, Rep. Charles "Bubba" Chaney, and Suzanne Farrar at LDHA Day at the Capitol.

the cost of dentistry will increase for patients if a severe shortage of dental hygienists were to occur. Dentistry and dentists alike will be negatively impacted because in this struggling economy, unfortunately dental treatment is a luxury for most, not a priority.

According to the 2015 US News and World Report, dental hygiene is the 5th best profession on the list of Best Health Care Jobs of 2015. The Bureau of Labor Statistics states that employment of dental hygienists will grow by 33.3% by 2022. This increase in jobs is partly due to an increased awareness among consumers that oral health care is linked to overall general health. Please join in with LDHA and support our Louisiana dental hygiene schools and the dental profession as one entity because let's face it, who do you want cleaning your teeth......

i http://money.usnews.com/careers/best-jobs/dental-hygienist

ii http://www.bls.gov/ooh/healthcare/dental-hygienists.htm



# louisiana state board of dentistry

Dr. Aubrey Baudean President, Louisiana State Board of Dentistry

# The Board Realizes Its Obligation to Keep Fees as Low as Possible

In my first article as LSBD president, I indicated that I was hopeful that we were on the brink of a new era of cooperation between the Board and the LDA. My experience of the last few months appears to have proven that statement correct so far. The LDA has for several years expressed the desire for the LSBD to have a program in which dental advertisements can be reviewed by the Board. The LDA and the Dental Board have worked together to come up with language for a bill that did pass that would provide for the Board to review advertising by dentists. Under the new law, a dentist could receive an advisory opinion on whether the advertisement is in violation of the Dental Practice Act and could avoid being sanctioned for publishing the advertisement. The review would be strictly voluntary on the part of the dentist and the Board would be able to charge a fee to review the advertising. The fee is anticipated to be \$150 to review an advertisement. The Louisiana Bar Association has had a similar program for lawyers for several years, with differences being that the Bar's program is mandatory and its fee is \$175.

As I write this article, the Board is about to begin a new round of office inspections. Approximately one week prior to your office being inspected you will receive a letter from the Board informing you that your office will be inspected and giving you a range of several days when the inspector is in your area. The inspector will come to your office on one of those days. The inspector will use a check list to inspect your office. You can see the check list used by the inspector at the Board website at www.lsbd.org under "forms." Please review the check list and make sure that your office has everything it needs to pass inspection.

If you have a sedation permit, in addition to the things on the check list, the inspector will check your sedation equipment, drug log and your emergency drugs during the inspection. The emergency drug kit is an area in which dentists have frequently had trouble complying with the requirements of the Dental Practice Act. Dentists often do not have all of the emergency drugs required for a sedation permit or the drugs are expired. Because emergency drugs are seldom used it is easy to allow them to expire. Please know that if you have a sedation permit the inspector will be checking to make sure that you have all of the required emergency drugs and that they are not expired. A list of all of the required emergency drugs for sedation permit holder can be found in rule 1511 of the Dental Practice Act. which can be found on the Board website under the "dental practice act" tab. Please make sure that yours are up to date and that you have all of the drugs you need.

A second trouble area that we find during inspections is the drug log. Many dentists do not keep an adequate drug log. If you

dispense or administer controlled substances from your office, you must keep a drug log with a running total of controlled substances in your possession. That means when you acquire the controlled substance, you must log in the amount that you acquire, then as it is dispensed or administered you must keep track of the amount given, so at any given time you know exactly how much you have. It is not enough to simply list the amounts dispensed or administered without keeping a running total of the amount on hand. The Board has a form that you can use as a drug log on its website under "forms."

On another subject, it has come to the Board's attention that some dentists are unaware that they are required to obtain a sedation permit from the Board if they are doing any type of sedation in their office beyond minimal sedation. Minimal sedation is defined as a minimally depressed level of consciousness which allows the patient to independently and continuously maintain an airway and respond normally to tactile stimulation and verbal commands. The appropriate initial dosing for minimal sedation is not to exceed the maximum recommended dose listed on the package insert for unmonitored home use of the drug. Please make sure that you have a sedation permit if you are doing anything beyond minimal sedation.

One last area I would like to address is Board costs, specifically attorney fees. There are rumors that the Board paying its attorneys exorbitant amounts of money, with the quoted figures in the hundreds of thousands of dollars per year. Those reports are untrue. We pay our attorneys an hourly rate dictated by the state and only pay them for the hours worked. Every attorney contract that we have must be approved by the state. The state requires the Board to set an upward limit in our attorney contracts prior to sending them to the state for approval. In at least one rumor, that upward limit for a three year contract was cited as the amount that the Board had actually paid an attorney over one year. In fact, we had not even paid the attorney that amount over the three year period. We seldom come close to the upward limit in the contract for any or our attorneys.

At the Board we realize that we have an obligation to keep expenses as low as possible in order to avoid any unnecessary increases in licensing fees. We have not increased fees for renewing dental licenses in four years and do not currently have any plans to increase them in the near future. As Board president, I promise to do everything I can to keep costs low to avoid fee increases as long as possible.



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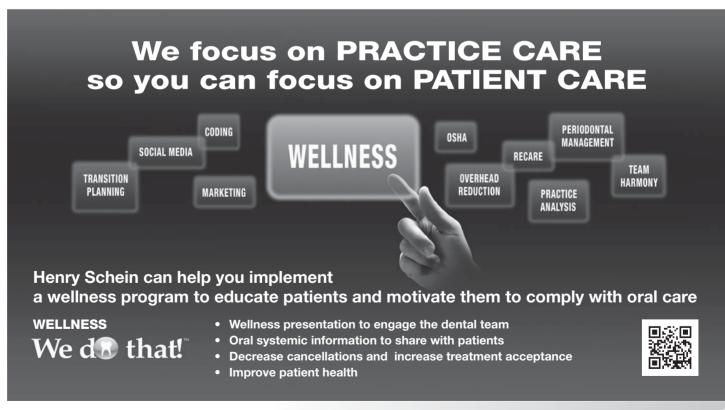
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June 19-20 New Orleans LSU School of Dentistry	Oral (Enteral) Sedation Introduction Course – a Competency Course to Obtain an Unrestricted or Restricted (Adult Only) Permit. Directed and presented by Dr. Benjamin R. Record, et al.	Dentist Team Member	\$1,725 \$295	20 C, 18L/2P
ŕ	Oral (Enteral) Sedation Review Course – for renewal of an Unrestricted or Restricted (Adult Only) Permit. Directed and presented by Dr. Benjamin R. Record, et al. (a review course must be taken every 6 years)	Dentist Team Member	\$1,295 \$295	20 C, 18L/2P
June 26 Lafayette National EMS Academy	Advanced Concepts in Indirect & Direct Restorative Dentistry – a course for the entire dental team. Many of the latest techniques and materials in restorative dentistry w/ Presenter Lou Graham, DDS	Dentist RDH Assistant	\$295 \$175 \$95	7 C, L
July 17 New Orleans LSU School of Dentistry	Infection Control w/ John A. Molinari, PhD	Dentist RDH Assistant	\$295 <b>O</b> \$175 <b>O</b> \$95 <b>O</b>	7 C, L
July 17-19 New Orleans LSU School of Dentistry	Expanded Duty Dental Assistant (EDDA) w/ Nancy Weiss, RDH, CDA, EFDA, Dana Williams, CDA, EDDA, and Brianne Meyers, EDDA	Assistant	\$540 ★	24 C, L/P
July 24 New Orleans LSU School of Dentistry	Digital Dental Photography & How to Use Video for Case Presentations – A course for the entire dental team (dentist, hygienist, assistants, and lab techs) w/ presenters Michael T. Bellerino, CDT and Dr. Jonathan Esquivel	Dentist Team Member	\$345 <b>♦</b> ± \$345 <b>♦</b>	7 L/P
August 22 New Orleans LSU School of Dentistry	<b>Digital &amp; Conventional Radiology for the Dental Assistant</b> w/ Drs. Kavas A. Thunthy & J. Sean Hubar — at LSU School of Dentistry	Assistant	\$300 ★	7 C, L/P
August 27 New Orleans The Ritz-Carlton,	LSU's "Investigation for Identification" Forensic Pre-Conference All Day Workshop - Forensic Dental Identification with Hands-On Workshop including a Mass Casualty Exercise w/ David L. Wells, DDS, Col, USAF, DC	Any Registrant	\$599 <b>*</b>	7 C, 2L/5P
New Orleans (Pre-Conference Workshops)	LSU's "Investigation for Identification" Forensic Pre-Conference AM Workshop – Emerging Issues in School Safety Developments and Best Practices for Decision Makers w/ Amanda Klinger, Esq. and Dr. Amanda Klinger	Any Registrant	\$125 �	NC, 3.5 L
	LSU's "Investigation for Identification" Forensic Pre-Conference PM Workshop – Facial Reconstruction on a Skull for Beginners w/ Lois Gibson	Any Registrant	\$200 �	NC, 3.5 L
August 28-29 New Orleans The Ritz-Carlton, New Orleans (Conference)	LSU's "Investigation for Identification" Forensic Conference w/ Course Directors Drs. Robert E. Barsley and Philip J. Levine (In Memoriam) (2-day Conference with 10 Speakers)	Any Registrant	\$495 <b>O</b>	3C/11 NC, 14 L
Sept. 11-13 Lafayette Lafayette General Hospital	Expanded Duty Dental Assistant (EDDA) w/ Karen Coco, EDDA, Tammy Mergist, EDDA, & Sheila Neilsen, EDDA	Assistant	\$540★	24 C, L/P
New Orleans LSU School of	The 9 <sup>th</sup> Annual Clifton O. Dummett, Jr. Memorial Lecture w/ Presenter Sarat "Bobby" Thikkurissy, DDS, MS	Dentist Team Member	\$389 <b>O</b> \$135 <b>O</b>	7 C, L
Dentistry	The 9 <sup>th</sup> Annual Clifton O. Dummett, Jr. Memorial Lecture & Workshop w/ Presenter & Workshop Leader Sarat "Bobby" Thikkurissy, DDS, MS	Dentist Team Member	\$775 <b>O</b> \$275 <b>O</b>	7 C, L + 4 C, P
Sept. 25 New Orleans LSU School of Dentistry	Alumni Day 2015 at LSU School of Dentistry – w/ Markus B. Blatz, DMD, PhD	Dentist RDH Assistant	\$249 <b>O</b> \$169 <b>O</b> \$109 <b>O</b>	6 C, L
Oct. 9 New Orleans LSU School of Dentistry	Maximized Adhesive Dentistry: Level II, The Anterior Course – w/ Bruce J. LeBlanc, DDS	Dentist	\$750	7 C, L/ P
Nov. 6 New Orleans LSU School of Dentistry	Immediate Load Implant Placement & Provisionalization in the Esthetic Zone – an ideal course for dentists who restore implants w/ Director & Presenter John M. Barksdale, Jr., DDS	Dentist	ТВА	8 C (3L/5P) + 5 SA

C = Clinical NC = Non-Clinical L = Lecture P = Participation SA=Self-Administered

<sup>\*</sup> You may be eligible for tuition reimbursement through Louisiana's Small Business Employee Training program – call CE at (504) 941-8193 to see if your practice qualifies.

<sup>□</sup> This tuition is for a single registration. If two or more register together at the same time, the tuition is \$6,360, you save \$1,590 per attendee. Call Bob Leaman (504) 941-8404 to register. O This is the regular tuition. See website for Early Bird savings and deadlines!

<sup>♦</sup> This is the regular tuition. Register 3 weeks before and SAVE. If dentist registers with 2 or more staff members, dentist is FREE. If the dentist plans to attend with 2 or more staff registrations, please call (504) 941-8193 to register.

<sup>±</sup> Dentists save \$50 if at least 2 other dentists register together at the same time from a small group or study club. Call the office at (504) 941-8193 to register.

<sup>❖</sup>This is the regular tuition. Register by August 13, 2015 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: July 10 - 11, 2015

EVENT: LDA Foundation Fishing Rodeo LOCATION: Sand Dollar Marina, Grand Isle, La. DESIGNED FOR: All, including children and families REGISTRATION: www.ladental.org or call the LDA at

(800) 388-6642

DATE: July 29 – August 1, 2015

LDA Summer Education Conference **FVFNT**· LOCATION: Sandestin Golf and Beach Resort, Destin, Fla.

PROVIDER: Louisiana Dental Association

(AGD PACE Recognized Provider) SPONSORS: (As of 5/4/15) Brown & Brown Association

> Services Professionals (LDA Events Partner); Louisiana Den-tal Services, Inc. (LDS), Brasseler USA, Implant Direct, Search

Influence, and Blackburn Dental Laboratory TOPICS Social Media Marketing - "Dr. Google: 10 & SPEAKERS: Easy Steps to Attract New Patients with Your

> Website & Social Media" - Will Scott; "Soft Tissue Concepts for the General Dentist: Understanding What's Possible and What's Not" - Dr. Gordon Fraser, Jr.; "Dental Implants for the General Dentist from Single Tooth Replacement to Overdentures" - Dr. Gordon Fraser, Jr.; "New Horizons in Endodontics presented by Real World Endo®" -

Dr. Lynne Brock.

DESIGNED FOR:

**CREDIT HOURS:** Up to 16 Hours - 12 Clinical Lecture and

4 Practice Management Lecture

REGISTRATION: Resort reservation information and seminar

registration details can be viewed at

www.ladental.org.

DATE: August 14, 2015 - Registration and Continental

Breakfast begins at 7:30 a.m. - Lecture 8:00 a.m.

- 4:00 p.m. (Lunch 12-1 p.m.)

TOPIC: "Not Your Daddy's Prosthodontics"

SPEAKER: Mark Durham, D.M.D.

Central Louisiana Dental Association PROVIDER: Sai Hotel and Convention Center, 2301 North LOCATION:

MacArthur Drive, Alexandria, La. 71303

DESIGNED FOR:

**CREDIT HOURS:** 7 Clinical Lecture

Central Member - \$130; LDA Member - \$150; FEES:

Non-Member - \$175; Dental Hygienist - \$80; Team Member - \$40; Registration after July

24th, add \$20.

Contact Dr. Kim Seiler at 318-473-4346 or via REGISTRATION:

email at kimreneeseiler@gmail.com.

DATE: September 11, 2015 - Registration and Breakfast

begins at 7:00 a.m. - Session 8:30 a.m. - 4:30

COURSE: Dr. C. Richmond Corley, Jr., Annual Fall Seminar TOPIC:

"Practically Speaking": A Real World Perspective for Today's Dental Practice

SPEAKER: John Comici, D.D.S., M.A.G.D.

PROVIDER: Southwest District Dental Association (AGD

PACE Recognized Provider.)

LOCATION: L'Auberge Casino Resort, 3202 Nelson Road,

Lake Charles, LA 70601

DESIGNED FOR: All

CREDIT HOURS: 7 Clinical Lecture

FEES: Southwest District Member - \$155; ADA

> Member - \$205; Non-ADA Member - \$355; Auxiliary - \$75; Hygienist - \$100; Late Registration is an additional \$50.

REGISTRATION: Contact Dr. Seema Varghese at 337-493-5135.

DATE: September 11, 2015

TOPIC: "Insights, Trends and Controversies in Implant

Dentistry"

SPEAKER:

SPEAKER: Dr. Dennis Tarnow

PROVIDER: Ark La Tex Academy of Dentistry (AGD PACE

Recognized Provider and ADA CERP approved.)

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

DESIGNED FOR:

CREDIT HOURS: 7 Clinical Lecture

FFFS

Contact Dr. Ron Hermes at 318-797-9997 or via & REGISTRATION: email at rhermes14@aol.com or Dr. Clint Bruyere

at 903-753-0337 or via email at clint.bruyere.

dds@gmail.com.

DATE: October 9, 2015 TOPIC: "Restorative Dentistry"

PROVIDER: Ark La Tex Academy of Dentistry

Dr. George Priest (AGD PACE Recognized Provider and ADA

CERP approved.)

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

La. 71105

DESIGNED FOR: All

**CREDIT HOURS:** 7 Clinical Lecture

**FFFS** 

Contact Dr. Ron Hermes at 318-797-9997 or

& REGISTRATION: via email at rhermes14@aol.com or Dr. Clint Bruyere at 903-753-0337 or via email at

clint.bruyere.dds@gmail.com.

DATE: November 6, 2015 - Lecture 7:30 a.m.-3:00 p.m.

- Lunch is provided

COURSE: Predictable Implant Therapy with Science on

Your Side

SPEAKER: Dean Kois, D.M.D., M.S.D.

PROVIDER: The Acadiana District Dental Association LOCATION: La Marquise at Parc Lafayette, 1925 Kaliste

Saloom Road, Lafayette, La.

DESIGNED FOR: All
CREDIT HOURS: 8 lecture

FEES: ADDA Members - \$250; ADA Members - \$350;

Non-ADA Members - \$450; Auxiliary Staff -

\$150

**REGISTRATION:** Contact Dr. Donald Balhoff for details at 337-

761-7070 or donaldb@balhoffortho.com.

DATE: November 6, 2015

**TOPIC:** "The Six Tools/Putting the Teeth in the Middle of

the Smile"

SPEAKER: Dr. Bill Robbins

**PROVIDER:** Ark La Tex Academy of Dentistry

(AGD PACE Recognized Provider and ADA

CERP approved.)

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

Shreveport, La. 71105

DESIGNED FOR: All

CREDIT HOURS: 7 Clinical Lecture

FEES Contact Dr. Ron Hermes at 318-797-9997

& REGISTRATION: or via email at rhermes14@aol.com or Dr. Clint

Bruyere at 903-753-0337 or via email at

clint.bruyere.dds@gmail.com.

DATE: December 11, 2015
EVENT: Last Chance Seminar
LOCATION: TBD, Baton Rouge

PROVIDER: Louisiana Dental Association (AGD PACE

Recognized Provider)

SPONSORS: (As of 1/5/15) Brown & Brown Association

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

LDA Foundation

SPEAKER: Dr. Hal Crossley

DESIGNED FOR: All

CREDIT HOURS: 7 Lecture/Clinical

**REGISTRATION**: Registration details will be posted at

www.ladental.org when available.

DATE: January 8, 2016

EVENT: L.H. Bowden Leadership Development

Conference

LOCATION: TBD, Baton Rouge

PROVIDER: Louisiana Dental Association (AGD PACE

Recognized Provider)

SPONSORS: (As of 1/14/15) Brown & Brown Association

Services Professionals (LDA Events Partner),

Louisiana Dental Services, Inc. (LDS)

**DESIGNED FOR:** LDA Leadership

CREDIT HOURS: 4 Lecture/Practice Management
REGISTRATION: Registration is free, and attendance is

COMPULSORY for component officers as well as for LDA officers, directors, and committee

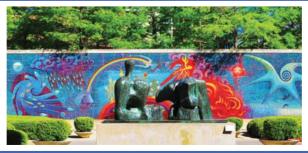
chairs.



## Southwest Dental Conference AUGUST 6-8 · DALLAS, TEXAS

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David N. Austin

### **Trans-Whatever**

Why is there such confusion going on in the world today? How I long for days past when men were men and dogs were dogs, and no one liked cats.

In the last few weeks, I had a very upset lady in my dental chair, bemoaning the fact that her pet cat Ivey was barking like a dog to the other cats in her neighborhood. Frantically she rushed Ivey to her veterinarian. Apparently, Ivey was suffering from "trans-species identification" and would need six weeks of hypnotic counseling with shock therapy to a tune of \$2,300. Her only concern was whether or not they would take CareCredit. My concern was that she was putting off a bridge preparation because of Ivey.

At the end of the day, I needed to go to the grocery store and was having a hard time clearing my mind of the barking cat. I was glad I didn't see a pink Wheaties box or I might have gone trans-postal.

We have all been exposed to people who consider themselves trans-gender and trans-racial. But what about those of us, and I am including myself, that wish to be trans-age?

Just because my driver's license may say old, I'm telling you that I am 34. However, and this is the really cool part about being a trans-ager, is that if I want to go ahead and collect social security, let's say, at the maximum amount allowed, I am now 66. I already have my attorney checking with the Social Security office on this so I will keep you posted.

Actually this whole trans-thing can be confusing. I had someone the other day ask me if I had ever been trans-atlantic or trans-pacific. It took me a while to realize before I gave my answer that I am mostly trans-red river and trans-mississippi.

So by definition, "trans" can mean either change or crossing over. Sometimes it's hard to distinguish between what is being talked about.

This brings up something that is hotly debated across the nation today - and that is the right to be trans-married. In other words, to be legally married to anyone you want to be married to, mostly referring to gender.

I have been around so long now that nothing really surprises me anymore. Well maybe one thing did. I received a wedding invitation from an elderly lady that is marrying her longtime pet canary. I have decided to put my foot down and make a statement on this one and not attend. And I am going to send my rsvp regrets as soon as I find out what is being served at the reception.

This actually leads us to my final analysis: Recently, lightning struck my house and my cable was out for over a week. The only thing I could watch on t.v. was the first three seasons of the Andy Griffith Show on dvd. And Shazzam! It hit me why the town of Mayberry was so peaceful and quiet. It was because nobody was married!

Here are the single people that come to mind: Andy, Aunt Bea, Barney, Floyd, Gomer, Howard, Goober, Sam, Ernest T, the Darling family, Helen, Thelma Lou, Clara, and who knows how many others that didn't appear in every episode.

In fact, the only one married was Otis...and he stayed drunk.

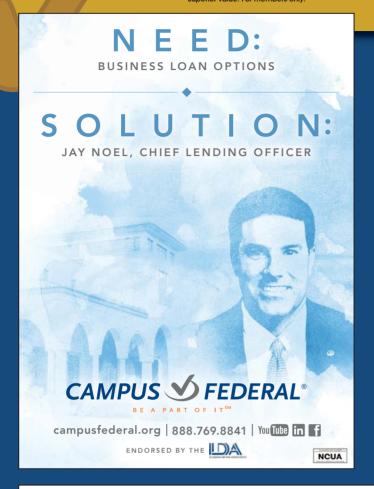
Just saying.







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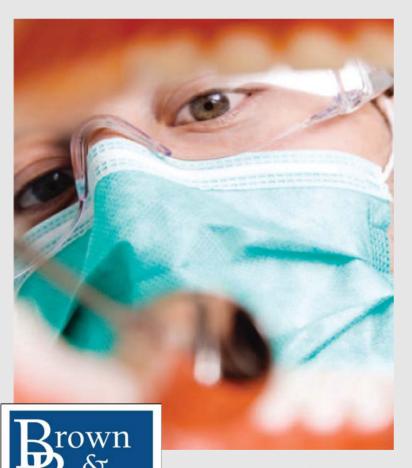
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