

Nova Scotia Dentist

NSDA

Nova Scotia
Dental
Association

Nova Scotia Dental Association Member Magazine, June/July 2013

Volume 30 No. 1

One Final Thought

The 2012/13 President
gives us her final address

*PHIA Update

*2013 Honours and
Awards Recipients

*Photos from
the 2013 AGM



The NSDA Welcomes a new President
Dr. Stuart MacDonald

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NSDA President's Message

A Few Final Thoughts

“Live as if you were to die tomorrow. Learn as if you were to live forever” -

Mahatma Gandhi

The only thing I know for certain after 25 years practicing dentistry is how much I have yet to learn. This is one of the most interesting yet challenging aspects of our profession. Regardless of the number of continuing education courses attended or techniques learned, there's always an advancement or update available. During a single day of practice I can waiver between satisfaction over a job well done and critical self-assessment. I suspect I am not the only dentist who feels this way. Dentistry compels us to be students throughout our careers, and because of this, it's important to heed those lessons and be the best dentists we can be.

I'm lucky to practice at Atlantic Dental Centre with a group of dentists committed to education, who among other things, often share cases with each other. Whether it's a quick look at a radiograph to confirm our suspicions or a discussion of the best treatment plan for a more complex case, we are able to learn from each other on a regular basis.

One doesn't have to be in a group practice to have quick access to up-to-date material. CDA launched the OASIS (Online Advice and Searchable Information System) mobile application and website at the AGM in April. This site provides comprehensive database of relevant and current information on a variety of dental and medical issues as well as valuable clinical information. Check out JCDAOASIS.CA. It is an invaluable resource for dentists.

Many dentists I know are passionate about the value of study clubs. One of the best professional decisions I've made was joining the East Coast Endodontic Study Club. Under the mentorship of Dr. Rob Roda, we learn current best practices, try new technology and meet other dentists from across Atlantic Canada. In addition to valuable continuing education, advice gleaned from fellow members during conversation has been informative and useful for my practice. This is only one of the many excellent study clubs dentists can join in Nova Scotia.

There are also several dental organizations dedicated to learning. I am a fairly recent member of CARDP (Canadian



Dr. Heather Carr, NSDA President

Academy of Restorative Dentists and Prosthodontics). I have been impressed by the caliber of their meetings and the commitment of the members to excellence in dentistry. Once again, this is only one of the many first-rate resource groups available to dentists.

I'm proud to be part of a profession, which encourages life long learning. A Chinese proverb states learning is a treasure that will follow its owner everywhere. I'm quite certain only a few of my colleagues take courses to simply meet a board requirement. They truly want to be the best dentist they can be. I'm impressed with the dedication shown by dentists whether it's attending courses and conferences or reading current journal articles.

The same could be said of serving as NSDA President. No matter how hard one works to keep abreast of the issues, there's always more to learn and experience. Our

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association works hard to be responsive to the needs of its members. Much like a day at my practice - there are new challenges daily and some very obvious parallels.

Table officers, governing council and committee members are dedicated volunteers. Their involvement in organized dentistry is invaluable to the NSDA; however, speaking from experience I can attest it's also a valuable learning experience. While reviewing the excellent reports from standing committees and working groups I am struck by the effort of the members and the value of the information

provided. Attending national meetings for NSDA has taught me much about dentistry and how our associations work.

I would like to extend my thanks to the NSDA members, it's been a privilege to serve as President and I have represented your interests to the best of my ability. This experience has been an education and I appreciate the opportunity. Each day of my tenure I received guidance and advice. The NSDA has had many staff changes; however, the quality and depth of the team led by Steve Jennex has been constant. Thanks to an exceptional Past President, Kevin Walsh for his support. My gratitude and best wishes are

extended to fellow table officers Stuart MacDonald and Graham Conrad. They will represent the NSDA with distinction. It has been my pleasure to work with our Governing Council and committees. I admire the depth and breadth of knowledge evident in these groups. Thank you all for making me want to be a better dentist.

As I finish my term I think, "The more I live, the more I learn. The more I learn, the more I realize, the less I know" - Michel Legrand. I sincerely believe learning is a life long process and I am looking forward to my next chapter.

Dr. Heather Carr, President
heather.carr@ns.sympatico.ca
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* Prize not exactly as shown

Executive Director's Message

Hot off the Press

Making the best of limited options:

Negotiating MSI Tariffs

At the time of writing, the NSDA is about to embark upon the next round of negotiations with government for MSI Children's Program Tariff. This comes on the heels of the recent announcement of the program's added age eligibility (now age 13 and under) and the enactment of the old tariff which was finally approved by government's executive council well over a year after it had originally been negotiated and signed by both parties. The ensuing delay between the negotiation and government executive council action has resulted in major headaches for dental offices as the old out-of-date tariff coordinated benefits to a maximum of 100% of the 2012 GP suggested guide while offices are now rightly using the 2013 guide – and law prohibits the balance billing of patients for the difference.

The above illustrates how tricky the tariff negotiation process can be, and how unseen and unanticipated consequences can cause headaches after the fact. No one anticipated the lengthy delay on the part of government to enact the last agreed-upon tariff. It had

been negotiated in good faith, and in the opinion of the NSDA representatives, was the best scenario given the very limited resources brought to the table by government. If it had been activated within the originally envisioned timeframe, today's coordination of benefits headaches would not have occurred. Regardless of this, other problems with the program itself would no doubt still be causing aggravation. It is a program that is both a blessing for those children that benefit, and an administrative nightmare for the providers. Worst of all perhaps, it could be so much better.

Our Tariff Committee will be attempting to look at the program in the macro-view, hoping to enter the negotiations with a longer term view of where the program could be in five years or ten years, if the right decisions are made by government and the emphasis is placed on more disease prevention and at an earlier age. They enter the upcoming round of tariff negotiations with the knowledge the government is likely strapped for resources and will be somewhat limited in the scope of response they can provide. This is at the same time as members have made it clear their patience has grown increasingly thin



Steve Jennex, Executive Director

with subsidizing a government program. Add to this the likelihood of an imminent election, and it makes for an interesting summer for the tariff negotiation process. Your Governing Council has met and discussed the tariff negotiation process – twice in the last few months – and has provided wise counsel to the tariff committee as they proceed forward. Members should know that the committee of volunteers will be entering the negotiations with the delicate balance of what's best for the children and what's palatable for dental offices at the forefront.

Wish them luck. It is a difficult task.

A New Website

If you have visited www.nsdental.org in the last few weeks, you will notice the new (and much improved) look of our website. This is what is called in the IT business as a "soft launch" of a website – making it live and functional to test various components and complete background

functionality. It has been a long and frustrating process, and staff is appreciative of the great patience of Governing Council as the project has run into considerable delays along the way. We are almost there. The web design company is still busily constructing the linkages that will connect the website to the member database and other plug-ins such as online merchant ability. Stay tuned. We will get it there.

A New Patient Information Tool (and a free magazine)

Starting this autumn, members will begin to receive a new patient information tool in their dental practices, and with it a free Saltscapes magazine. Under a partnership agreement between the four Atlantic provincial dental associations/societies and Saltscapes Publishing, the regional publication Living Healthy in Atlantic Canada (published twice a year – spring and fall) will feature a new section devoted entirely to Atlantic oral health. It will arrive packaged with Saltscapes magazine, and in between issues, the regular issues of Saltscapes will arrive in your offices at no cost to you. We hope you read and enjoy the magazines and ensure the copies of Living Healthy in Atlantic Canada are in your waiting rooms for patients to read about regional oral health.

Steve Jennex
Executive Director

CDSPI

Is There a Fatal Flaw in Your Risk Management Strategy?



*By Tim Bugden, CFP, BA, B.Ed.
Investment Planning Advisor,
Maritime Provinces Region
Phone: (902) 800-1121 or
1-888-220-1441 (toll-free)
tbugden@cdspiadvice.com*

As a part of their risk management strategies, most dentists obtain life and disability insurance. However, it's important to understand that if you don't have the right type of life and disability coverage – or if the insurance isn't structured properly, you could suffer needless financial hardships. To illustrate those points, consider the following hypothetical situations.

Hypothetical Scenario: Poor Estate Planning

Dr. Chadwick is a 75 year-old dentist, who is a widower and has three adult children. In addition to having some personal savings, Dr. Chadwick

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Clinical Affairs with Dr. Terry Ackles

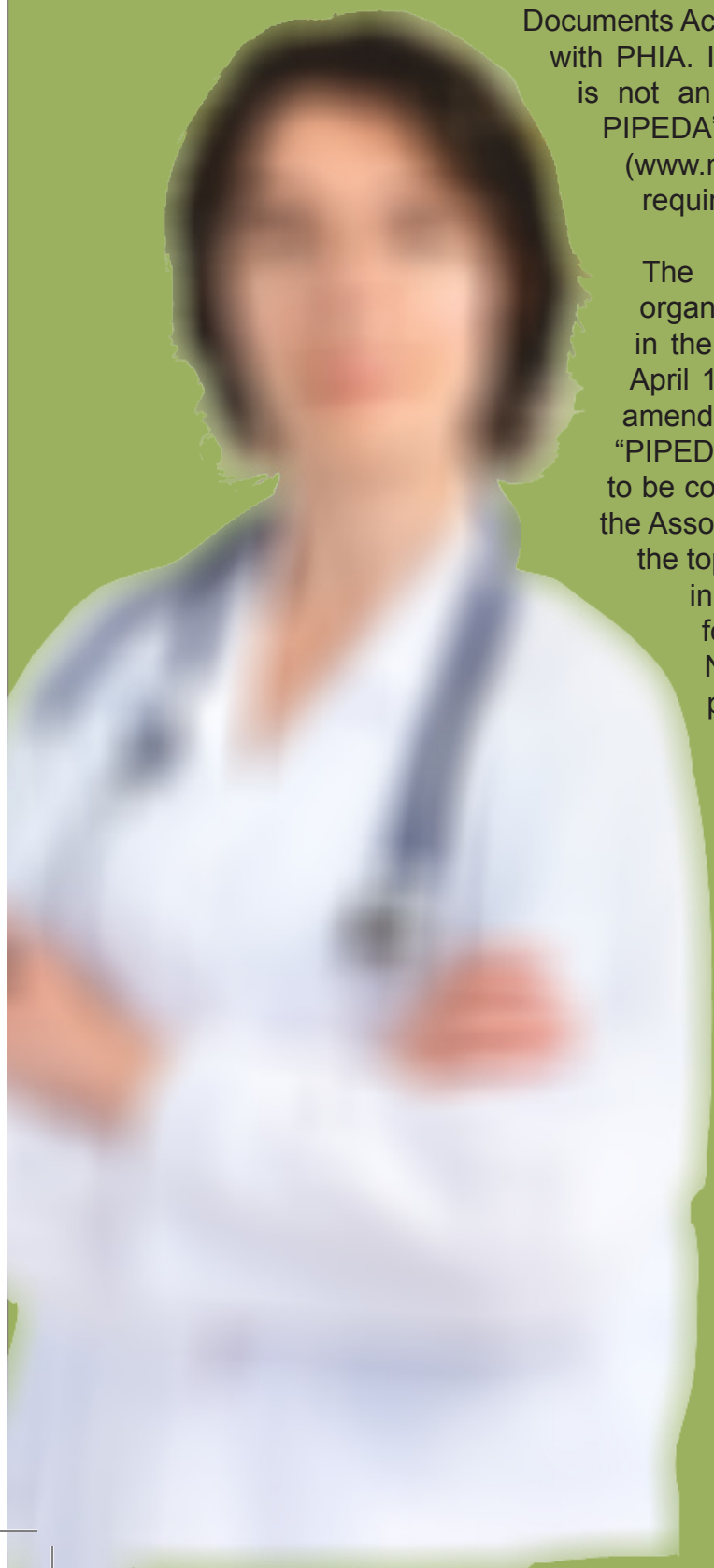
Nova Scotia's Personal Health Information Act

Only a short time ago, members were informed of the Provincial Government's new Personal Health Information Act (PHIA) in the May edition of Dispatch E-newsletter. In addition to the Personal Information Protection and Electronics Documents Act (PIPEDA), dental offices must now also be in compliance with PHIA. In the notice, it was suggested that "complying with both is not an onerous task providing offices are currently following PIPEDA". A link was provided to a document on our NSDA website (www.nsdental.org) which summarizes a few of the additional requirements needed to comply with PHIA.

The federal legislation that defines how private sector organizations collect, use or disclose personal information in the course of commercial activity received Royal Assent on April 13, 2000, came into effect January 1, 2004 and was later amended on April 1, 2011. In response, the NSDA created "PIPEDA in the Dental Office" - a guide for its members on how to be compliant with these regulations. This document remains on the Association's website and may be useful if a brief "refresher" on the topic is required. Today, PIPEDA still applies to organizations in all provinces except those with their own privacy laws, for example, British Columbia, Alberta, Ontario, Quebec, New Brunswick and Newfoundland and Labrador. In these provinces, the respective provincial laws have been deemed "substantially similar" to PIPEDA (having met criteria set by Industry Canada) and are therefore applicable instead of PIPEDA.

PHIA originated in July of 2008 when the Department of Health and Wellness (its current name) held consultations with both the Public and Stakeholders. It was presented in the NS Legislature and passed in December 2010 (Bill 69) and was amended for clarity (Bill 76) in May 2012. On December 4, 2012 PHIA was proclaimed and on June 1, 2013 PHIA came into force. By early 2014, it is expected that PHIA will be designated "substantially similar" to PIPEDA but, until that time, dental offices in Nova Scotia must comply with both Acts.

PHIA governs the collection, use, disclosure, retention, disposal and destruction of personal health information in hope of more consistent privacy protection means and more accountability in our health care system. One of the



goals of this new legislation is that it will provide a balance between an individual's right to privacy and the benefits of the use of personal health information by custodians to manage health care. The Department of Health and Wellness has added a page on its website (www.novascotia.ca/dhw/phia/) which contains useful information for the public and custodians, and links to the Act and its Regulations. In an effort to assist the transition to PHIA compliance, they have created a Toolkit for those it affects. The downloadable document is rather large in size but you can choose to download the entire document or only specific areas of interest. Some sections contain templates, which can be customized to develop policies or to create forms necessary to comply with PHIA. The site also contains a Frequently Asked Questions (FAQ) section and a compliance checklist for custodians.

In this day and age, protection of personal health information is essential and may become a very hot topic in the media if a breach is reported. To avoid this, the NSDA suggests the following steps to help guide you through the changes needed to meet PHIA requirements:

- Ensure you are PIPEDA compliant by reviewing your office processes and policies;
- Follow the recommendations put forth in the NSDA's PHIA and PIPEDA Dental Practice Guide and;
- Refer to the PHIA page of the Department of Health and Wellness website for more detailed information.

Dentists, as custodians of their patients' personal health information, have a responsibility to protect this information whether it is collected, used, disclosed, retained or destroyed. Failure to do so is punishable; if found guilty, an individual could be fined up to \$10,000, imprisoned or both while a corporation may be fined up to \$50,000. Penalties are levied when the individual or corporation is found guilty of (at least) one of 13 offences under Section 106 of the Act in provincial court.

Announcement

Provincial Dental Board

The Provincial Dental Board of Nova Scotia wishes to announce the appointment of Dr. Martin Gillis as Registrar effective July 1, 2013.



Dr. Martin Gillis

Dr. Gillis brings a wealth of experience to the Board. He graduated from Saint Francis Xavier University with a BSc in 1987, Dalhousie's Faculty of Dentistry with a DDS in 1991 and Mount Saint Vincent University with a MAED in 2008. He is an Assistant Professor at the Faculty of Dentistry, Dalhousie University where he was awarded the Clinical Teaching Award (Part-time Faculty) in 2006.

Dr. Gillis has previously served on Governing Council for the Nova Scotia Dental Association and was the co-recipient of the Dr. T.D. Ingham Volunteer of the Year Award in 2005. His volunteer service as oral health representative for the International Diabetes Federation focuses on advocacy and education.

Dr. Gillis maintains a dental practice in Liverpool, NS and has served the Board as Deputy Registrar prior to this appointment.

He replaces Dr. Bill MacInnis who is retiring after serving as Registrar for the past 8 ½ years.

In addition to the information on the websites, you can email or telephone the contacts below for answers to your privacy questions.

phia@gov.ns.ca

902.424.5419

or toll free 1.855.640.4765

Friends With Benefits

Those of you with pets are no doubt aware of the joys of companionship, entertainment and unconditional love. Pets don't judge or criticize and are there in times of trouble. But pets offer much more than that. There is evidence that owning a pet can have both short term and long term health benefits and positive effects on psychological health including stress management.

Studies have shown repeatedly that petting an animal can produce reductions in both blood pressure and heart rate. The mere presence of a pet can lower arousal and autonomic stimulation that results from exposure to moderate stress. A study by Serpell et. al. demonstrated there were decreases in minor physical ailments such as headaches, colds and hay fever following the acquisition of a dog or cat and subsequently visited the doctor less than non-pet owners. Pets are strong facilitators for recovery from illness but this is truer for dogs than cats. Anderson and colleagues discovered that pet owners, especially males, had lower risk factors for coronary artery disease. Because they are generally more active, increased levels of physical activity among those with dogs may also contribute to this benefit.

At times of stressful events such as divorce or loss of a loved one, pets can reduce levels of anxiety, loneliness and depression as well as promoting a sense of autonomy, confidence and self-esteem. Animals are a great way to stave off the blues in providing companionship and in their ability to promote laughter and playfulness. Through walking, feeding and grooming, there is a predictable routine that enhances emotional stability.

We have all seen the effect of animals,

particularly dogs, in social settings. As "social lubricants" they facilitate interactions between people even if they are unknown to each other. Case in point, it is pretty hard to resist a goofy, adorable puppy! There is also a significant body of research that discovered that pets can reduce loneliness and isolation, particularly in the elderly.

For those of you with pets, this may be preaching to the choir. But if you haven't considered pet ownership before (and you like animals, of course), perhaps you will be more convinced of the unique delight and many benefits of a companion animal. There are those who feel they are too busy to have a pet especially with long hours at work. Cats are ideal in these circumstances but if you long for a dog, consider "doggie" daycare or a dog walker. That way you can work guilt free and still come home to your best friend. No conversation about animals would be complete without mentioning the many homeless pets needing adoption and saving a life just feels good.

"Animals are reliable, many full of love, true in their affections, predictable in their actions, grateful and loyal. Difficult standards for people to live up to"

- Alfred A. Montapert

Dr. Carolyn Thomson, MD, CCFP, FCTP
Professional Support Program Coordinator

AGM 2013 Baddeck, NS

A little wet weather early on didn't rain on the NSDA AGM parade over the June 14th & 15th weekend – as over 75 NSDA members, and 70 friends, family and exhibitors enjoyed CE & interactive sessions, business meetings and social functions alike.

Members travelled from all regions of the province to join in on the festivities in Baddeck, Cape Breton – and the local organizing committee did not disappoint. Among the highlights was a 5-star surf 'n' turf buffet, breath taking scenery from the Alexander Graham Bell Museum Patio (featuring wine pairings) and the return of our industry trade show.

The weekend concluded with the passing of the chain of office, and although it meant we had to say goodbye to Dr. Heather Carr as NSDA President – we are fortunate to welcome new NSDA President, Dr. Stuart MacDonald.

A special thanks to the AGM organizing committee:

Dr. Shelly Anderson – Chair
Dr. Raymond McGrath
Dr. Stuart G. MacDonald (Baddeck)
And the NSDA staff members.

Save the Date:

AGM weekend 2014 is set for June 13th & 14th
– White Point Beach Resort, South Shore.



Spring and Summer Safety Tips

Whether you are vacationing close to home or travelling abroad this spring and summer, keep the following safety tips in mind.

Research the Safety of Your Travel Destination

When choosing a travel destination, review the Government of Canada's official advice regarding travel to that country, or specific regions of that country. The federal government may issue travel warnings due to events such as terrorism, civil unrest or natural disasters in a country.

Travelling to an area which has an advisory against travelling could jeopardize your safety and affect your travel insurance trip cancellation or trip interruption benefits. To obtain the latest travel reports and warnings for destinations you may be considering, go to www.travel.gc.ca.

Obtain Emergency Medical Insurance

Traffic accidents are the leading cause of death for international travellers, according to the Government of Canada.¹ Minor accidents can also be costly if you require emergency medical treatment when travelling abroad or even within Canada, if you are outside your home province.

That's why the Canadian government recommends that you purchase the best travel insurance you can afford in order to avoid high medical expenses.² With an annual travel plan, such as Travel Edge Insurance (www.cdspi.com/travel), you pay one low annual premium to obtain emergency medical coverage for an unlimited number of trips in the year.

If you plan to drive while on vacation, some countries require that you have an International Driving Permit to drive or rent a car. You can apply for and obtain the permit through the Canadian Automobile Association (www.caa.ca) before leaving home. The permit is valid for one year.

Deter Theft While You are Away from Home

When you're driving a rental car on vacation, discourage theft by keeping valuables hidden and your luggage locked in the trunk. If items are stolen, your homeowner's policy typically covers the possessions that you temporarily remove from your home, such as items you bring with you on vacation. You may be able to file an insurance claim for the loss through your homeowner's policy.



*Susan Roberts
Insurance Advisory Services*

While it may be tempting to share photos instantly through social media websites and apps during your vacation, there's a risk you may notify burglars that your home is unoccupied. So wait until you return home before uploading your vacation photos.

Stay Safe at the Cottage

Whether your vacation cottage is only used by family members, or is rented out to others, it's wise to have adequate contents and liability insurance to manage potential risks, such as fires and accidents.

Most insurance companies will insure cottages under the same policy that the home is insured. The contents portion of your cottage insurance provides coverage up to a specified limit, so if you add or upgrade items, update your contents coverage. If you have watercraft (whether permanently at the cottage or not) keep in mind that most policies have a coverage and horsepower limit for watercraft.

Page 10 Continued

Generally, the liability coverage you have through your cottage insurance extends to the watercraft you own. However, coverage exclusions may apply depending on the boat and its use. Check with your insurance advisor.

You can top up all your personal liability policies (home, auto, boat, cottage etc.) that have \$1-million coverage or more with Personal Umbrella Liability Insurance (www.cdspi.com/umbrella) to protect yourself against large lawsuits from third parties. This additional liability protection ranges from \$3-million to \$5-million and costs about 60 cents a day or less.

¹ Source: <http://travel.gc.ca/travelling/health-safety/travel-health-notice/winter-travel>

² Source: http://www.voyage.gc.ca/faq/insurance_assurance-eng.asp

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Go to www.cdspi.com/home-auto or call **1-877-293-9455, ext. 5002** to arrange for a quote for **CDSPI Home & Auto Insurance**, or provide the expiry date(s) of your current home and/or auto policy. You'll be automatically entered into the prize draws for a chance to win[†] a \$1,000 cash prize! With three draws during 2013, enter soon for a chance to win 1 of 3 cash prizes.

CDSPI Home & Auto Insurance is underwritten by The Personal Insurance Company and distributed by CDSPI Advisory Services Inc. This auto insurance is not available to residents of Manitoba, Saskatchewan and British Columbia and this home and auto insurance is not available to residents of Quebec.

[†] Contest is sponsored by CDSPI. Contest closes on November 15, 2013. Entry and participation is at all times subject to the complete contest rules. Eligibility requirements, terms and conditions do apply. No purchase is necessary. Residents of Quebec are not eligible. Visit www.cdspi.com/more-info for complete contest rules.

Susan Roberts, BA, FLMI, ACS, AIAA, CHS™ is Vice-President, Insurance Advisory Services and Deputy Principal Broker at CDSPI Advisory Services Inc.

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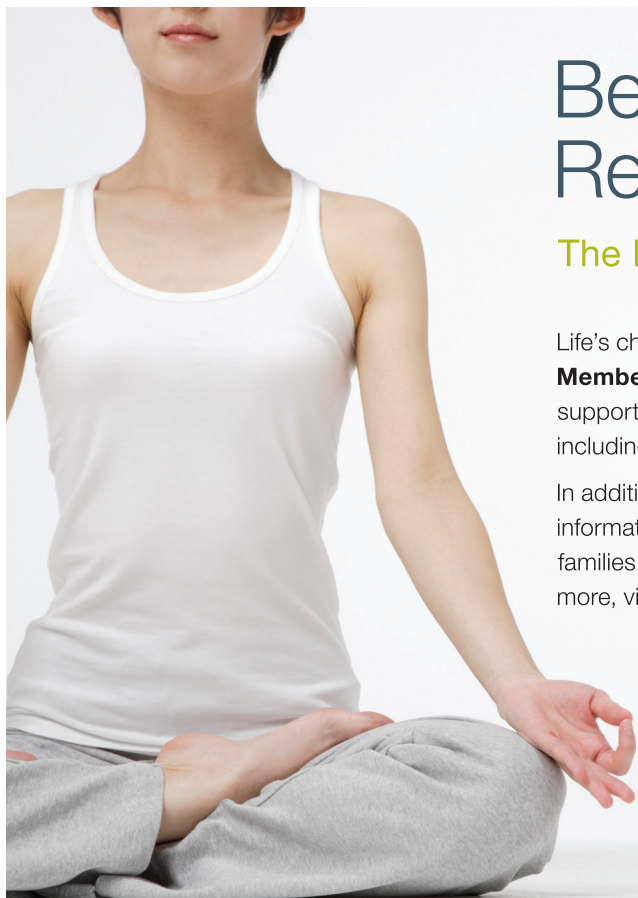
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MAP is offered by CDSPI. However, Shepell•igi, the largest provider of Member Assistance Programs in Canada, operates and provides this confidential program. Similar services may also be provided locally by your provincial or territorial dental association.



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CDSPI provides the Canadian Dentists' Insurance Program and the Canadian Dentists' Investment Program as member benefits of the CDA, NBDS, NSDA, DAPEI and other participating provincial and territorial dental associations. Restrictions may apply to advisory services in certain jurisdictions.



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NSDA Honours & Awards 2012-2013

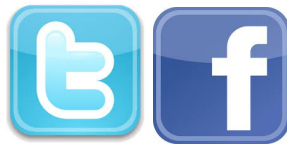
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Award of Excellence
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Code of Ethics Working Group
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Dr. Jody Nickerson
Dr. Paula Yliheikkila

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NSDA

Classifieds

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Online classifieds are a member benefit. Listings on this page represent only a selection of the online listings available to members on the NSDA website. For complete, up-to-date details visit www.nsdental.org. NSDA members may post an ad for no charge by contacting the office at (902) 420 0088 or nsda@eastlink.ca.

fortuitously invested \$30,000 in a stock portfolio several years ago that is today worth \$330,000. He bought a vintage sports car early in his career for \$10,000, which would now fetch a price of \$110,000. The only time he drives this vehicle is during summer excursions to the cottage — another of his assets that has significantly appreciated in value. Purchased for \$160,000, the market value of the cottage is now \$360,000.

Dr. Chadwick dies as the result of an illness. Among the stipulations in Dr. Chadwick's will to help equalize the estate among his surviving heirs is that his eldest daughter receive the cottage, his son receive the sports car and that his youngest daughter receive the money from his stock portfolio.

Dr. Chadwick had purchased some life insurance to cover matters such as his funeral expenses. However in preparing his estate plan, Dr. Chadwick didn't consider the crushing financial effect his bequests would have on his family due to tax laws, and had done nothing to prepare for this situation.

As a result of what is known as a "deemed disposition," the government assumes you have effectively sold everything you own at a fair market value when you die. It then demands taxes on the capital gains (the growth in the value of an asset)

on certain assets. The capital gain on Dr. Chadwick's cottage, for example, is \$200,000. Fifty per cent of the capital gain (\$100,000) is taxable. Since Dr. Chadwick was in the top tax bracket (50 per cent in Nova Scotia), the tax owing on the cottage is about \$50,000. Using the same calculations, the tax owing on his stock portfolio is around \$75,000, and about \$25,000 on the car.

The total value of these three assets alone is \$800,000. His estate, however, is left with a combined tax bill of about \$150,000. So how will Dr. Chadwick's children arrange for the payment of these taxes? The unfortunate reality is that they could be forced to sell the cottage or car, or surrender money that was intended to make their future brighter just to cover the taxes on these assets. However, had Dr. Chadwick obtained permanent life insurance (or prepared to have these taxes paid through other means), his family may have been able to avoid this burden.

**Hypothetical Scenario:
Falling to Consider How
Practice Costs Would be
Covered in the Event of a
Disability**

Dr. Tammy Lutz is 32 years old, a partner at a pediatric dental practice and has two very young children. While skiing, she suffers a severe hip injury. Her physician expects it will be 12 months before she can

return to work. She receives a long term disability insurance benefit of \$6,400 per month.

That monthly benefit is sufficient to cover her mortgage, childcare costs, medication and other personal expenses. However, she did not take into account other professional expenses she'll have to contend with. As per the terms of her partnership agreement, Dr. Lutz is contractually obligated to pay half of the practice's overhead costs (even though she is disabled), which total \$14,000 per month. To cover these office expenses, she must deplete her personal savings.

Dr. Lutz could have avoided this financial crisis by obtaining office overhead expense insurance (www.cdspi.com/ooe). While disability insurance is designed to cover personal costs, office overhead coverage is specifically designed to help dentists cover specified business expenses in the event of a disability.

For no-cost assistance in making insurance and investment planning decisions — from licensed advisors who work exclusively for dental professionals — contact CDSPI Advisory Services Inc.

Tim Bugden
Investment Planning Advisor



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¹ Source: Retention Report, September, 2012.

² Source: Sales Summary Report, October, 2012.

³ The amount of savings, if any, will depend on individual circumstances.

⁴ Contest is sponsored by CDSPI. Contest closes on November 15, 2013. Entry and participation is at all times subject to the complete contest rules. Eligibility requirements, terms and conditions do apply. No purchase is necessary. Residents of Quebec are not eligible. Visit www.cdspi.com/more-info for complete contest rules.

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