



Western Orthopaedic Association News

Summer 2016

www.woa-assn.org

Volume 18 Number 2

President's Message

John R. Tongue, MD



Dear Colleague;

The 80th Annual Meeting of the Western Orthopaedic Association at the Renaissance Indian Wells Resort is only a few months away and it promises to be truly outstanding! The mix of education and activities will make this meeting enjoyable for you and your entire family.

Dr. Robert Hart and his Program Committee has put together an exceptional education program with excellent speakers. Presidential Guest Speaker, Mr. Timothy Briggs, who has served as Director of the Royal National Orthopaedic Hospital and as President of the British Orthopaedic Association will be talking on 'Improving the Quality of Elective Orthopaedic Care – An International Problem'. The incredible author, Ronald C.

White, Jr., PhD is the Howard Steel Lecturer. His talk 'Lincoln's Sermon on the Mount: The Second Inaugural' should be excellent and historically informative. Symposia topics include Pediatric Sports Injuries; Social Media in Orthopedics; Total Joint Arthroplasty; Modern Trauma Pitfalls and Solutions; Management of Metastatic Spine Disease; Shoulder/Elbow; and Shoulder Dislocations. Abstract presentations along with Rapid Fire Sessions and E-Posters will also be included in the Scientific Program.

You and your family will enjoy the beautiful meeting location, both while you are in the morning sessions and during your free time in the afternoon. Despite the impressive scientific agenda, there will be plenty of time for various leisure activities. There are lots of recreational activities planned including a San Andreas Fault Line Jeep Adventure,



Palm Springs Architecture Tour, golf, and many more activities available through the Renaissance Indian Wells Resort.

We promise this will be a memorable meeting location as well as an exceptional Scientific Program. Please make your plans to join us in September in California!

Sincerely,

John Tongue

John R. Tongue, MD
WOA President

The Western Orthopaedic Foundation: Exciting New Horizons

The Western Orthopaedic Foundation (WOF) is a newly created extension of WOA. Originally, WOA was established as a not-for-profit 501(c)6 organization under the rules and regulations of the Internal Revenue Service. The 501(c)6 status allows members of the organization and agents working on their behalf to conduct political action and lobby state and local governments as well as the US Congress for change and to promote issues of critical importance to members, among other things. The WOA has always done that with great success, as well as many other functions, including conducting an outstanding Annual Meeting. In contradistinction, the Western Orthopaedic Foundation was established under section 501(c)3 of

the IRS code, which means it too is a tax exempt organization, but focused primarily on science and education.

Application for 501(c)3 status for the newly created WOF was filed with and approved by the IRS in 2015, after first establishing the organization in the state of California and registering it with the Secretary of State. California was selected for logistical reasons. WOA was also established in California.

WOF offers wonderfully exciting new opportunities for all to further the goals of advancing education and research in the field of Orthopaedics. There are many ways this can and will happen including:

continued on page 2

INSIDE

New Monthly 'Touches' Communications	p. 2
Register for the 80th Annual Meeting Today	p. 3
Program Chair's Message	p. 3
Upcoming WOA Meetings	p. 3
Presidential Guest Speaker	p. 4
Resident/Fellow Awards	p. 4
Young Investigator Awards	p. 4
Howard Steel Lecturer	p. 5
Scientific Program Highlights	p. 5
Multimedia Education Sessions	p. 5
Money Matters	p. 6

WOA 2015-2016 Board of Directors

President

John R. Tongue, MD
Tualatin, OR

First Vice President

Robert R. Slater, Jr., MD
Folsom, CA

Second Vice President

Brian A. Jewett, MD
Eugene, OR

Past President

Paul C. Collins, MD
Boise, ID

Secretary

Basil R. Besh, MD
Fremont, CA

Treasurer

Nitin N. Bhatia, MD
Orange, CA

Members at Large

Patrick J. Halpin, MD
Olympia, WA

Jay R. Lieberman, MD
Los Angeles, CA

Milton L. "Chip" Rountt, Jr., MD
Houston, TX

Junior Members

Jonathan T. Bravman, MD
Golden, CO

David H. Chafey, III, MD
Albuquerque, NM

Jeffrey E. Krygier, MD
San Jose, CA

James Van den Bogaerde, MD
Sacramento, CA

Managing Director (Ex Officio)

Lawrence R. Housman, MD
Tucson, AZ

BOC Representative (Ex Officio)

Bryan S. Moon, MD
Houston, TX

Program Chair (Ex Officio)

Robert A. Hart, MD
Portland, OR

Curbside Consults



touches
GOT A MINUTE?

New Monthly 'Touches' Communications

In an effort to increase communication with the membership, WOA will be sending frequent 'Touches' emails to everyone. These messages will include short, interesting, timely topics with hyperlink references, written by members of the association. 'Touches' topics will be brief, so everyone can quickly open and read. Selected authors will be recognized, and each edition will also be included on our WOA website.

Western Orthopaedic Foundation continued

1. WOF will be the repository of the funds for the named research awards currently in place and which are given to the winning residents/fellow who present the best papers at the WOA Annual Meeting: The Harold and Nancy Willingham Award, The Lloyd Taylor Award, the Vernon Thompson Award, and the Sanford and Darlene Anzel Award.
2. Currently, there are 3 Young Investigator Awards (for junior faculty) and 3 additional "WOA" Resident/Fellow Awards funded by general funds from WOA. Each of these generically named awards present an opportunity for interested members to establish an award named in honor of themselves or in honor of someone special. All interested members are encouraged to call for details and discuss ways this can work for all.
3. The WOF will announce opportunities in the future for members, family members of members and the general

public to make contributions directly to the Foundation, which are tax-deductible to the extent allowed by law. Those donations will then allow WOF to expand the number and scope of awards given to reward outstanding, first-rate research presented at WOA meetings, as well as to sponsor grants for new research yet to be done.

4. WOF will soon have in place methods and mechanisms for industry partners to contribute to the success of research scientists throughout the region, financially or through in-kind donations of materials and lab courses.

Stay tuned for further information and announcements about ways in which the Western Orthopaedic Foundation is working hard to promote the science and art of our profession. If you or someone you know is interested in learning more now or in contributing to the success of this new venture, please call and let us know how we can make that happen to suit your needs and wishes.

The WOA Mission

The Mission of the Western Orthopaedic Association is to promote high quality ethical care for musculoskeletal patients in the western region of the United States by providing educational programs, fostering collegiality and supporting professional development among its members and physicians-in-training, and by influencing health care policy.

Register Today for the 80th Annual Meeting



The WOA Annual Meeting will be held September 28-October 1, 2016 at the Renaissance Indian Wells Resort in Indian Wells, California. Go online at www.woa-assn.org to view the Preliminary Program, which includes all the meeting information.

Reawaken your sense of wonder at the Renaissance Indian Wells Resort. Set against the Santa Rosa Mountains at the foothills of Palm Springs' Coachella Valley, this stunning resort creates an atmosphere of luxury and relaxation unmatched in Rancho Mirage and Palm Desert. It captures the essence of California style, with a majestic staircase in the

lobby, chic décor, and distinctive guest rooms. Enjoy delectable cuisine, sizzling nightlife, championship golf, an inviting sand-beach pool, a rejuvenating spa and breathtaking desert sunsets. This family friendly hotel also features Camp Oasis, an acclaimed kids' activities day camp. Come enjoy an oasis of modern luxury in Indian Wells, California.

For everyone's convenience WOA has reserved a block of sleeping rooms. To make a reservation at Renaissance Indian Wells Resort, call (800) 468-3571. Space is limited, so make your reservation early! Please mention

2016 Program Chair's Message

We have worked to put together a broadly interesting program for the WOA Annual Meeting this year. A number of volunteers have put together symposia covering most orthopaedic subspecialties. We have also kept the popular "rapid fire" sessions started at last year's meeting. These sessions not only engage the audience, but also give added space at the podium to allow more oral presentations.

In addition, we have added a resident directed session this year. Many of the selected papers in the scientific sessions will be presented by residents or fellows, so we are

hoping to have a substantial resident and fellow attendance. In addition to the educational program, there will be a networking session to allow interaction between faculty and trainees from around the Western Region.

I truly believe that this year's program will offer relevant content to any orthopaedist that attends. I hope that you will make time in your busy schedules to join us in Palm Desert!

Robert A. Hart, MD
Program Chair

Upcoming WOA Meetings



81st Annual Meeting
August 2-5, 2017
Grand Hyatt Kauai Resort
Koloa Kauai, HI



82nd Annual Meeting
August 1-4, 2018
Westin Snowmass Resort
Snowmass, CO

that you are with *Western Orthopaedic Association* to get the discounted rate. To register for the meeting go online at www.woa-assn.org.

Cutoff for WOA Room Rates is September 6, 2016.

2016 Program Committee

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

Robert A. Hart, MD, Chair
Omer A. Ilahi, MD
Jeffrey E. Krygier, MD
William C. McMaster, MD
Payam Tabrizi, MD



2016 Presidential Guest Speaker



WOA is pleased to welcome Mr. Timothy Briggs, MD as the 2016 Presidential Guest Speaker. He has served as Director of the Royal National Orthopaedic Hospital and as President of the British Orthopaedic Association. He is a dynamic speaker and one of the world's most important arthroplasty surgeons. In partnership with The Royal National Orthopaedic NHS Trust, his courageous leadership focuses on improving access and outcomes for thousands of British patients.

Mr. Briggs qualified from The Royal London in 1982 with a distinction in surgery and prizes in anatomy and surgery. Appointed to the Royal National Orthopaedic Hospital senior registrar training program in 1988 and then to the consultant staff in 1992.

He has served as clinical and surgical tutor and is currently the Training Program Director responsible for over 50 trainees. He also chairs the North Central/North East London surgical training committee.

He is the current clinical lead and senior consultant for the sarcoma service with both a national and international reputation. This service has received a number of national awards for innovation in this area of practice. His clinical and research practice has focused on the management of sarcomas and complex hip and knee pathology. He was awarded his MD(Res) from UCL in 2009 and awarded an Honorary Professorship from UCL in the same year. He has published more than 150 papers and co-written/edited a number of orthopaedic text books.

He was Medical Director at the RNOHT for 15 years and was instrumental in ending 30 years of uncertainty and securing a rebuild of the hospital. This has now started!

He is currently Chair of the National Clinical Reference Group for specialized orthopaedics, and Chair of the Federation of Specialist Hospitals. He has been seconded onto the steering committee of the National Joint Registry from 2014. He was the President of the British Orthopaedic Association for 2014.

He authored the report "Getting it Right First Time", looking at the ways of improving the provision of Orthopaedic care in England. This received Government funding to run as a national pilot. So far over 200 hospitals have been visited and all orthopaedic providers in England will be visited. The subsequent report will fundamentally change the delivery of orthopaedic care across the country and was published in March 2015.

He has also authored "The Chavasse Report", which was launched in July 2014, which provides the solutions to improve the care of Armed Forces personnel, either serving or retired with musculoskeletal injuries, when discharged and reliant on the NHS for care.

He is married with three children, two of whom are at medical school. He played rugby at medical school, winning the Hospitals cup, and played for Blackheath in the 1980s. Now he enjoys farming, running a smallholding with his wife, and sailing.

Young Investigator Awards

Congratulations to the following 2016 WOA Young Investigator Award recipients. The Awards will be presented during the Scientific Program on Friday 7:05 am – 7:30 am.

Derek F. Amanatullah, MD, PhD, Stanford University School of Medicine, Redwood City, CA
Obesity Is Associated With Early Total Hip Revision For Aseptic Loosening

Ariel Palanca, MD, Stanford University Medical Center, Stanford, CA
The Scandanavian Total Ankle Replacement: Patient Outcomes At 15 Year Follow-Up

Kathryn Schabel, MD, Oregon Health and Sciences University, Portland, OR
Vitamin D Deficiency In Patients With Osteoarthritis Undergoing Total Knee Arthroplasty

2016 WOA Resident/Fellow Award Recipients

Congratulations to the following 2016 WOA Resident/Fellow Award Recipients. The award papers will be presented during the Scientific Program on Friday 7:30 am – 8:20 am.

The Lloyd Taylor, Vernon Thompson, Harold and Nancy Willingham, Sanford and Darlene Anzel, and Resident Award Winners will be announced Saturday evening.

Joseph W. Galvin, DO, Madigan Army Medical Center, Tacoma, WA
Critical Findings On MR-Arthrogram In Posterior Shoulder Instability

Andrew R. Jensen, MD MBE, University of California at Los Angeles, Los Angeles, CA
Fibroblastogenic Progenitor Cells Cause Fatty Infiltration in Murine Rotator Cuff Tears

Nathan Moroski, MD, University of California, Irvine, Orange, CA
Curcumin's Modulatory Effects On Inflammation In Animal Model Of Tendon Healing

Luke T. Nicholson, MD, University of Southern California, Los Angeles, CA
Knee Sepsis Following Suprapatellar Medullary Nailing Of Open Tibia Fractures

Sanjum Samagh, MD, Cedars-Sinai Medical Center, Los Angeles, CA
Digital Radiography In Total Hip Arthroplasty: Technique And Clinical Results

Kent T. Yamaguchi, MD, University of California Los Angeles, Los Angeles, CA
Proximal Tibia Anterior Closing Wedge Osteotomy Effects On ACL Force

Philip J. York, MD, University of Colorado, Aurora, CO
Previous Lumbar Fusion Poses Risk For Postoperative Total Hip Instability



2016 Howard Steel Lecturer



WOA is pleased to have author Ronald C. White, Jr., PhD as its Howard Steel Lecturer for the 80th Annual Meeting. A wonderful speaker and brilliant writer who will inspire us all. There is no better subject than American history to help us understand who we are and what it is to lead. Reading Dr. White's excellent book 'A. Lincoln' prior to the meeting will make his presentation even more meaningful.

He has written eight books including *A. Lincoln: A Biography* (2009), a New York Times, Washington Post, and Los Angeles Times bestseller. The book was honored as a best book of 2009 by the Washington Post, Christian Science Monitor, St. Louis Post-Dispatch,

History Book Club, and Barnes & Noble. His Lincoln biography won the coveted Christopher Award in 2010 which salutes books "that affirm the highest values of the human spirit."

White is also the author of *Lincoln's Greatest Speech: The Second Inaugural* (2002), honored as a New York Times Notable Book of 2002, and a Washington Post and San Francisco Chronicle bestseller, and *The Eloquent President: A Portrait of Lincoln Through His Words* (2005), also Angeles Times bestseller, a selection of the History Book Club and the Book-of-the-Month Club.

He is presently writing a comprehensive biography of Ulysses S. Grant — *American Ulysses* — which will be published in the spring of 2015 by Random House.

He has lectured at the White House and been interviewed on the PBS News Hour. Dr. White is a graduate of UCLA and Princeton Theological Seminary with a Ph.D. in Religion and History from Princeton University. He has studied at Lincoln Theological College in England. He has been honored with a D. H. L. [Doctor of Humane Letters] from Whitworth University. He has taught at UCLA, Princeton Theological Seminary, Whitworth University, Colorado College, Rider University, and San Francisco Theological Seminary. He is a Fellow at the Huntington Library, Visiting Professor of History at UCLA, and a Senior Fellow of The Trinity Forum. He lives with his wife, Cynthia, in La Cañada, California.

Scientific Program Highlights

THURSDAY – SEPTEMBER 29

GENERAL SESSION 1 – Foot & Ankle/Pediatrics
SYMPOSIUM 1 – Pediatric Sports Injuries

GENERAL SESSION 2 – Total Hip

CONCURRENT PA SESSION 1 – Pediatric Fractures

RAPID FIRE SESSION 3A-D – Total Hip, Trauma/Upper Extremity, Foot & Ankle and Spine/Pediatrics

GENERAL SESSION 4 – AAOS, Presidential Guest Speaker - *Mr. Timothy Briggs MBBS (Hons), MD(Res), MCh(Orth), FRCS(Ed), FRCS(Eng)*

SYMPOSIUM 2 – Social Media in Orthopedics: Online Reputation Management and The Use of Twitter and Facebook

SYMPOSIUM 3 – Total Joint Arthroplasty

SCIENTIFIC E-POSTERS (Open daily to all participants before and after the Scientific Program.)

RESIDENT REVIEW PROGRAM

MULTIMEDIA EDUCATION SESSION (Following Scientific Program)

FRIDAY – SEPTEMBER 30

GENERAL SESSION 5 – WOA/OREF Young Investigator Awards

CONCURRENT PA SESSION 2 – Understanding MRIs

GENERAL SESSION 6 – WOA Resident Awards

GENERAL SESSION 7 – BOC Report and Howard Steel Lecture - *Ronald C. White, Jr., PhD*

RAPID FIRE SESSION 8A-D – Basic Science/Other, Pediatrics, Total Knee/Total Hip and Sports

CONCURRENT PA SESSION 3 – Ultrasound Usage

SYMPOSIUM 4 – Modern Trauma Pitfalls and Solutions

SYMPOSIUM 5 – Management of Metastatic Spine Disease

SCIENTIFIC E-POSTERS (Open daily to all participants before and after the Scientific Program.)

MULTIMEDIA EDUCATION SESSION (Following Scientific Program)

SATURDAY – OCTOBER 1

GENERAL SESSION 9 – Total Knee/Upper Extremity

CONCURRENT PA SESSION 4 – Casting

RAPID FIRE SESSION 10A-D – Total Knee, Trauma, Upper Extremity and Spine

SYMPOSIUM 6 – Shoulder/Elbow

GENERAL SESSION 11 – OREF and Presidential Address

SYMPOSIUM 7 – Shoulder Dislocations

GENERAL SESSION 12 – Sports/Trauma

SCIENTIFIC E-POSTERS (Open daily to all participants before and after the Scientific Program.)

MULTIMEDIA EDUCATION SESSION (Following Scientific Program)

Multimedia Education Sessions

The WOA will provide a multimedia education session following the Scientific Program on Thursday, Friday, and Saturday, September 29 - October 1. A comprehensive selection of AAOS videos will be available for your review. These videos will highlight surgical procedures and current concepts in orthopaedics. Registered attendees should find these videos informative and helpful in their practice.



Doctors Betrayed By Traditional Financial Strategies

Part 2 of 2

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

In Part 1 of this article, you learned why the following strategies may not make sense for most physicians.

1. Not using a corporation (or using the wrong type of corporation).
2. Owning assets your name, spouse's name, or jointly with spouse.
3. Making a questionable bet on traditional qualified retirement plans.

Part 1 of this article was included the Fall issue of the WOA Newsletter.

Part 2 focuses on tax, investment and insurance mistakes doctors make when following advice that is designed for tens of millions of average Americans. When professionals with significant tax, asset protection and retirement challenges use tools designed for people who pay little or no tax and will never be sued, problems are bound to arise. More importantly, this segment of the article offers you some helpful hints to avoid these pitfalls.

Mistake #4 – Paying Full Price When the Government Offers to Pay Half.

Technically, the government (Internal Revenue Service) is not paying half of anything. However, if they offer you a tax deduction and your combined state, federal and local marginal tax rate is close to 50%, you can think of a tax-deductible purchase as being half as expensive for you because the government will allow you to deduct this purchase. You must realize that nearly 50% of Americans do not pay any federal income tax (Source: IRS). You can either look to advisors who can help you legally reduce any unnecessary taxes or you can let the system work for everyone else but you. Let's look at an example of one simple way to use tax laws to your benefit.

Suggestion – Deduct Long Term Care insurance (LTCi) through your Practice.

Over 60% of American households will require some sort of Long Term Care assistance. Doctors, more than any other segment of the population, realize that longer life expectancies and skyrocketing medical costs significantly increase the probability of a family facing an illness with devastating financial consequences. Without a shifting of risk through a long term care insurance policy, you will have to pay for this assistance from your savings. You can cover your spouse through the practice even if you are not both physicians or employees. If you are a C corporation, you may receive a tax deduction for 100% of the premiums. Unlike traditional retirement plans where contributions that are tax-deductible and benefits are taxable, Long Term Care insurance premiums can be tax-deductible and the benefits are 100% tax-free.

There are also non-traditional benefit plans that also allow physicians to make contributions of \$100,000 or more per year, discriminate to only include the doctors or key employees, and access the funds before age 59-and-a-half without penalty. These plans can be set up to be very important pieces of a family's estate plan without sacrificing tax deductions or control of the assets by the doctor. For further information on these plans that are beyond the scope of this article, please contact the authors at (877) 656-4362 or Mandell@ojmgroup.com.

Mistake #5 – Using only Term Insurance Premiums.

Some well-known advisors tout, "Buy term insurance and invest the difference." This is excellent advice for the "Average American" family who earns \$49,000 per year, pays 12% in federal income taxes, and has no potential liability or estate tax risk whatsoever. This is a perfect example of good advice for most people being terrible advice for high-income specialists.

Most Americans pay very little tax on investment income and don't care about asset protection, so the advice to disregard the tax-free accumulation and creditor protection benefits of cash value life insurance to maximize taxable investment accounts is fine...for those people. Beyond temporary income protection against the premature death of the breadwinner, the Average American has little need for cash value life insurance. If you have the following characteristics:

- I have no concern over lawsuits against me, my partners, my employees or my family.
- I am not worried about 23% to 47% of my investment income going to taxes.
- I don't mind 40%-70% of certain assets in my estate going to taxes when I die.

Does this sound like the typical physician situation? Of course not. These completely different characteristics clearly illustrate how "off the rack" planning that is widely accepted by the media and the general population may not adequately help doctors address their unique challenges.

Suggestion – Buy Cash Value Life Insurance for Tax-Savings and Asset Protection.

If you are skeptical of this advice, ask yourself whether you are skeptical because you did the calculations yourself (or reviewed a careful analysis by an expert) or because you have heard, "Buy term insurance and invest the difference" so many times that you have just accepted it as fact. To spare you the pain of a long mathematical proof, let us offer the following analysis.

1. Mutual funds growing at 7% (taxable) are worth 4%-5% (after taxes) to high income taxpayers like you versus 6% or more to Average Americans.

continued on page 7

Statements and opinions expressed in the advertisements and information regarding products or services herein are those of the author(s) and do not necessarily reflect those of the Publisher or the Association. The Publisher and the Association do not assume any responsibility or liability for such material and do not endorse, guarantee or warrant any product or service advertised in this newsletter.

Have you taken the Self-Assessment Exam yet?

It's free for members (a \$95 savings) and provides 10 CMEs toward your Maintenance of Certification requirements.

Register today at www.woa-assn.org/sae

Money Matters continued

2. Investment gains within cash value life insurance policies are tax deferred, and can be accessed tax-free.
3. For relatively healthy insureds, the annualized cost of all internal expenses within a life insurance policy range from 1% to 1.5%.
4. For families in high marginal tax brackets, the cost of the insurance policy is less than the cost of taxes on the same investment gains within mutual funds.

Without even factoring in the cost of the term insurance (which would reduce the total amount in the mutual fund portfolio), the cash value insurance investment outperforms buying term insurance and investing the difference. Yet another benefit is that life insurance is protected from creditors, and even from bankruptcy creditors, in many states. This is a benefit that may interest a physician's family, but be seen worthless to Average American family who has very little risk of a lawsuit.

EXAMPLE: Consider a 45-year-old healthy male who wants to invest \$25,000 per year for 15 years before retirement and then withdraw funds from ages 61 to 90. Assume this individual's tax rate on investments is 31% (50% from long term gains and dividends, 50% from short term gains, plus 6% state tax). Assume the gross pretax return of both taxable mutual fund investments and cash value life insurance are 7% per year.

- The individual who invests in mutual funds on a taxable basis will be able to

withdraw \$29,871 per year after taxes (without factoring in the costs of purchasing ANY term life insurance or the cost of creating legal structures for asset protection – which a doctor may need to do to protect assets from lawsuits).

- The individual who invests in cash value life insurance withdraws \$38,699 per year (no taxes on policy withdrawals of basis and loans) and has \$525,652 of life insurance protection.

In the example above, it is obvious that buying term and investing the difference in taxable investments WAS NOT BETTER than investing in tax-efficient life insurance for a highly compensated physician in a high tax bracket. The authors welcome your questions. You can contact them at (877) 656-4362 or through their website www.ojmgroup.com.

SPECIAL OFFERS: For a free (plus \$10 S&H) hardcopy of *For Doctors Only: A Guide to Working Less and Building More*, please call (877) 656-4362. If you would like a free, shorter eBook version of *For Doctors Only*, please download our "highlights" edition at www.fordocortonlyhighlights.com.

David B. Mandell, JD, MBA, is an attorney, author of ten books for doctors, including *FOR DOCTORS ONLY: A Guide to Working Less & Building More*, and principal of the financial planning firm OJM Group (www.ojmgroup.com), where H. Michael Lewellen, CFP® serves as Director of Financial Planning. They can be reached at (877) 656-4362 or mandell@ojmgroup.com.

Disclosure: OJM Group, LLC. ("OJM") is an SEC registered investment adviser with its principal place of business in the State of Ohio. OJM and its representatives are in compliance with the current notice filing and registration requirements imposed upon registered investment advisers by those states in which OJM maintains clients. OJM may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. For information pertaining to the registration status of OJM, please contact OJM or refer to www.adviserinfo.sec.gov, the Investment Adviser Public Disclosure website.

For additional information about OJM, including fees and services, send for our disclosure brochure as set forth on Form ADV using the contact information herein. Please read the disclosure statement carefully before you invest or send money.

This article contains general information that is not suitable for everyone. The information contained herein should not be construed as personalized legal or tax advice. There is no guarantee that the views and opinions expressed in this article will be appropriate for your particular circumstances. Tax law changes frequently, accordingly information presented herein is subject to change without notice. You should seek professional tax and legal advice before implementing any strategy discussed herein.

CIRCULAR 230 DISCLOSURE: IN COMPLIANCE WITH TREASURY DEPARTMENT REQUIREMENTS, WE INFORM YOU THAT ANY FEDERAL TAX ADVICE CONTAINED IN THIS COMMUNICATION AND ANY ASSOCIATED ATTACHMENT IS NOT INTENDED, AND CANNOT BE USED, FOR THE PURPOSE OF (A) AVOIDING PENALTIES UNDER THE INTERNAL REVENUE CODE OR (B) PROMOTING, MARKETING OR RECOMMENDING TO ANY OTHER PARTY ANY TRANSACTION OR MATTER SET FORTH HEREIN.



Western Orthopaedic Association

110 West Rd, Suite 227

Towson, MD 21204

E-mail: info@woa-assn.org

Internet: www.woa-assn.org

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

Member Incentive

Refer and sponsor one new member and receive 1/2 off the registration fee for the next annual meeting.

Refer and sponsor two new members and the registration fee for the next meeting is waived.

(Note: To qualify for incentive, new membership must be approved by the Board of Directors.)

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
Meeting
Registration!*

Apply for
membership
online at

www.woa-assn.org

or call

866-962-1388

and ask for
an application.

The Benefits of Being a Member:

1. Self-Assessment Exam worth 10 CME credits toward your Maintenance of Certification (MOC) requirements
2. 24 FREE CME credits through the *Journal of Surgical Orthopaedic Advances*
3. Eligibility to participate in Ortho-Preferred®, a professional liability insurance program exclusively for orthopaedic surgeons
4. Meeting registration fee waived for new members' first year
5. Free subscription to the *Journal of Surgical Orthopaedic Advances*
6. Annual meeting discount for members
7. Substantial discounts to other regional society meetings
8. Diverse annual meeting content
9. Awards and scientific recognition
10. WOA newsletter