

EOA News

EASTERN ORTHOPÆDIC ASSOCIATION

Fall 2017

Editor: Thomas R. Bowen, MD



President's Message

James T. Guille, MD

I hope everyone is having a great summer. As I age, the old saying that time flies when you get old seems more true. It seems like yesterday that we had our January Mid-Winter Board Meeting in Philadelphia. More recently, the Board of the EOA has been busy with monthly conference calls, keeping track of business and finalizing the Program for EOA Annual Meeting, October 18-21, 2017.

The Loews Miami Beach Hotel is all set and ready for our arrival. We have reserved extra rooms in anticipation of a large turnout. South Beach's warm climate will be relished by those from the North looking for a last blast of sun and warmth prior to winter. Our efficiently organized Program allows for education in the morning and afternoons free for social activities.

Program Chair Rich Wilk, MD has put together a great meeting. Mornings include podium presentations, symposia, and small group discus-

sions. My Presidential Guest Speaker is Dr. J. Richard Bowen from Nemours – duPont Hospital for Children in Wilmington, Delaware. The Howard Steel Lecturer is Mr. Dick Yuengling from Pottsville, Pennsylvania. Back by popular demand, we will hold our second annual Resident Review Course on Thursday, October 19. Presentations will be provided from the AAOS and ABOS. Our social committee has scheduled tours and visits about the City, and fishing as well as golf are available for those interested.

Our Eastern Orthopaedic Education Fund (EOEF) continues to grow under the leadership of Dr. Chit Ranawat. Money from this fund allows us to offer awards to Residents and Fellows to help defray the cost of attending the Annual Meeting. We are currently discussing strategies to help us reach our goal of having one million dollars in the fund.

I want to thank our management firm, Data Trace, for all of their assistance in planning our



meetings and running our organization. They have made my job seem easy!

Future site locations for our Annual Meeting include Amelia Island, Florida in 2018, and our 50th Anniversary in 2019 will be in Palm Beach, Florida.

Look forward to seeing you,

Jim Guille

James T. Guille, MD

President of Eastern Orthopaedic Association

Register Today for the 48th Annual Meeting



The EOA Annual Meeting is October 18-21, 2017 at the Loews Miami Beach Hotel in electrifying Miami Beach, FL. For detailed information on the meeting, view the Preliminary Program and complete Scientific Program online at www.eoa-assn.org.

Miami Beach is seen as a trend-setting arts and entertainment Mecca, as well as a shopping and cultural wonder for visitors, world travelers, celebrities and locals alike. Miami Beach has always been a tourist-friendly vacation hot spot, but the city offers so much more. Miami Beach is no longer just a place to play on the beach soaking up the sun, due to an economic boom that has sprung from the refurbishment of the Art Deco Historic District. From café's, clubs and

shopping Miami Beach offers visitors and residents a dazzling array of amenities to enjoy.

Loews Miami Beach Hotel with its "SoBe style" fusion of cosmopolitan and Art Deco influences, combines beachfront elegance with top-notch amenities for the premier Miami Beach luxury hotel experience. Located in the "heart" of South Beach, directly on the Atlantic Ocean, the hotel showcases a palm tree lined promenade, oceanfront sparkling pool, spa and fitness Center, six restaurants and lounges, Kids's Camp and boutiques. The hotel's 790 luxury guest-rooms, all featuring bay, city or ocean views.

Register for the meeting online at www.eoa-assn.org and make your reservations at The Ritz-Carlton by calling 504-670-2875. Cutoff for EOA Room Rates is September 26, 2017.

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Eastern Orthopaedic Association

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Message From The Editor

New promotion? Move to a new location? Recently climbed a new mountain? Let everyone know through the EOA newsletter. We want to share what our members do. Please send us your photos and accolades. We'll consider including your story in our next publication.

Do you have an orthopedic practice hack you want to share? Is there something you wish you would have known a little earlier? Please send us your tips, tricks, and wisdom. We'll share it with our members in our next EOA newsletter.

Thomas R. Bowen, MD

EOA New Members

EOA is pleased to welcome the following New Members to the Eastern Orthopaedic Association.

Marshal Armitage, MD, Brockton, MA
Anthony Avery, MD, Arlington, VA
Edward Becker III, MD, Tampa, FL
Benjamin Bedford, MD, New York, NY
Aman Dhawan, MD, Hershey, PA
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Hemil Maniar, MD, Danville, PA
John Martin Jr., MD, Reading, PA
William Matarese, MD, Wayne, NJ

E. McDonough Jr., MD, Morgantown, WV
Joseph Mensch, MD, Coral Gables, FL
Thomas Nguyen, MD, Washington, DC
Eduardo Olmedo, MD, Austell, GA
Ronald Paik, MD, Arlington, VA
James Raphael, MD, Philadelphia, PA
Stephen Roman, MD, Mercerville, NJ
Richard Savino, MD, Port Jefferson, NY
Scott Schulze, MD, Lewes, DE
Richard Simon, MD, Plantation, FL
Craig Smucker, MD, Newark, DE
Jeremy Somerson, MD, Galveston, TX
Kevin Sumida, MD, Fairfax, VA
Ishaan Swarup, MD, New York, NY
James Sweat, PhD, Burlington, MA
Alan Tuckman, MD, Lancaster, PA
Meredith Warner, MD, Baton Rouge, LA
Jordan Werner, MD, New York, NY
Vincent Williams, MD, Farmington, CT
Jeffrey Zarin, MD, Boston, MA

EOEF Contributors

Eastern Orthopaedic Education Foundation would like to acknowledge the generous support of the following 2016 contributors. The continued ability for EOA to fund special speakers and Resident/Fellow Awards for the Annual Meeting is due in large part to the generous donations by EOA members and nonmembers to EOEF. Thank you for your support!

Michael Ast, MD
Henry A. Backe Jr., MD
Joshua Baumfeld, MD
Judith Baumhauer, MD
Scott Boden, MD
Robert Boran, MD
Thomas Bowen, MD
Charles Classen, MD
Robert Dawe, MD

James Guille, MD
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**To make a tax-deductible contribution to EOEF please send a check made payable to EOEF to 110 West Road, Suite 227, Towson, MD 21204.*

The EOA Mission

The purpose of the EOA shall be to promote, encourage, foster and advance the art of science and orthopaedic surgery and matters related thereto, and to establish a forum for free discussion and teaching of orthopaedic methods and principles among the members.

Bylaws Changes

The following Bylaws changes will be presented to the membership for approval at the 2017 Annual Meeting at the Loews Miami Beach Hotel in Miami Beach, Florida, October 18-21. The copy in red is recommended additions and copy struck through is to be removed.

Proposed EOA Bylaws Changes (Proposed changes are in red.)

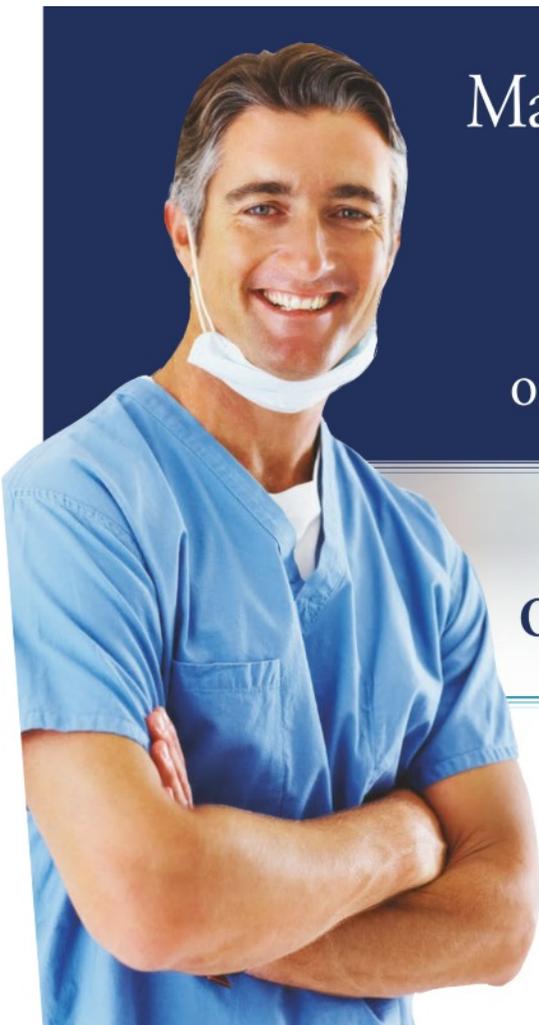
ARTICLE XI BOARD OF DIRECTORS

SECTION 8: Voting by the Board of Directors Voting as done by the Board of Directors, whether in regular or special meeting or when electronic methods may be required, will be done by simple majority. A vote by simple majority which is fifty (50) percent plus one (1) of those voting shall be considered valid. **In the event of a tie vote, the President will have a casting vote to break the tie.**

ARTICLE XIII COMMITTEES

SECTION 9: Telecommunications Committee

- A. The Telecommunications Committee shall consist of three members of the Association of whom one (1) is to be appointed each year by the President with the approval of the Board of Directors for a three (3) year term. ~~This member will become Chair during his/her last year of tenure.~~



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Online Job Board

Don't forget - EOA has a Job Board on our website. Current members can post listings for free and non-members can post a 30-day listing for a \$200 fee. If you would like to post a job listing, please contact Lauren Murphy at lmurphy@datatrace.com.

Program Chair's Message

Richard M. Wilk, MD



Dear Fellow EOA member,

On behalf of EOA President James Guille, the Board of Directors, and the Program Committee, I would like to invite you to attend the 2017 Eastern Orthopaedic Association Annual Meeting, October 19-21, being held at the beautiful Loews Hotel, in Miami Beach. This year's meeting will combine a balance of academic and social activities that offer course attendees and their families an outstanding educational program, along with ample time to relax and enjoy the many sights and scenes in vibrant South Beach.

The scientific program includes a combination of instructional course styled symposiums each day, along with scientific podium presentations, small group specialized scientific presentations, E-poster sessions, and multimedia presentations, fulfilling CME requirements for all course registrants. I would like to thank the members of the Scientific Program Committee for their hard work in reviewing over 530 abstracts, allowing us to create a diverse program, covering areas of orthopaedic sub-specialization that should appeal to all of our members.

In addition to the regular scientific sessions, we are excited to offer a special 4-hour Resident Review Course on Thursday afternoon, presented by a panel of orthopaedic educators who have designed a curriculum to help residents optimize their preparation for the OITE in November 2017.

We are fortunate to have a tremendous faculty of experts who will offer their wisdom in seven Scientific Symposiums designed to provide updates on Knee & Hip Reconstruction, Shoulder, Foot & Ankle, Upper Extremity, Sports/Knee & Trauma. In between the Symposia, Scientific Papers will be presented by residents & fellows, with 16 papers being selected for special awards, including the endowed Chitranjan S. Ranawat Award, and John C. Richmond Arthroscopy Award, for outstanding research.

This year's Presidential Speaker will be J. Richard Bowen, M.D., a pediatric orthopaedic surgeon at the A.I. DuPont Nemours Children's Hospital, in Wilmington, Delaware, who will share his thoughts on "Glorious Orthopaedics". We are also looking forward to the Howard Steele Lecture this year, being presented by Dick Yuengling, the president of the oldest brewery in America.

This year's meeting has been formatted to allow attendees the opportunity to collect a full day of CME's, finish by 1:00 pm, and then have the chance to spend time with family and friends while enjoying the amenities of South Beach, including the beautiful ocean beaches, championship golf courses, world class fishing, and the cultural experiences that attract visitors from around the world. The relaxed atmosphere and meeting format offers course registrants a chance to meet and engage the faculty during the educational sessions, and social activities that follow each day.

The EOA Annual Meeting could not take place without the generous support of our industry partners including our Platinum Sponsor Johnson & Johnson, Gold Sponsors

2017 Program Committee

The Eastern Orthopaedic Association gratefully acknowledges the following orthopaedic surgeons for their contribution to the development of the scientific program.

Richard M. Wilk, MD, Chair
Aman Dhawan, MD
Marc J. Levine, MD
Javad Parvizi, MD, FRCS
Kevin D. Plancher, MD
James Purtill, MD
Anil S. Ranawat, MD

Mallinckrodt Pharmaceuticals, Smith & Nephew, and THINK Surgical, our Silver Sponsor Legally Mine, and our Bronze Sponsor Heron Therapeutics. We are appreciative of John McConnell, and the members of the Board of Directors who have worked closely with the team at Data Trace to cultivate the partnerships that are critical to the educational mission of EOA.

It has been my privilege to be the Program Chair for the 2017 EOA Annual meeting, and my pleasure to work with the members of the Board of Directors, along with the management team at Data Trace. I want to thank my wife Susan, and my daughters Hannah & Talia for their support and understanding of the time commitment in putting the Program together. Enjoy your summer, and I'll look forward to seeing you in South Beach in October.

Sincerely,

Richard M. Wilk, MD

2017 Scientific Program Highlights

Thursday – October 19, 2017

SESSION 1 – Sports Medicine/Upper Extremity
SYMPOSIUM 1 – Knee Reconstruction
RAPID FIRE SESSION 2 A-E – Sports Medicine, Total Knee, Upper Extremity, Pediatrics and Spine
SESSION 3 – OREF Report and Presidential Address
SYMPOSIUM 2 – Hip Reconstruction
NJOS SPECIAL GUEST SPEAKER
RESIDENT REVIEW COURSE
E-POSTERS (Presenters Available before and after the Scientific Program.)
MULTIMEDIA EDUCATION SESSION (Following Scientific Program)

Friday – October 20, 2017

SESSION 4 – Total Knee/Total Hip
RAPID FIRE SESSION 5 A-E – Sports Medicine, Trauma, Total Hip, Foot & Ankle and Upper Extremity
SESSION 6 – BOC Report & Howard Steel Lecture, Dick Yuengling, Jr.
SYMPOSIUM 3 – Foot & Ankle
SYMPOSIUM 4 – Shoulder
E-POSTERS (Presenters Available before and after the Scientific Program.)
MULTIMEDIA EDUCATION SESSION (Following Scientific Program)

Saturday – October 21, 2017

SESSION 7 – Foot & Ankle/Spine/Pediatrics/Other
SYMPOSIUM 5 – Wrist & Elbow
SESSION 8 – Presidential Guest Speaker, J. Richard Bowen, MD
RAPID FIRE SESSION 9 A-E – Sports Medicine, Total Knee & Total Hip, Biologics, Health Care Economics and Upper Extremity
SYMPOSIUM 6 – Pediatric Knee / Sports Medicine
SYMPOSIUM 7 – Trauma
E-POSTERS (Presenters Available before and after the Scientific Program.)
MULTIMEDIA EDUCATION SESSION (Following Scientific Program)

The complete EOA Scientific Program is available on the EOA website at www.eoa-assn.org.

Presidential Guest Speaker

J. Richard Bowen, MD



EOA is pleased to have James Richard Bowen, MD as the 2017 Presidential Guest Speaker. Dr. Bowen, is a Nemours Professor of Orthopaedic Education and Research and a pediatric orthopaedic surgeon at the Nemours/Alfred I. duPont Hospital for Children. He also serves as Professor of Orthopedic Surgery at both Jefferson Medical College of Thomas Jefferson University and Georgetown University Medical Center, Washington, DC. He served as the Surgeon in Chief and Chairman of the Department of Orthopaedic Surgery from 1984-2005.

Dr. Bowen is a graduate of the Medical University of South Carolina, where he also completed his training in general surgery. He completed a residency program in orthopaedics at Albany Medical Center Hospital in New York and in pediatric orthopaedics at the duPont Hospital for Children. Dr. Bowen also served in the military as Major, USA., MED-DAC, Fort Bragg Womack Army Hospital for two years. He is certified by the National Board of Medical Examiners and the American Board of Orthopaedic Surgery. His clinical interests include scoliosis, hip disorders and growth discrepancies.

Howard Steel Lecturer

Dick Yuengling Jr., MD



EOA is pleased to welcome Dick Yuengling, Jr. as the 2017 Howard Steel Lecturer. He was born and raised on Pottsville, PA. He graduated from Pottsville High School in 1961 and attended Lycoming College in Williamsport, PA for one year longing to become involved full time at the family brewery. During high school and college, Dick spent his summers in various jobs throughout the plant. He served six years

(from the late 1960's to early 1970's) in the Pennsylvania National Guard.

Dick worked at the plant until 1973 and then bought his own beer distributorship in Schuylkill County. In 1985, Dick bought the company from his father who had become ill. At that time, the brewery was selling 137,000 barrels of beer. Dick made the decision to bring in an outside sales and marketing manager to stimulate the company's growth. He committed to making the necessary investments in his brewery and do what it took to survive and grow his company.

Saturday Evening Entertainment



Saturday evening begins with a lovely reception and music brought to you by the EOA Jazz Band, led by Dr. Robert Richards Jr. The band will play popular jazz tunes that will be enjoyed by all!

Then, after a delicious and memorable Founders' Dinner, we'll be entertained by hilarious sketch comedy and song from The Water Coolers.

For nearly 15 years, The Water Coolers have entertained audiences around the world with their high energy, uncommonly funny, honest take on work and life. Smart phones, conference calls, kids, co-workers, and travel are



just a few of the topics from this group of top NYC talent.

Future Meetings



48th Annual Meeting
October 18-21, 2017
 Loews Miami Beach Hotel
 Miami Beach, FL



49th Annual Meeting
October 17-20, 2018
 Omni Amelia Island Plantation
 Amelia Island, FL

Since those early days, the brewery has grown twenty times in size, reaching a milestone of over 2.7 million barrels and this year, celebrating its 188th Anniversary.

With distribution now in 20 states, the brewery currently markets seven products year round plus three seasonal beers.

Multimedia Education Sessions

The EOA will provide a multimedia education session every afternoon during the meeting, October 19-21. A comprehensive selection of AAOS DVDs will be available for your review. These DVDs will highlight surgical procedures and current concepts in orthopaedics. Registered attendees should find these DVDs informative and helpful in their practice.



Financial Focus for Young Physicians: “First, Build Your Foundation”

David Mandell, JD, MBA & H. Michael Lewellen, CFP®

As advisors to young physicians across the country, we are often asked the question: “What is the most important thing I should be doing financially in the first years of practice?” Our answer is simple: “You need to build a solid foundation.” Yet, the application of this concept (Foundation) is different for each physician. As with patients, we often see common symptoms and can make some generalizations in this article about what is involved in creating a “financial foundation” for many young doctors.

Foundation-building for any young physician will depend on where he or she is in their personal life (single, married, kids, etc.). Also, ideally the “building” begins before the physician even leaves training because, like most things, establishing the right habits is a key to building a financial foundation. Most young physicians will see a significant increase in their incomes when they begin their practice. Up to this point, they have typically been living paycheck to paycheck, and a jump in income by five-fold or more can be a bit euphoric. With a “spend now and plan later” attitude, many young physicians will indulge a bit and make large purchases. Often taken too far, they find themselves once again living paycheck to paycheck. The attitude then becomes: “Once I make partner in a few years, I’ll address my financial plan...” While some splurging is in order, we try to get our young clients to focus on getting into the right habits and shielding what they have already built.

Young Physicians’ Greatest Asset: Future Value of Income

The most important factor in the building of a foundation is to *protect* what the young physician has already built. Many young doctors with little savings and often large student loan debts, often ask: “What have I built? I am in severe debt!” The answer is that they have actually built a significant asset that needs protecting – the value of their future income.

Given the significant investment made to become a practicing physician, it should not be surprising that the value of a doctor’s future

income is also significant. For example, an orthopaedic surgeon is offered a starting salary of \$300,000, including benefits. Assuming this physician plans on practicing for 30 years (and 3.5 percent inflation), the present value of this annual income is \$5,517,613, even if that physician never makes more than \$300,000 per year, including inflation. Most people would think an asset this valuable is worth protecting.

What is needed to protect this asset? That depends on for whom they are protecting it – for just themselves or for others dependent on them. In both situations, doctors need to protect their ability to earn this income in the future. That is why disability income insurance is so important – and is tool #1 for young doctors to implement.

Protecting Future Income for the Physician and Dependents

Disability income insurance is conceptually straightforward; if the insured physician becomes disabled, the policy will pay the disabled doctor. For young physicians (and doctors typically into their 50s) this protection is critical because they have not accumulated the savings to support themselves and their families in case they cannot work as a doctor.

When looking at purchasing individual disability income insurance, physicians need to determine what their true need is, not how much coverage they can get. If monthly expenses are \$3,000/month, but an insurance salesman says you can get \$5,000/month, you are over-insuring yourself. While having more coverage than what’s needed is not always wrong, controlling expenses to build the proper foundation is more important.

Physicians will also want to make sure they are purchasing adequate coverage. The definition of disability should be *occupation specific*, so the physician cannot be forced to go back to work in another field. A residual or partial disability rider is another important part of the contract; if the physician suffers a partial disability they can still work part-time

in their occupation. Typically, there must be an income loss of 20 percent or greater. In the event of a long-term disability, having a cost-of-living rider as protection against inflation is also important.

Young doctors should also be beware of disability insurance available through their employers. A hospital will often provide group disability income insurance at no or minimum cost to the physician. The issue with group insurance is that it is covering the masses. This can lead to coverage that is not occupation specific, has short benefit periods, does not have a partial or inflation protection rider, and can be cancelled at any time. While that is not the case with all hospitals, group insurance is generally not adequate for a young physician.

Often, there are discounts connected to the hospital that allow a young physician to purchase individual disability income insurance at discounted or unisex rates. The unisex rate option is the most ideal and has the greatest impact on female physicians.

Protecting Future Income for Dependents

Young doctors with financial dependents – typically, children or spouses, but sometimes other family members – need to focus on protecting their future income value not only against disability, but also against death. For this reason, life insurance is tool #2 recommended for most physicians.

Much like disability income insurance, you first need to determine your death benefit need to make sure you are being cost efficient. What expenses would need to be covered in the event of your death? A mortgage, education funding for children, income support for your spouse, car loans and other debts are just a few examples to consider.

Young physicians who need to purchase life insurance should probably consider term insurance as their best option. Term insurance is inexpensive and provides a death benefit for

Continued on page 7

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SEE YOU IN MIAMI BEACH



Money Matters *continued*

period of time (10, 20, 30 years). While term insurance is not the only type of life insurance, it is generally best for a young physician who has a specific coverage need. Permanent life insurance can be a tax efficient saving vehicle that provides tax-free growth and tax-free distributions, if structured properly, and can provide significant asset protection depending on the state of residence. For these reasons, permanent (cash value) insurance is often selected, even by young physicians, as a wealth accumulation and protection tool.

Conclusion

At the outset of their medical careers, physicians in training are told “first, do no harm.” As advisors to young physicians nationwide who are also at the outset of their financial careers, we give similar advice: “First, build

your foundation.” This article explains two key first steps in that process. The authors welcome your questions. You can contact them at 877-656-4362 or through their website www.ojmgroupp.com.

SPECIAL OFFERS: To receive a free hardcopy of *Wealth Protection Planning for Orthopaedic Surgeons and Sports Medicine Specialists*, please call 877-656-4362. Visit www.ojmbookstore.com and enter promotional code **DATATR06** for a free ebook download of *Wealth Protection Planning* for your Kindle or iPad.

David B. Mandell, JD, MBA, is a former attorney and author of more than a dozen books for doctors, including *Wealth Protection Planning for Orthopaedic Surgeons and Sports Medicine Specialists*. He is a principal of the wealth management firm OJM Group (www.ojmgroupp.com), where **H. Michael Lewellen**,

CFP® is Director of Financial Planning. They can be reached at 877-656-4362 or mandell@ojmgroupp.com.

Disclosure:

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Eastern Orthopaedic Association

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Towson, MD 21204

Do You Know a Qualified MD or DO Orthopaedic Colleague Who Is Not an EOA Member?

New Member Incentive

New members of the EOA will have their meeting fee in either of their first two years of membership waived.
Join the EOA and come to the Annual Meeting free!

Completion of an accredited residency program and privileges to practice as an orthopaedist in a local hospital are the requirements for both MD and DO candidates.

**Free
Registration!**

Apply for
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online at

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or call

866-362-1409

and ask for
an application.

Member Benefits

- ▶ 24 Free CMEs through the *Journal of Surgical Orthopaedic Advances*
- ▶ A complimentary subscription to the *Journal of Surgical Orthopaedic Advances*
- ▶ Free 10 CME Self-Assessment Exam
- ▶ Eligibility to participate in Ortho-Preferred®, a professional liability insurance program exclusively for orthopaedic surgeons
- ▶ Diverse Annual Meeting program content
- ▶ Substantial member discounts to EOA Annual Meetings
- ▶ Registration fee discounts to other regional society meetings
- ▶ Free subscription to the official EOA newsletter