

*The Virginia*

VOICE

VAGD

Fall 2007

Highlights

In This Issue:

President's Message..... 2

From Region 5..... 3

Continuing Education

MasterTrack Program .....1-2

Dr. Ron Jackson ..... 6

Dr. Joseph Massad ..... 6

ACLS Certification .....6

ACLS Re-Certification .....7

CPR Certification..... 7

AGD Goes To Washington..... 8

Viewpoint ..... 11

Membership Application 13-14

New Members..... 15

Academy of General Dentistry  
Mission Statement

To serve the needs and to represent the interests of general dentists and to foster their continued proficiency through quality continuing dental education in order to better serve the public.



**Nineteenth Annual Conference Set For November 2nd and 3rd**

The Nineteenth Annual Colonial Dental Conference, Virginia's Premiere Continuing Education Event, is scheduled to take place November 2<sup>nd</sup> and 3<sup>rd</sup> in historic Williamsburg, Virginia. Celebrate the 400<sup>th</sup> Anniversary of the Nation with your entire family... Enjoy Williamsburg's many attractions while attending quality continuing education courses.

Featured speakers this year include Dr. Ronald Jackson, discussing "The Art, Science and Simplicity of Direct Composites," and Dr. Joseph Massad, talking about "Dentures for the Baby Boomers..." Dr. Jackson will show a simplified, predictable placement technique for the Class II direct resin restoration; he will also illustrate the value of using direct composite for treating anterior restorative and cosmetic needs. Dr. Massad will review an updated 62-point assessment form, new impression techniques, physiological zoning of tooth placement, and orthopedically

repositioning of the mandible; he will also explain why knowing the end result is imperative before committing to making a new denture for a patient.

This year the conference will also include courses for ACLS certification and both ACLS and CPR re-certification. The Advanced Cardiac Life Support certification class is tailored to the needs of the general dentist and is required by the Virginia Board of Dentistry in order to practice sedation dentistry.

Registration details are included in this issue. You will find registration forms as well as detailed course descriptions.

Colonial Williamsburg has so much to offer, especially this year, as we celebrate our nation's 400<sup>th</sup> anniversary. Mark your calendar for November 2<sup>nd</sup> and 3<sup>rd</sup> and join us in Williamsburg for the Nineteenth Annual Colonial Conference.

**VCU/VAGD MasterTrack CE Program Is Underway**

VCU is now accepting registration for the 1<sup>st</sup> Session MasterTrack Program. The VCU/VAGD MasterTrack CE Program consists of 400 hours of participation-type continuing dental education and uses

the protocol format outlined by the AGD. Participants desiring the AGD's full Mastership recognition must complete an additional 200 hours of continuing dental education through

*(Continued on page 2)*

## Message from the President...

Cheryl B. Billingsley, DDS, FAGD



### “What Has The AGD Done For Me Lately?”

I just returned from the Annual Session of the Academy of General Dentistry in San Diego and all I can say is, “Wow, what a great meeting!” The speakers were exceptional, dedicated, dental professionals. The celebration event on the aircraft carrier, “The Midway” was a wonderful educational magical experience which was highlighted with a spectacular fireworks show. This type of meeting makes one proud to be a general dentist.

Our fall Colonial Conference featuring Dr. Ron Jackson and Dr. Joseph Massad will be held in Williamsburg, Virginia during a beautiful time of the year. The speakers are well-known in their field. Plan to obtain your full year of credits for licensure in one weekend.

Members and non-members may ask, “What has the AGD done for me lately?”

First, the AGD is continuing to develop guidelines on the general dentist’s use of conscious sedation and recommendations have already been adopted by a number of state dental boards and legislatures. Second, the website now has a dental advocacy tool called “Capwiz”. This tool on the AGD site promotes legislative advocacy in support of the general practitioner in Virginia and other states. Third, the attainment of one’s fellowship and mastership will enhance a general dentist overall competence in one’s practice. Dr. Gordon Christianson, a well-respected dentist throughout the world, recently stated, “I consider a mastership from the Academy of General Dentistry, gained over many years of hand-on and seminar continuing education to be as valuable as the formal masters degree I received in my specialty many years ago. In fact, when I consider the current nature of an AGD MAGD (Master in the Academy of General Dentistry), I recognize the highly significant value

of such a designation.”

A FAGD (fellowship of AGD) or MAGD (mastership of AGD) award is a sure way to distinguish yourself from your peers and garnish recognition from your patients, by keeping your skills current in all disciplines of dentistry. These esteemed awards are the only recognized achievement-based awards in the field of dentistry.

Membership and involvement in the Academy of General Dentistry shows commitment to professional development, continuing education, and ultimately, quality patient care.

Join your colleagues in the Mastership program which begins this fall at the Virginia Commonwealth University-School of Dentistry. Start paving the way to success for the years to come!



Above—Drs. Bruce DeGinder (seated, middle) and Cheryl Billingsley (standing) meet with new California dentists at the first-time attendees’ reception in San Diego at the AGD Annual Meeting.

---

Annual Conference (Continued from page 1)

other courses. The entire program of 400 participation hours can be completed in eight sessions over four and a half years. All of this information can be found by looking for the September MasterTrack First Session entry at <http://www.dentistry.vcu.edu/ce/course>.

For further information, contact Martha C. Clements, Med, Director, [mccllemen@vcu.edu](mailto:mccllemen@vcu.edu), Phone: 804-828-0869; Fax: 804-828-6072. VCU School of Dentistry, Box 980566, Richmond, VA 23298.

**Regional Director's Report**  
**July 2007**  
**George R Shepley, DDS, MAGD**  
**Regional Director, Region 5**

**T**he Regional Directors of the Academy of General Dentistry met in San Diego on Wednesday, June 27, 2007 at the AGD Annual meeting. The meeting was very successful, with record attendance. As the Chair of the Dental Education Council, I must say the Convocation ceremony and gala on the USS Midway was one of the most inspiring and special events I have ever attended. Kudos to all those involved. One of the highlights of the Annual meeting was the election of Maryland's David Halpern, AGD's Secretary, to the position of Vice President of AGD. This continues Region 5's strong tradition of leadership on a national level. Virginia's Bruce DeGinder has completed a very strong year as AGD President and has served AGD in a most exemplary manner. Please remember that the 2009 AGD Annual meeting is to be held in Baltimore. Participation in AGD has been a very rewarding experience for all who have done so. If you are interested in getting involved, one way to start is to complete the Call for Volunteers accessible through the AGD website and to contact your state leaders.

A new Student Manual was released at the Annual meeting. This is a manual that will be distributed to all Dental students that gives valuable information to help the students in the planning of their futures after graduating from dental school. AGD will have a dedicated staff person to help in the recruitment and retention of dental student members starting in January.

Some of the other recent events that have occurred are the Advocacy Conference that took place in Washington DC on June 11-12, 2007. Region 5 was well represented during the advocacy training and visits to Legislative offices. A leadership training program is scheduled for November of 2007. This is The Future Leaders Conference, which is a limited event by invitation only. Again Region 5 will be well represented. I will be attending a Regional Director's meeting prior to the Conference as well as attending the

Future Leaders Conference along with as least five other Region 5 leaders.

I want to thank all of the Constituent leaders from Region 5 for updating their Constitutions and Bylaws, and submitting their Constituent Affiliation Agreements. These will ensure good governance practices by the Constituents. I also want to encourage everyone to look at the newly redesigned AGD Website. There are special areas to serve as valuable resources for constituent leaders.

Region 5 had a very successful CE program on March 2, 2007. This program was given by the Dean and some faculty of the University Of Maryland School Of Dentistry. This will be followed next March 7, 2008 by another Region 5 CE program also given by the Dental School's faculty. This will be a "Periodontic Extravaganza". Please plan to attend. I want to thank all the Region 5 leaders who have contributed to the success of our Region.

**VAGD HOSTS NBC'S '12 ON YOUR SIDE' FOR THIRD CONSECUTIVE YEAR**

This past February the VAGD had the opportunity to be included in '12 On Your Side' with Richmond's NBC affiliate TV station. This was held during Dental Health Month and helped to advance the dental education for the public.



*Above—NBC personnel, along with (from left to right in white jackets) Drs. Cheryl Billingsley, Ali Zarrinfar, Julie Tran and her husband.*

## WHAT IS YOUR MOST VALUABLE ASSET?



### Disability Income Insurance



**J. Cory Hoffer, CFP®**  
Senior Financial Advisor

**John Hancock Financial Network**  
3951 Westerre Pkwy, Suite 400  
Richmond, VA 23233  
804-288-8800 ext. 115  
804-285-5800 fax



The Union Central Life Insurance Company  
1876 Waycross Road  
Cincinnati, Ohio 45240  
800-388-8802  
Fax 513-388-8802  
[www.unioncentral.com](http://www.unioncentral.com)

Your car? Your home?  
What about your income?

Your ability to earn an income makes everything else possible. So, if you were to become disabled and couldn't work, what would you do?

The disability income plan available through Virginia Academy of General Dentistry can be the answer. Because you are an association member, you can purchase a high-quality, NonCancellable disability income policy with a 15 percent association discount!

Contact your association's disability income representative.

John Hancock Financial Network is a service mark of John Hancock Life Insurance Company and its affiliated companies. Disability Income Insurance offered independent of John Hancock Life Insurance Company and Signator Investors, Inc. Securities and Investment Advisory Services offered through Signator Investors Inc., Member NASD, SIPC, a Registered Investment Adviser, 4020 Westchase Blvd., Suite 450, Raleigh, NC 27607.  
201-04182007-13597137

**The Virginia Academy of General Dentistry**  
**Nineteenth Annual Colonial Dental Conference**

**November 2—3, 2007**

**Williamsburg Hospitality House, Williamsburg, VA**

*featuring*

**Dr. Ron Jackson**

**Dr. Joseph Massad**

**ACLS Certification / Re-certification**

**CPR Certification**



**Registration November 2 - 3, 2007**    **Colonial Dental Conference Registration**  
**Hospitality House, Williamsburg, VA—757-229-4020**

Name \_\_\_\_\_ Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ AGD # \_\_\_\_\_  
 Tel. # \_\_\_\_\_ Fax # \_\_\_\_\_ Email \_\_\_\_\_

Other Attendees \_\_\_\_\_ (Circle)  
 Name \_\_\_\_\_ Course(s) 1 2 3 4 5 Amt. \$ \_\_\_\_\_  
 Name \_\_\_\_\_ Course(s) 1 2 3 4 5 Amt. \$ \_\_\_\_\_  
 Name \_\_\_\_\_ Course(s) 1 2 3 4 5 Amt. \$ \_\_\_\_\_

**Registration Fees**

Course 1    Dr. Ron Jackson, Friday, 8:30AM—5:00PM (lunch) (8 hrs. cr.)  
 Course 2    Dr. Joseph Massad, Saturday, 8:30AM—5:00PM (lunch) (8 hrs. cr.)  
 Course 3    ACLS Certification, Friday, 1:00PM—5:00PM and Saturday, 8:30—12:00 Noon (8 hrs.)  
 Course 4    ACLS Re-Certification, Saturday, 8:00AM—12:30PM (4 hrs.)  
 Course 5    CPR Certification, Friday, 9:00AM—12:00 noon

	Course 1 or 2		Course 1 and 2		Course 3	Course 4	Course 5
	Early	After 10/4/07	Early	After 10/4/07			
VAGD member	\$199	\$249	\$329	\$379	\$550	\$350	\$ 59
Non-member	\$249	\$299	\$379	\$429	\$550	\$350	\$ 59
Staff	\$109	\$139	\$169	\$199	\$550	\$350	\$ 59
Student	\$ 49	\$ 69	\$ 99	\$119	\$550	\$350	\$ 59

Return with check made payable to: **VAGD**, c/o Frances Kimbrough, 4513 New Kent Avenue, Richmond, VA 23225, or  
 (circle one)

charge to                      VISA    MasterCard    American Express  
 Cardholder #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_ / \_\_\_\_\_                      Amt. Charged \$ \_\_\_\_\_

*Ronald Jackson, DDS, FAGD*

*Friday, Nov. 2, 2007*

*"The Art, Science and Simplicity of Direct Composites"*



### *Course Description*

#### *Part I: Class II Direct Resins: Faster, Easier and Better*

Amalgams have served dentistry for almost a century; however, amalgam fillings undergo constant corrosion and are not esthetic, nor do they seal or strengthen teeth. The advancements made in adhesive technology and composite resin materials have revolutionized restorative dentistry. The posterior direct resin restoration not only satisfies patients' ever increasing desires for esthetics, but may even be better dentistry. These restorations seal teeth, reinforce remaining tooth structure and allow more conservative preparations. In this presentation, Dr. Jackson will show a simplified, predictable placement technique for the Class II direct resin restoration. The procedure is based on proven, predictable adhesives, advanced resins specifically developed for posterior use and newly designed instrumentation. Additional topics covered include: Where indicated – assuring success; Creating esthetic restorations - not white fillings without a contact; Avoiding postoperative sensitivity – every time; Finishing and polishing – minimized.

#### *Part II: Giving Your Patients Something to Smile About: the Art of Direct Resin*

The greatest impact of cosmetic or esthetic dentistry is providing patients with beautiful smiles that enhance self-esteem and encourage them to refer. These materials, however, have undergone significant evolution in recent years and dentists are challenged to keep current. In addition, esthetic standards have been raised and quality outcomes redefined by today's educated patient. This presentation will illustrate the value of using direct composite resin for treating anterior restorative and cosmetic needs. Topics to be covered include: A rationale of additive dentistry versus subtractive; Materials and systems; Color, opacity, translucency, texture and contour; The invisible Class IV; diastema closure, basic veneers, complex veneers, etc.

### *Advanced Cardiac Life Support Certification*

*Friday, Nov. 2nd (2:00PM-5:30PM) and Saturday, Nov. 3rd (8:00AM—1:00PM)*

**(REQUIRED BY THE BOARD OF DENTISTRY IF YOU PRACTICE SEDATION DENTISTRY!)**

Advanced Cardiac Life Support (tailored to the needs of the "general dentist") is an American Heart Association certificated program that meets and exceeds the VA Board of Dentistry requirements. It is an objective based course covering basic and advanced airway management: medication; administration; rhythm recognition; and pre and post-cardiac emergency management.

## *Joseph Massad, DDS*

*Saturday, Nov. 3, 2007*

*“Dentures For The Baby Boomers: Updated Assessment Form, New Impression Techniques, Physiological Zoning of Tooth Placement, and Orthopedically Repositioning the Mandible”*



### *Course Description*

#### **The Assessment of Edentulous Patients.**

Knowing your result before you commit to making a new denture for a patient is imperative. Dr. Massad will demonstrate his 62-point Q&A, which will assist the dentist in determining the outcome prior to committing to making a prosthesis. Initially published as a 22-point Q&A in compendium in the 1980's this check list has now expanded into a 62-point Q&A, which is his latest. A new impression technique will be described. Dr. Massad, along with his colleagues, has developed a layering technique of impression making for edentulous patients. This technique includes making both a static and functional impression in the same appointment. The primary objective is to eliminate the preliminary impression and a stone cast and go straight to a definitive impression. The goal is to not only eliminate one appointment, but is to produce a more detailed definitive final impression. The next step is making the external impression (which physiologically captures the cameo surface of any removable prosthesis). This concept has proven to be the most accurate customized impression-allowing patients to feel very natural with their prosthesis. If you want to lessen your steps and headaches relating to denture fabrication, this is the course for you! This course is made possible through a partnership between the Academy of General Dentistry and Procter & Gamble.

### *CPR Re-Certification*

*Friday, November 2nd, 2007 (9:00 AM- 11:00 AM)*

### *Advanced Cardiac Life Support Re-Certification*

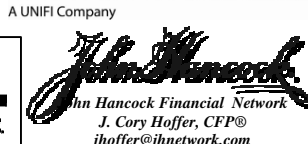
*Saturday, November 3rd, 2007 (8:00 AM—1:00 PM)*

**Cancellation and Refund Policy.** Cancellations must be in writing. Full refund if cancelled 2 weeks prior to the course. After that a \$35 processing fee will be retained. **No refunds within 72 hours of course.**

The Virginia Academy of General Dentistry, Program Provider #219330, is designated as an Approved PACE Program Provider by the Academy of General Dentistry. The formal continuing education programs of this program provider are accepted by AGD for Fellowship, Mastership and membership maintenance credit. Approval does not imply acceptance by a state or provincial board of dentistry. The current term of approval extends from 6/01/05 to 5/31/08.



Special thanks to our Corporate Sponsors:



## AGD GOES TO WASHINGTON

by Ali Zarrinfar, DDS  
VAGD Vice President and Legislative Chair  
June 2007

The first ever AGD Advocacy Conference was held June 11 and 12, 2007, in Washington, DC. Constituent Legislative Chairs, Constituent Presidents, Regional Directors, and members of the council on Legislative and Government Affairs attended the meeting.

I had the privilege to attend this conference as a member of the Virginia Academy of General Dentistry, lobbying the congressional offices of Representative Frank R. Wolf (R-VA-10th) and Senators John W. Warner (R-VA) and James Webb (D-VA) for their support of issues affecting the general dentist and oral healthcare of all Americans.

The conference began on Monday, June 11 with a day long program of legislative training sessions. Along with congressional process expert Ms. Judy Schneider from the Congressional Research Service, who conducted sessions on *How the Congress Works* and *How a Bill Becomes a Law*, attendees were briefed on the AGD's top legislative priority issues, the AGD advocacy Web site ([www.capwiz.com/agd](http://www.capwiz.com/agd)) and heard first hand success stories of grassroots campaigns run by other AGD members in a variety of constituents.

On Tuesday, I ventured onto Capitol Hill, where we gathered in the Gold Room of the Rayburn House Office Building for a breakfast briefing that began with Representative Henry Cuellar (D-TX-28) receiving an award for scoring 100% on the AGD Scorecard, which measures the support of legislators for issues of importance to the dental profession during the 109th Congress.

Following Congressman Cuellar, Rep. Diana DeGette (D-CO-1) addressed general dentists as the AGD's Keynote speaker, specifically focusing on the need for Congress to reauthorize the State Children's Health Insurance Program (SCHIP) and the need for a guaranteed dental benefit.

As reauthorizing SCHIP is one of the most critical issues facing Congress this year, I emphasized to my legislators that SCHIP has increased access to health

coverage for our nation's low-income children, and since good oral health is integral to overall health, children deserve the same access to oral health care in SCHIP as other essential services. The other issues promoted were increasing funding levels of Title VII Health Professions to Fiscal Year 2005 levels and obtaining co-sponsorship and the enactment of the *Children's Dental Health Improvement Act*.

Having had this legislative advocacy experience at the federal level, I am determined to increase the level of involvement the Virginia AGD has at the state level. It is the AGD's goal for all of its constituents and components to be the eyes, ears, and voice of the general dentist.

For updates on House/Senate actions regarding these issues please visit the AGD website at [www.agd.org](http://www.agd.org). To discuss any legislative issues you can email Dr. Zarrinfar at [zarrinfar@yahoo.com](mailto:zarrinfar@yahoo.com).



Above, left — Dr. Ali Zarrinfar, VAGD Vice President and Legislative Chair, prepares for a long day of A Great Dentist Goes To Washington! Right—Drs. Ali Zarrinfar and Bruce DeGinder (former AGD President) share a moment during break to catch up on Virginia's legislative activities.

---

### VAGD Volunteer Opportunities Available!

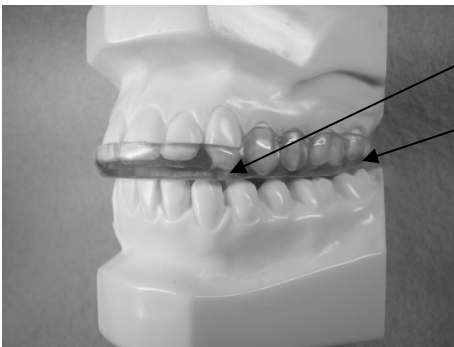
There are several positions available to serve on the Virginia Academy of General Dentistry board. We welcome your inquiries to see where your area(s) of interest and time can be utilized to represent the voice of the general dentist. For further information please contact our central office at 804-320-8803, or call any of our board members listed on page 15.

Your time and attention will be greatly appreciated!

Simply Amazing

Not too hard, Not too soft  
Goldilocks Nightguard™ is  
*Just Right!*

Its unique design combines the most desirable features of a traditional hard acrylic splint with the patient comfort of a soft vinyl splint. The hard acrylic exterior can be molded to suit your treatment objective such as contacts, ramps for cuspid and anterior guidance or other specific preferences.



The soft vinyl liner includes a unique system of four hard occlusal stops, two on each side.

This eliminates the “spongy” effect associated with most soft-lined splints.



Also available as a lower

### The Goldilocks Provides

- Maximum patient comfort & excellent retention
- No impinging or unsightly clasps
- Optimum protection for patients with extensive crown & bridge work
- Can be modified with cold cure acrylic
- Engages and locks in undercuts, yet flexible enough to take in and out of the mouth with ease
- No rocking or warping

Available Exclusively from

**Accutech Orthodontic Lab, Inc.**

*Free local pick up and delivery in Richmond & Hampton Roads, Va.. Free second day air for out of area.*

Fee for upper or lower is only \$108.70 (Excluding mounting)  
Only 3 days in lab turn around

Call today for a free order kit  
1-800-734-7855

[www.accutechortho.com](http://www.accutechortho.com)



nobody else delivers

## a total solution

As world leaders in innovative esthetics dental solutions, Nobel Biocare is the only company that offers you a total solution for every indication - from start to finish.

- Easy Esthetics™, Soft Tissue Integration™, and Immediate Function™ give all your patients Beautiful Teeth Now™
- Surgical planning with pin-point precision, based on CT Scans
- Flapless surgery with no healing time required prior to functioning
- Strong and long lasting, Procera® provides the beauty and translucence of natural teeth
- Our unique biomaterial TiUnite® delivers faster bone formation than apposition alone

Find out more about the esthetics dentistry of the future. With Nobel Biocare, it can be yours today.

For more information, contact your Nobel Biocare Sales Representative, call Customer Support at 1.800.322.5001 or visit [www.nobelbiocare.com](http://www.nobelbiocare.com)



Nobel Biocare USA, 22715 Savi Ranch Pkwy, Yorba Linda, CA 92887 • Phone: 714-282-4800 • Toll Free: 800-322-5001 • Tech Support: 1-888-725-7100 • Fax: 714-998-9216  
Nobel Biocare Canada, Inc. 9177 Leduc Street, Unit 300, Richmond Hill, ON L4B 4N1 • Phone: 905-762-3501 • Toll Free: 800-919-0994 • Fax: 905-880-4343

©2006 Nobel Biocare. All Rights Reserved [www.nobelbiocare.com](http://www.nobelbiocare.com)

## VIEWPOINT

I have just read the viewpoint of Dr. Robert Simmons in the June AGD Impact concerning the proposed new ADA guidelines regarding the use of sedation. I agree with Dr. Simmons. With regard to the use of oral sedatives, if these guidelines are passed as is, it will have a detrimental affect on many patients that require some minimal oral sedation prior to their dental appointments.

Although Ohio does not automatically adopt ADA guidelines, and therefore this change will not affect me immediately, it will undoubtedly affect tens of thousands of dentists in other states and their patients in a negative way if passed in its present form. I have prescribed a small dose of Valium only on two occasions in the past year and a half. It would be a waste of time and money for me to become trained and certified and then purchase a pulse-oximeter. I believe most dentists are like me in that they use minimal enteral sedation very infrequently. This will force most of them to stop doing so and force their patients to either undergo procedures without minimal enteral sedation or find new dentists who are certified. When there is no evidence of a problem, why does the council feel a need to change the status quo?

Part of the purpose of the ADA is to promote public safety and better dental care for society. The other purpose of the ADA's existence is to act as a trade association for member dentists and to help the profession of dentistry. I fail to see how limiting dentists' ability to deliver appropriate care furthers either purpose. If passed in its present form, I'm afraid it will benefit only a few dentists and be a detriment to most dentists and patients. The ADA will also lose in that membership will drop precipitously. If the ADA does not support its members, then its members will cease to support it.

Sincerely,  
Robert D. Frey, DDS, MAGD

*The opinions expressed here are those of the individual and do not necessarily reflect the views of the Academy of General Dentistry.*

## MAKE A PROFOUND DIFFERENCE IN ONE PERSON'S LIFE.

"My staff and I receive so much more than we give. DDS patients are truly deserving, reliable and grateful; Mrs. Eckley is an endearing woman with no resources for her dental care. Working with volunteer specialists and laboratory support, **Donated Dental Services (DDS)<sup>™</sup>** is a wonderful experience for all involved."  
— Vinny Mayher, DMD, AGD President



The Academy  
of General Dentistry  
proudly endorses  
DDS.



Academy  
of General Dentistry

Join 12,500 dentists across the country  
who find it *rewarding* and *easy*  
to be a **DDS** volunteer.  
Sign up at [www.nfdh.org](http://www.nfdh.org)

# Paying LTCI Premiums with Business Dollars Is Less Taxing

By J. Cory Hoffer, CFP®, Senior Financial Advisor, John Hancock Financial Network

VAGD is introducing long-term care (LTC) insurance to all members at **reduced premiums**. LTC insurance has significant tax advantages for self-employed individuals, employers or employees if it is paid by the business or employer.

When a business pays for LTC insurance premiums for a self-employed individual the business will be able to deduct 100% of the eligible premiums paid and the benefits received from a tax-qualified LTC insurance policy are not included in gross income. Who can benefit? Individuals who are: Self-employed, sole proprietors, general partners in a partnership, members of a Limited Liability Company (LLC) taxed as a partnership, or a more than 2% shareholder employee of an S Corporation.

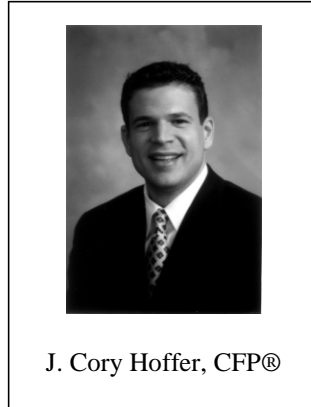
For a business owner, when an employer pays for LTC insurance premiums under an employee accident or health plan the business will be able to deduct 100% of the premiums paid; the employee will be able to exclude the premiums from his/her gross income; and the benefits received for a tax-qualified LTC insurance policy are not included in gross income.

Either plan may also include the employee's spouses and dependents; and, participation in a LTC insurance employee accident or health plan may be discriminatory!

## Is it right for you?

You may be wondering if LTC insurance is the smartest decision for you and your family. The recent interest in LTC insurance is likely due to three factors: the evolution of these insurance products, limited alternatives for financing care, and growing consumer awareness of the benefits of LTC insurance.

These policies have evolved over time to be far more flexible than they were in the early days, when they were known as nursing home policies. Today, most policies



J. Cory Hoffer, CFP®

allow the insured to receive care in the setting of their choice, whether this is at home, in an assisted living facility, adult day care center or nursing home.

## What advisors recommend

For the majority of the population who cannot afford to self-insure this risk, some financial planners are beginning to recommend LTC insurance as a core element of a family's financial plan. The advantages of planning ahead and purchasing the insurance at

younger ages (under age 55) include:

- ★ The younger you buy, the cheaper the premiums.
- ★ Younger buyers are more likely to be in a healthy condition to qualify for coverage.

The coverage can pay for caregivers to come into the home, where most people prefer to receive care.

## Is it worth it?

Few people regret purchasing car insurance or home insurance policies when an accident takes place. The coverage earned is far greater than the annual premiums paid, especially when you consider the alternative: paying for a new car or a new home out-of-pocket. The same is true of LTC insurance. The benefits paid out under a LTC insurance policy for one year alone often can exceed the cumulative premiums a client pays into a policy over many years.

*J. Cory Hoffer is a member of VAGD and can be reached at 804-288-8800 ext. 111 or [jboffer@jhnetwork.com](mailto:jboffer@jhnetwork.com).*

Insurance products offered through John Hancock Life Insurance Company, Boston, MA 02117. Registered Representatives/ Securities and Advisory Services offered through Signator Investors, Inc., Member NASD, SIPC, a Registered Investment Advisor. Beaulieu Financial Group, 935 Jefferson Blvd., Warwick, RI 02886. 401-732-4800. This material is for informational purposes only. Although many of the topics presented may involve tax, legal, accounting or other issues, neither John Hancock Life Insurance Company and its affiliated companies, nor any of its agents, employees, or registered representatives are in the business of offering such advice. Individual interested in these topics should consult with their own professional advisors to examine tax, legal, accounting or financial planning aspects of these topics. 121-01302006-1142716

<sup>1</sup>Per diem or indemnity benefits are not included in income except those amounts that exceed the greater of total qualified LTC expenses, or \$240 per day in 2005.

<sup>2</sup>A more than 2% shareholder employee, their spouse and dependents are treated as self-employed and can take a 100% self-employed health insurance deduction for the eligible premium for that year (IRC Section 213(d)(10)).

## MEMBERSHIP APPLICATION

## Find the Membership category that applies to you.

The Academy of General Dentistry (AGD) has a member category to fit your needs, regardless of where you are in your dental career. Membership categories and dues information are listed on this page.

### Active General Dentist

Dentists who have graduated from an accredited school of dentistry more than four years ago, or who have successfully completed an accredited general practice residency (GPR) or advanced education in general dentistry (AEGD) program in the U.S. or Canada, or hold a license to practice dentistry in any state or territory in the United States or province of Canada. Dentists who are practicing in a country outside the U.S. or Canada are eligible for active general dentist membership if they meet these criteria.

### Associate

Dentists who are graduates of accredited dental schools, or hold a license to practice dentistry in any state or territory in the U.S. or province of Canada, but are practicing as specialists rather than general dentists.

### Affiliate

All persons not eligible for any other type of membership in the AGD, but who support the aims and objectives of the AGD.

In recognition of the financial challenges faced by students and recent graduates, the AGD provides reduced annual dues for the following membership categories:

### Recent graduate

Dentists who have graduated in the past 4 years from an accredited dental school in the U.S. or Canada.

### Resident

Dentists currently enrolled in an accredited advanced education in general dentistry (AEGD) or general practice residency (GPR) in the U.S. or Canada.

### Student

A pre-doctoral student of an accredited dental school in the U.S. or Canada.

Official accreditation is given by the Council on Dental Accreditation (CODA) in the U.S. and the Council on Dental Accreditation in Canada (CDAC) for all Canadian provinces.

## ANNUAL AGD MEMBERSHIP DUES

	U.S.	CANADA (in Canadian Dollars)	PUERTO RICO
Active General Dentist	\$334.00	329.00	279.00
Associate	\$334.00	329.00	279.00
Affiliate	167.00	164.50	139.50
Resident	67.00	66.00	56.00
2006 Graduate	67.00	66.00	56.00
2005 Graduate	134.00	132.00	112.00
2004 Graduate	200.00	197.00	167.00
2003 Graduate	267.00	263.00	223.00
Student	15.00	15.00	15.00

Find the dues amount appropriate to you and enter it under 2007 Dues Information on the front of this form.

AGD Constituent dues support programs sponsored by your local AGD.

Please also note that AGD constituent dues are typically reduced for members who are in their first year out of dental school, as indicated below.

## ANNUAL AGD CONSTITUENT DUES

	REGULAR	FIRST YEAR OUT		REGULAR	FIRST YEAR OUT
<b>Federal Services:</b>					
U.S. Air Force	\$15	\$15	North Carolina	\$45	\$2
U.S. Army	15	15	North Dakota	20	0
U.S. Navy	18	18	Ohio	45	5
U.S. Public Health	15	15	Oklahoma	30	30
Veterans Administration	16	16	Oregon	50	5
			Pennsylvania	60	15
<b>United States:</b>					
Alabama	30	0	Puerto Rico	15	0
Alaska	50	24	Rhode Island	20	15
Arizona	30	30	South Carolina	35	15
Arkansas	45	10	South Dakota	35	5
California	70	5	Tennessee	65	20
Colorado	40	10	Texas	133*	51
Connecticut	15	10	Utah	45	25
Delaware	20	10	Vermont	15	5
District of Columbia	40	5	Virginia	48	25
Florida	60	15	Washington	65	15
Georgia	70	20	West Virginia	25	15
Hawaii	35	35	Wisconsin	30	15
Idaho	25	20	Wyoming	15	15
Illinois	34	0			
Indiana	50	5	<b>Canada (in Canadian Dollars):</b>		
Iowa	70	10	Alberta	30	30
Kansas	55	8	<b>Atlantic Provinces</b>		
Kentucky	40	5	New Brunswick	30	30
Louisiana	38	10	Newfoundland	30	30
Maine	20	15	Nova Scotia	30	30
Maryland	45	20	Prince Edward Isl	30	30
Massachusetts	36	10	British Columbia	30	30
Michigan	50	25	Manitoba	30	30
Minnesota	60	10	Northwest Territories	30	30
Mississippi	30	20	Ontario	30	30
Missouri	30	5	Quebec	30	30
Montana	25	25	Saskatchewan	30	30
Nebraska	50	15			
Nevada	40	25	<b>Unorganized:</b>		
New Hampshire	20	15	Canal Zone	0	0
New Jersey	50	10	Civil Service	0	0
New Mexico	50	20	Peace Corps	0	0
New York	70	10	Virgin Islands	0	0

\* Texas members joining July 1 through September 30 pay only \$66.50 in constituent dues. Recent graduates in Texas pay reduced fees as follows: \$51 (1st year out/Residents); \$74 (2nd year out); \$105 (3rd year out). Recent graduates and residents in New York pay \$10 constituent dues. For information on AGD component dues in California, Indiana, Florida, and Texas, please contact the Member Services Center at 888.AGD.DENT (888.243.3368), ext. 5300.

Note: AGD Membership and Constituent dues and requirements are subject to change without notice.

Individuals joining between July 1 and September 30 pay one-half the annual membership dues.

(Half year dues do not apply to resident or recent graduate member types or constituent/component dues.)

Individuals joining between October 1 and December 31, 2007, enjoy membership through the end of 2008. Paid dues will be applied to the upcoming year.

\$12.50 of the Membership dues covers a subscription to *AGD Impact*, and \$15.00 covers a subscription to the journal, *General Dentistry*, official publications of the AGD. Members may not deduct the amount(s) from annual dues.

Per the Revenue Reconciliation Act of 1993, please note that a portion of your membership dues payment, 1.5%, is not deductible as a business expense because it is allocable to political activities of the organization.

Our members are dedicated to lifelong learning and quality patient care. The AGD supports this commitment by requiring that each member complete 75 hours of continuing education every three years, as part of maintaining membership.

The AGD adheres to and abides by the American Dental Association's Code of Ethics.

The AGD advocates membership in all aspects of organized dentistry and encourages its members to join the ADA, NDA or CDA.

### AGD Privacy Information

The AGD knows that you value your privacy, and we appreciate your trust. The AGD treats the handling of your personal information very seriously. To that end, the AGD has systems and procedures in place to protect your privacy in relation to the handling of your personal information.

The AGD does not collect personal information unless it is necessary for AGD to perform one or more of its functions and activities. On occasion, some of the personal information may be sensitive and the AGD will only collect it with your consent or when required to by law. For more information, please log on to our Web site at [www.agd.org](http://www.agd.org), or contact the Member Services Center at 888.AGD.DENT (888.243.3368) ext. 5300.



ADVANCING THE  
VALUE AND  
EXCELLENCE OF  
GENERAL DENTISTRY

## Virginia Academy of General Dentistry 2007 Officers

**Cheryl B. Billingsley, DDS**  
**President**  
 10446 Ridgefield Parkway  
 Richmond, VA 23233  
 (804) 740-4485  
 (804) 740-4415 (fax)  
 cbillingsley@mindspring.com

**Gloria Fernandez-Ward, DDS**  
**Secretary**  
 VCU School of Dentistry  
 520 N. 12th Street  
 P. O. Box 980566  
 Richmond, VA 23298-0566  
 804-828-2977

**Julie Tran, DDS**  
**Public Information Officer**  
 106 E. Mason Street #108  
 Alexandria, VA 22301  
 (804) 873-5206  
 (434) 296-1286 (fax)  
 julietrandds@yahoo.com

**Frances Kimbrough**  
**Executive Director**  
 4513 New Kent Avenue  
 Richmond, VA 23225  
 (804) 320-8803  
 (804) 332-6815 (fax)  
 VAGDmail@aol.com

**Ali Zarrinfar, DDS**  
**Vice President**  
 850-D East Main Street  
 Purcellville, VA 20132  
 (540) 750-2221  
 (540) 750-2218 (fax)  
 zarrinfar@yahoo.com

**Jack Kayton, DDS**  
**Treasurer**  
 315 Old Ivy Way, Suite 101  
 Charlottesville, VA 22903  
 (434) 977-3939  
 (434)984-1728 (fax)  
 scopedoc@earthlink.net

**Pamela K. Stover, DDS**  
**Editor**  
 1522-B Insurance Lane  
 Charlottesville, VA  
 434-973-7744  
 434-975-0250 (fax)  
 stoverdds@yahoo.com

**Kirk M. Norbo, DMD**  
**Immediate Past President**  
 441 E. Main Street  
 Purcellville, VA 20132  
 (540) 338-7325  
 (540) 338-9117 (fax)  
 Minibovine@aol.com

The Virginia AGD endorses Chase Bank as the Academy's preferred Visa card provider. Take advantage of Chase Bank's low interest rates and their optional Premier Value Miles feature to earn travel miles on every purchase. For more information contact Chase at 888-305-4016.



The Virginia Academy of General Dentistry would like to welcome the following 12 dentists and students who joined between May and July, 2007:

VAGD Holds Membership Drive at VCU Dental School Event!

Maya B. Bachour, DDS  
 Elizabeth A. Brinker, DDS  
 Stephanie N. Chambers  
 Michael J. Eggett  
 Sheila R. Field, DDS  
 Ross S. Fuller, DDS  
 Anne Z. Libbey, DDS  
 Christopher T. Libbey, DDS  
 Robert B. Murfree, DDS  
 Stewart W. Pharr, DDS  
 Sina Reangber, DDS  
 Eric R. Shell

Vienna  
 Newport News  
 Richmond  
 Richmond  
 Virginia Beach  
 Williamsburg  
 Lynchburg  
 Lynchburg  
 Alexandria  
 Virginia Beach  
 Stone Ridge  
 Midlothian

The VCU School of Dentistry hosted the ASDA Student Barbecue in August. There was an excellent turnout. Students were very inquisitive about the benefits of joining the Virginia AGD. Thirty-eight students joined at this event. What a great way for the students to begin their new year!

*Below right—Stephanie Chambers (right), the Virginia AGD student rep, answers questions from prospective members.*



*The Virginia Voice is published by the Virginia Academy of General Dentistry.*

*Inquiries should be made by contacting the Editor,*

*Pam Stover, DDS, at 434-973-7744 or stoverdds@yahoo.com..*

*The opinions expressed are not necessarily endorsed by the VAGD.*

*Editorials may be submitted to **The Virginia Voice** by any member of the Virginia Academy of General Dentistry.*

*If you are interested in contributing articles or other items of interest, please contact*

*Pam Stover, DDS, at 434-973-7744 or*

*the Central Office at 804-320-8803, 804-332-6815 fax or email VAGDmail@aol.com.*

# *The Virginia* **VOICE**

Virginia Academy of General Dentistry  
4513 New Kent Avenue  
Richmond, VA 23225  
804-320-8803 Telephone  
804-332-6815 Fax  
VAGDmail@aol.com  
www.vagd.org



## Virginia Academy of General Dentistry 2007-2008 Continuing Education Calendar

### 2007

**November Annual Meeting, Hospitality House, Williamsburg**

**2nd** Dr. Ron Jackson (Nov. 2nd) - *"The Art, Science & Simplicity of Direct Composites"*

**3rd** Dr. Joseph Massad (Nov. 3rd) - *"Dentures For The Baby Boomers: Updated Assessment Form, New Impression Techniques, Physiological Zoning of Tooth Placement, and Orthopedically Repositioning the Mandible"*

**2nd** **CPR Re-Certification Course (AM)**

**2nd** **ACLS Certification Course (Nov. 2nd [PM] and Nov. 3rd [AM])**

**3rd** **ACLS Re-Certification Course (AM)**

### 2008

**2/29** Dr. Kaneta Lott, Pediatric Dentistry, Charlottesville

**4/11&12** Dr. Paul Scruggs, The Homestead, Hot Springs

**November Annual Meeting, Williamsburg**

**7th** Dr. Don Lewis, Practice Management

**8th** Dr. Gerard Lewis, Esthetic Dentistry and Materials Update

**8th** **ACLS Re-certification**

For further information, go to [www.vagd.org](http://www.vagd.org) (brochures available online), email [VAGDmail@aol.com](mailto:VAGDmail@aol.com) or call 804-320-8803.