

93%
of those surveyed stated that they had at least **one job-related** ache, pain or discomfort in the **12 months** prior to the survey.*

Where Does it Hurt?

Several studies* about the health challenges that dental professionals face cited these common risks: infectious and radiation hazards, psychological issues and physical issues. Of these, a high number cited musculoskeletal disorders as particularly harmful because of awkward or strained positions, repetitive movements and static postures for extended periods of time.

This graphic shows the areas of the body that are most affected.



Despite their best efforts, some dentists are forced to stop practising for an extended period of time. Unfortunately, personal expenses continue, so it's wise to have long-term disability insurance to help protect your lifestyle. CDSPI's new DisabilityGuard™ Insurance is a full-featured, flexible plan that was created exclusively for dentists.

*Sources:

"Occupational Hazards To Dental Staff," *Dental Research Journal*, cited by *National Institutes of Health* (2012)

"Musculoskeletal Disorders and the Impacts on the Dental Profession," cited in *oralhealth Magazine* (2009)

"Musculoskeletal Disorders and Dental Work," *Occupational Health Clinics of Ontario Workers Inc.* (2017)

"Ergonomics in Dentistry," *International Journal of Clinical Pediatric Dentistry* (2014)

So what can dental professionals do to help mitigate these concerns? These are some suggestions from the literature:

Posture	<ul style="list-style-type: none"> • Always try to maintain an erect posture. • Use an adjustable chair with lumbar, thoracic and arm support. • Work close to your body. • Alternate work positions between sitting and standing.
Patient Positioning	<ul style="list-style-type: none"> • Supine positioning of the patient in the chair is usually the most effective way to help to maintain neutral posture. • The chair should be raised so the operator's thighs can freely turn beneath the patient's chair.
Hand Instruments	Sharp instruments are important for reducing excessive force.
Lighting	Even, shadow-free, color-corrected illumination concentrated on the operating field, helps reduce excessive movement.
Procedures & Administration	Alternate between easy and difficult cases throughout the day and provide buffer periods that accommodate emergency patients or extra time for difficult procedures or patients.

DisabilityGuard™ Insurance is underwritten by **The Manufacturers Life Insurance Company (Manulife)**, PO Box 4213 Stn A, Toronto, ON, M5W 5M3.

Caring for Yourself

From my more than thirty years working with the dental community in Canada, I know first hand what a caring profession it is. On any given day in your practice, you are required to make important decisions that affect the long-term health of your patients.

Unfortunately, I also know from experience that dentists sometimes take better care of their patients than they do of themselves. This is not surprising. After all, many dentists are high achievers who are so focused on providing quality care that they may lose sight of how to look after their own health and wellness.

In this issue we discuss some of the many ways that you can care for yourself. What are the physical challenges that are unique to dentists and how can you mitigate them? How do you cope with the psychological demands? Where can you turn for help when you need it? The short-term counselling and other services provided by your Members' Assistance Program (MAP) are a good place to start.

I also want to remind you that CDSPI is committed to your wellbeing — both personal and financial — with a suite of insurance plans created for dentists, financial planning services from advisors who work exclusively with dentists, and MAP. I strongly encourage you to take advantage of these services, which are provided as member benefits of the CDA and your provincial or territorial dental association.

If you're finding that your personal health and wellness is taking a back seat to that of your patients, it's important to identify where there may be concerns, acknowledge those concerns, and take action to deal with them. Remember, one of the best ways to take care of your patients is to take care of yourself.

Wishing you a healthy summer,



Lyle R. Best
C.M., ALHC., LLD (hc)
Chairman of the Board
of Directors,
CDSPI

Throughout his long and distinguished career, Lyle Best has provided guidance and support for the dental community as a businessman, faculty advisor, and administrator for social service programs. During this time he has received numerous awards and honorary citations, including the first ever Honorary Lieutenant Colonel of Number 1 Dental Ottawa of the Canadian Armed Forces, bestowed in 2014 by the Minister of Defense, the Honorable Rob Nicholson. Mr. Best was named a Member of the Order of Canada in recognition of his leadership as a fundraiser, mentor and volunteer with numerous charitable, sports and community organizations.

Mr. Best joined CDSPI's Board of Directors in 1998, and has served as the Chairman since 2004. Additionally, he serves on numerous corporate and not-for-profit boards across Canada and around the world.

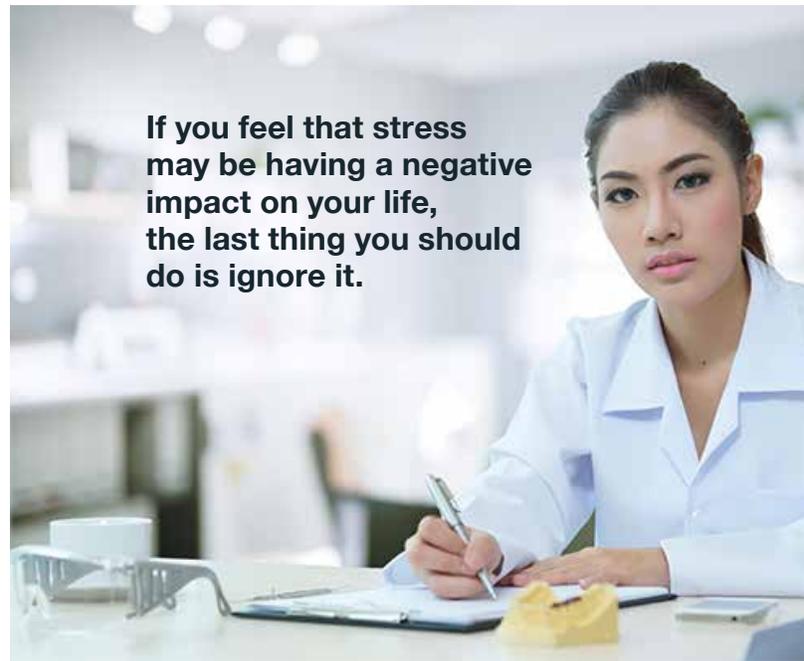
Managing Stress

We could begin by quoting from many studies that show an elevated level of stress among dentists — but then, we would be telling you something you already know.

You are also likely familiar with the myriad of causes of chronic stress in a dental practice. Economic pressures, time pressures, working in relative isolation in a confined space, a tendency toward perfectionism, and patient anxiety are all cited as sources of heightened anxiety.

Of course, stress can never be totally eliminated. However, you should try to reduce it to mitigate the many physical and emotional problems that it causes, including coronary disease, high blood pressure, immune deficiency and psychological disorders.

Not everyone reacts to stress the same way; in fact, some people are able to take it in stride. But if you feel that stress may be having a negative impact on your life, then the last thing you should do is ignore it.



WHAT TO DO ABOUT IT

Without going into detail, these are some of the tactics that health and wellness professionals recommend for chronic stress management. You can find further details about these, and many other stress-related topics at workhealthlife.com, the website of your Members' Assistance Program (MAP).

- Manage your time – work more sensible hours and schedule appointments to allow for a leisurely lunch break
- Stay physically active – exercise regularly and try tactics like taking stairs, daily walks, etc.
- Have better quantity and quality of sleep
- Become less isolated and share problems with fellow practitioners
- Learn how to better handle patient anxiety and hostility
- Drink less – alcohol use extends the life of the stress trigger and often magnifies its intensity
- Try being kinder to yourself and less critical and demanding of your efforts

MAP also provides assistance through its short-term counselling service. Professional counsellors can offer strategies relevant to your particular situation, and refer you to other practitioners for longer term support, if required.

On a scale of strongly agree to strongly disagree, one study measured responses to the statement, “It would be difficult for me to seek help because I think I should be able to solve my own problems.” Of dentists, 43.9 percent agreed or strongly agreed with the statement and only 25.3 percent strongly disagreed.

If you find yourself in this higher category, it may be time to reconsider, and take the steps necessary to manage the negative role that stress may be playing in your life.

Sources:

“In Your Face: Facing the Realities of Stress in Dentistry,” by Jen Butler, MEd, BCC, *dentaltown.com*, (2013)

“Stress In Dentistry — It Could Kill You!,” by Randy Lang, DDS, DOrtho, cited in *oralhealth Magazine*, (2007)

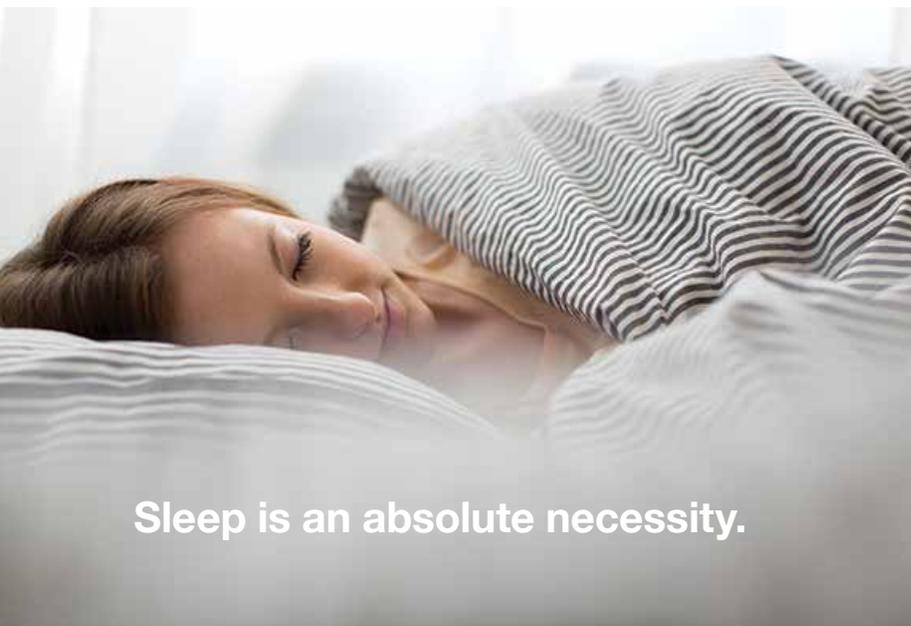
“Stress Symptoms, Signs, and Causes,” *Helpguide.org*, (2017)

IN THE PINK

Expert health and wellness information is just a click away.

In addition to short-term counselling and other support services, your Members' Assistance Program (MAP) provides articles on a wide variety of topics relating to your health and wellness. These pages provide a brief taste of the information available.

To see the full articles, please visit www.workhealthlife.com.



Sleep is an absolute necessity.

A guide to better sleep

We all know it's important — and most of us could use more. Sleep is not a luxury, but an absolute necessity, affecting your productivity, mental health and the strength of your immune system. This article expands on 7 ways to improve your sleep:

1. Create a space for sleep.
2. Make time for sleep.
3. Stick to a schedule.
4. Don't lay awake in bed.
5. Avoid naps.
6. Cut down on caffeine and alcohol.
7. Exercise.



Building resiliency

Resilience is the ability to calmly deal with difficult situations and recover from setbacks.

FEED YOUR BODY

A nutritious diet is the key to regulating our moods, enhancing mental clarity, and coping with stress.

- Eat more superfoods.
- Eat breakfast.
- Eat small, frequent meals.



FEED YOUR MIND

A few adjustments can make a big difference to helping you mentally weather life's storms.

- Practice mindfulness – *living in and appreciating the moment*.
- Maintain a positive attitude.
- Connect with others.



Addictions

workhealthlife.com covers a lot of ground on this important topic, including articles about:

- “Smoking Cessation”
- “Addictions: overcoming denial, recognizing the problem, taking action”
- “The road back: recovering from addictions”
- “Gambling: recognizing the problem”
- “Coping with setbacks”
- “Managing an employee with an addiction problem”
- “Is your behaviour normal or compulsive?”
- “When someone close has an addiction”



Counselling is no longer a taboo topic.

Clearing up misconceptions: myths and facts about counselling

Although it's no longer a taboo topic, there are still many mistaken ideas about what counselling is and who it's for. The facts below will help debunk some of the counselling myths that may be holding you back from reaching out.

MYTH:

Counselling is only for people with serious mental health issues.

FACT:

Many people make the mistake of waiting until a small roadblock becomes a major issue before seeking help.

Only weak people who can't cope with issues on their own should seek counselling.

There is nothing weak about seeing a counsellor. In fact, it takes inner strength to acknowledge a problem.

A stranger can't possibly help me — they don't even know me.

This is actually why counselling is so effective. A professional can offer you impartial, unbiased insights.

I've tried counselling before and it doesn't work.

Although counselling may not have "worked" for you before, that doesn't mean it won't a second or even third time with a different professional.

Counsellors never say anything, they just listen and take notes.

Counselling is actually a very interactive process that creates a two-way discussion between you and your counsellor.

Everyone will know that I'm going to see a counsellor, which will only make everything worse.

Counsellors are bound by very strict codes of ethics and confidentiality, and every good professional should go over this during your first appointment.

Helping children deal with divorce

One of the most stressful family experiences is divorce, and it's not unusual for children of all ages to blame themselves. Assure your children that both parents still love them and that they are not in any way the cause of the divorce. Know that everyone will need time to heal and adjust to the changes.

COPING STRATEGIES:

- Be clear and honest.
- Ask and listen.
- Give the children some control.
- Be a good co-parent.

Maintaining a healthy body weight

Most of us are well aware of these strategies — this article explains why they're important.

- Take comfort in activity, not food.
- Ask yourself 'How do I feel?' instead of 'How do I look?'
- Banish the 'all or nothing' approach.
- Avoid eating late night snacks.
- Work exercise into your routine.



Your Members' Assistance Program (MAP), provides extensive health and wellness resources for the dental community, including 24/7, confidential counselling for people who may be dealing with specific issues. Services are available to dentists, staff and immediate family.

You can check out the MAP website at **workhealthlife.com** or call the CDSPI dedicated line at **1-844-578-4040**.

MAP is operated by Shepell, the largest Canadian-based Employee and Family Assistance provider in the country. Available services vary by region. Use of MAP services is completely confidential within the limits of the law.

Have a Worry-free Trip with Travel Edge Insurance

With summer approaching, you may already be planning the details of your holiday get-away. We certainly hope that one of those details is travel insurance. While there are many plans to choose from, if you compare, we're confident you will find that CDSPI Travel Edge Insurance provides comprehensive coverage at competitive rates. CDSPI Travel Edge Insurance covers eligible* expenses related to travel medical emergencies such as:

- Emergency room care, diagnostic tests, treatment by a physician or surgeon, and a hospital stay, if required
- Licensed ambulance costs (including air ambulance when medically necessary)
- Emergency dental expenses
- Prescription medications
- Semi-private room
- Bedside companion (someone to fly from your home province)
- Air evacuation back to Canada, including medical escort
- Payments made *directly* to hospitals and other care providers
- Claims response 24 hours a day, 7 days a week, 365 days a year
- **You can also purchase *Travel Edge Plus Insurance*, which provides Flight Accident, Baggage Loss and Trip Cancellation coverage.**

* Please note that Travel insurance does not cover everything. For full terms, conditions, exclusions and limitations, please refer to the policy booklet. Travel Edge Insurance is underwritten by the CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc.



Do you love to travel?

Of course you do, and probably more than once a year. With Travel Edge, one low premium covers you for an entire year — regardless of how many trips you take. And you can buy family coverage, which insures both parents and all dependent children under 21 years of age, or up to and including age 25 if attending university full-time.

NEW

What **more** could you want?

You're a successful professional. You have fulfilling interests and activities beyond your practice. It's all good. Until it isn't.

That's why CDSPI created **DisabilityGuard™** Insurance, a new disability plan that provides **more** of what you need as a dentist.

Try our Premium Calculator at
disabilityguard.cdspi.com



Call **1-800-561-9401** to speak to an insurance advisor

Only practising dentists may apply for coverage under DisabilityGuard™ Insurance.

DisabilityGuard™ Insurance is underwritten by
The Manufacturers Life Insurance Company (Manulife),
PO Box 4213 Stn A, Toronto, ON, M5W 5M3



CDSPI Funds Performance

Period ending March 31, 2017

CDSPI Funds can be used in our RSP, TFSA, RIF, Investment Account, RESP and IPP.

	MER	1 YEAR	3 YEARS	5 YEARS	10 YEARS	MORNINGSTAR RATING*
Canadian Equity Funds						
Aggressive Equity Fund (Fiera Capital)	1.00%	15.3%	7.5%	10.5%	5.1%	★★★★★
Canadian Equity Fund (Trimark)	1.50%	20.8%	-3.9%	4.5%	1.2%	★
Common Stock Fund (Fiera Capital)	0.99%	15.0%	6.9%	7.5%	3.9%	★★★★
Dividend Fund (PH&N)	1.20%	17.6%	6.1%	8.6%	4.1%	★★★
High Income Fund (Fiera Capital)	1.45%	18.4%	2.8%	7.1%	4.7%	★★★
TSX Composite Index Fund (BlackRock®)	0.67%	17.7%	5.0%	7.0%	4.0%	★★★★
International Equity Funds						
Emerging Markets Fund (Brandes)	1.77%	25.0%	6.2%	6.7%	4.8%	★★★★
European Fund (Trimark)	1.45%	6.5%	6.0%	13.5%	3.4%	★★★★★
Global Fund (Trimark)	1.50%	14.7%	11.3%	14.7%	4.6%	★★★★★
Global Growth Fund (Capital Intl)	1.77%	20.1%	11.6%	14.9%	6.4%	★★★★★
Global Real Estate Fund (Invesco)	1.75%	1.0%	9.7%	12.1%	N/A	N/A
International Equity Fund (CC&L)	1.30%	6.5%	4.2%	9.7%	1.3%	★★★★
Pacific Basin Fund (CI)	1.77%	14.0%	8.4%	9.3%	2.4%	★★★★★
S&P 500 Index Fund (BlackRock®)	0.67%	19.5%	16.3%	18.7%	7.9%	★★★★★
US Large Cap Fund (Capital Intl)	1.46%	18.9%	13.8%	16.8%	5.3%	★★★★
US Small Cap Fund (Trimark)	1.25%	22.2%	10.5%	15.1%	8.6%	★★★★
Income Funds						
Bond and Mortgage Fund (Fiera Capital)	0.99%	1.0%	1.1%	1.3%	2.4%	★★★★
Bond Fund (PH&N)	0.65%	1.3%	3.8%	3.2%	4.6%	★★★★★
Fixed Income Fund (MFS)	0.97%	1.4%	3.2%	2.7%	3.9%	★★★★★
Cash and Equivalent Fund						
Money Market Fund (Fiera Capital)	0.67%	0.3%	0.3%	0.4%	0.9%	N/A
Equity and Income Funds						
Balanced Fund (PH&N)	1.20%	10.7%	6.9%	8.2%	4.2%	★★★★★
Balanced Value Fund (MFS)	0.95%	9.7%	7.4%	9.4%	5.0%	★★★★★
Corporate Class Funds						
Canadian Bond Fund Corporate Class (CI)	1.10%	0.8%	3.0%	2.8%	4.1%	★★★★★
Canadian Equity Fund Corporate Class (CI)	1.65%	21.0%	7.4%	10.0%	5.6%	★★★★★
Corporate Bond Fund Corporate Class (CI)	1.25%	11.4%	4.6%	5.8%	5.8%	★★★★
Income and Growth Fund Corporate Class (CI)	1.45%	15.5%	5.3%	7.9%	5.9%	★★★★
Short-Term Fund Corporate Class (CI)	0.75%	-0.3%	0.0%	0.4%	0.9%	N/A
MANAGED RISK PORTFOLIOS (WRAP FUNDS)						
Index Fund Portfolios						
Aggressive Index Portfolio (BlackRock®)	0.85%	13.2%	7.8%	9.4%	4.7%	★★★★★
Conservative Index Portfolio (BlackRock®)	0.85%	6.2%	5.8%	5.9%	4.4%	★★★★
Moderate Index Portfolio (BlackRock®)	0.85%	9.6%	6.8%	7.7%	4.6%	★★★★★
Income/Equity Fund Portfolios						
Aggressive Growth Portfolio (CI)	1.65%	16.3%	7.4%	11.0%	4.3%	★★★★
Balanced Portfolio (CI)	1.65%	10.9%	6.0%	8.3%	4.5%	★★★★★
Conservative Growth Portfolio (CI)	1.65%	12.9%	6.4%	9.1%	4.5%	★★★★★
Income Portfolio (CI)	1.65%	6.5%	4.8%	6.1%	5.0%	★★★★★
Income Plus Portfolio (CI)	1.65%	7.7%	4.9%	6.6%	4.4%	★★★★
Moderate Growth Portfolio (CI)	1.65%	13.8%	6.6%	9.8%	4.4%	★★★★★

Listed are annual compound rates of return with all fees deducted for one-to-ten-year performance for the period ending March 31, 2017.

The figures are historic results based on past performance and are not necessarily indicative of future performance. Returns are after the deduction of management fees, and so may differ from those published by the respective fund management companies. MERs are subject to applicable taxes. BlackRock is a registered trade-mark of BlackRock, Inc.

* Morningstar ratings are based on analysis by Morningstar, Inc. of CDSPI funds with performance records of one year or more. For more details on the calculation of Morningstar ratings, please see www.morningstar.ca.

For current CDSPI Investment/CDSPI Guaranteed Fund Rates visit www.cdsapi.com/invest or call 1-800-561-9401.

Visit Us At An Upcoming Convention

If you would like a no-cost, one-on-one review with one of our advisors, simply call 1-800-561-9401 in advance to book an appointment.

June 8-10, 2017

Nova Scotia Dental Association (NSDA) Annual General Meeting

Fox Harbour Resort and Spa, Wallace, NS
Meet with Dana and Renata

June 8-11, 2017

Dental Association of Prince Edward Island (DAPEI) Annual Meeting

Mill River Resort, Woodstock, PEI
Meet with Olga and Debbie.

June 15-17, 2017

Newfoundland & Labrador Dental Association (NLDA) Oral Health Convention

Sheraton Hotel, St John's, NL
Meet with Ron, Renata and Debbie.

PRESENTATION

Saturday, June 17th, 9:00 a.m. - 12:00p.m.

Practical Financial, Legal and Tax Advice for New and Established Dentists

CDSPI brings together a panel of experts in the fields of employment and business law, accounting and taxation, wealth and risk management, to share best practices used by dentists and associates. 3 CEC points for attending.

Two More Reasons to Choose CDSPI Home & Auto Insurance

Preferred rates. 24/7 service. Multi-line discounts. As if these advantages from our insurance provider, The Personal, weren't enough, now we have two more.

1 Compare and Save on Auto Insurance with Quick Quote

Now it's easier than ever to get proof of our competitive rates for auto insurance. If you're looking to get a quote for a single driver and single vehicle, you can use the new online Auto Quick Quote tool. Fewer questions. Fewer details. Less time spent to find savings. If you have multiple drivers or vehicles, you can use the Detailed Auto Quote tool.

Just go to www.cdspi.com/home-auto. From there, one click will take you to a CDSPI dedicated page on The Personal's website.

With both types of quotes, you can easily change vehicles to compare prices quickly if you're shopping around.

2 And for Your Home – Get Real-time Notification of a Leak Before it Gets Worse

The Personal has launched

The Personal App, which includes an innovative prevention program called 'Alert'. This program is available at no cost to clients who have CDSPI Home Insurance.

Alert uses a small detector with a Wi-Fi connection. The detector is placed in high risk areas, like next to a washing machine or dishwasher. If it senses water, it automatically sends an alert through the app to your smart phone, so you can act quickly to limit any damages.

CDSPI Home Insurance clients can download The Personal App at www.thepersonal.com/mobileapp-cdspi to order a free Alert detector. Additional detectors may be purchased for \$37.



For a quote on your auto or home insurance, you can direct-dial The Personal at **1-877-277-7230**, to reach a CDSPI dedicated agent.

CDSPI Home and Auto Insurance is underwritten by The Personal and distributed by CDSPI Advisory Services Inc. Certain conditions, limitations and exclusions may apply. CDSPI Home and Auto insurance is currently not available to residents of Quebec. Auto insurance is not available to residents of Manitoba, Saskatchewan and British Columbia due to government run plans.

Contact Us

1-800-561-9401
www.cdspi.com

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E-mail marketing@cdspi.com with your comments or if you would like the number of newsletters mailed to your home changed.

CDSPI's members are the Canadian Dental Association, nine provincial dental associations and the Territories. CDSPI's Board of Directors are: Mr. L.R. Best (Chairman), Dr. J. Williams (Vice-Chairman), Mr. Paul R. Batho, Dr. James B.A. Bonar, Dr. W. Chou, Mr. M.S. Orr and Dr. R. Sullivan. CDSPI's President and CEO is Ms. Susan M. Armstrong.

The Edge staff are:
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Renata Whiteman — Damage Insurance Broker.

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CDSPI's mission is to provide a full range of customized financial solutions for individuals in the Canadian dental community throughout their lives.