

Mission Statement

The College of Dental Hygienists of Nova Scotia, in the best interest of the public, regulates members, promotes excellence in care and advances the profession.

From the Desk of the Registrar...

It is August time to enjoy the last days of summer and prepare for those things which happen each Fall, like back to school and annual licence renewal!

RENEW – ON LINE and ON TIME!



Notice of Expiry of Practicing Licenses

On August 24 notice of expiration of practicing licences and renewal information will be sent via email. It is the member's responsibility to ensure that they hold a valid practicing licence at all times regardless of notice or other circumstances.

All practicing licenses will expire on October 31, 2015. Licensed members must submit a complete application for renewal of their practicing licence, including evidence of current CPR certification and fees, by October 1 in order to have their licence processed by November 1, 2015.

If you do not receive a notice of expiry and renewal information via email check the following:

Is there a valid email address on your profile with the CDHNS?

Have you checked your "junk mailbox"?

Call the CDHNS to make sure these issues have been corrected and you can receive the information and complete the renewal process by the deadline of October 1, 2015 online at our website.

If a member's renewal application is not received in time to be processed by November 1, the member's practicing licence will be suspended. Continuing to provide dental hygiene services after suspension of the practicing licence is a contravention of the Act and subject to fines and penalties. In addition, professional liability insurance would be considered null and void.

In many jurisdictions failure to renew a licence to practice by the deadline is the most common complaint sent to the inquiry committee.

Notice of Expiry of Non-Practicing Membership

Notice of expiry of non-practicing membership with the CDHNS will be sent by email on August 24, 2015. Non-practicing memberships expire on October 31, 2015. In accordance with section 19 (b) of the DH Act CDHNS, non-practicing members must submit a complete application for renewal of their membership, including full payment of fees, by October 1, 2015. Failure to renew your membership will result in cancellation of your registration as a non-practicing member and may cause your name to be "struck" from the register.

CDHNS GOVERNANCE



Dear friends and colleagues,

It has been my pleasure to work on behalf of the dental hygiene profession in Nova Scotia as Chair of CDHNS Council over the past year, and I'm looking forward to this work for another year. I've learned a lot, gained many insights, and enjoyed every minute of it so far. We have a lot to be proud of as dental hygienists in Nova Scotia.

I would like to welcome some new Council Members to our table. Three members of CDHNS have accepted positions on council: **Jennifer Clarke** of Beaverbank, **Carrie Morrison** of Dartmouth, and **Nicole MacCormack** of Chester. In addition, the province of Nova Scotia, in keeping with the Dental Hygienists Act (Section 8 of Chapter 29), has appointed two public members to Council: **Michele Brennan** and **Wageesha Wickramaratna**. Since her appointment in June, Wageesha has accepted a position elsewhere and has declined her Council appointment. We do, however, look forward to working with Jennifer, Carrie, Nicole, and Michele beginning this September. Welcome ladies!

The CDHNS Annual General Meeting held in May was a huge success. We had 196 members (28% of our membership) in attendance, an accomplishment noted by one of our guest speakers, Dr. Rod Wilson, Physician Advisor with the Drug Information System. It was nice to see so many members in attendance for the AGM, and so many who stayed for the educational sessions provided for the remainder of the day.

In the coming months, Council will be looking forward to meeting and working with our new Council Members. We will also be continuing to work on the 13 recommendations in the White Paper, *Dental Hygienists Prevent More to Treat Less*.

There is so much being done by Council on your behalf; stay tuned and stay informed!

Sincerely,



Joyce Lind
Chair, CDHNS 2015-2016

The Unison
is the official newsletter of the
College of Dental Hygienists of
Nova Scotia.

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Editorial Staff: Jenn MacKay-Myra

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Left Tab Members, Publications
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AD RATES

2" x 3.5" \$30.00
1/4 pg. \$55.00
1/2 pg. \$125.00
Full pg. \$195.00

Rates are subject to change.

Publication of an ad does
not necessarily imply that
the CDHNS agrees or
supports the claims therein.

We welcome your ideas,
articles and letters.
Submit to the
Editor at
unisonnews.cdhns.ca

NEXT DEADLINE
FOR SUBMISSIONS
DECEMBER 1, 2015

The next Council meeting will be held on September 25, 26, 27, 2015

FROM THE DESK OF THE REGISTRAR

...con't from front page

Regulatory

New Registrants and Congratulations to the 2015 Graduates

Since reporting on membership numbers in the Annual Report the CDHNS has registered 34 new members, 26 of these were 2015 graduates. The majority were graduates of the School of Dental Hygiene at Dalhousie University and the remainder were from colleges outside the province. We congratulate the graduates and welcome our newest members to the profession and to the CDHNS!

Atraumatic Restorative Treatment (ART) and Interim Stabilization Therapy (IST)

The CDHNS has received several inquiries from members regarding the use of Atraumatic Restorative Treatment (ART) and/or Interim Stabilization Therapy (IST) by dental hygienists in Nova Scotia. ART is provided for caries control performed by dental therapists in many northern regions in some provinces however dental therapists do not practice in Ontario.

IST is a procedure developed to provide caries control specific to the Ontario Region First Nations Inuit Health Branch, Children's Oral Health Initiative (COHI). To fill the identified need for caries control in northern communities in Ontario COHI, with the co-operation of the College of Dental Hygienists of Ontario (CDHO), developed a COHI protocol for IST that complies with the provincial regulatory framework for dental hygienists in Ontario.

Following the presentation of a course on IST in Ontario regulatory bodies in various provinces began to review regulation in their respective jurisdictions around the provision of ART and similarly IST. The Registrar prepared an information brief for the May Council meeting. Council discussed ART and IST however no decision was made at that time pending further investigation. This matter will return to the Council agenda for the September meeting.

Entry to practice requirements

The Canadian Dental Hygienists Association (CDHA) released the Canadian Competencies for Baccalaureate Dental Hygiene Education Programs in March 2015. In the accompanying letter sent to the CDHNS the CDHA CEO Ondina Love wrote: "The CDHA fully intends to proceed with steps to advocate for a **baccalaureate degree as the entry-to-practice requirement**. This document is fundamental to this advocacy initiative."

Changes in entry-to-practice requirements have implications for regulators across the country and over the next while the CDHNS will be exploring the implications for the profession in Nova Scotia.

To see the Baccalaureate Competencies document go to: http://www.cdha.ca/cdha/The_Profession_folder/Resources_folder/Reports_folder/CDHA/The_Profession/Resources/Reports.aspx?hkey=235bb4c0-7d52-4d1f-b42a-8b04e365c2e2

Patricia Grant

Patricia Grant, Registrar
August 2015

CPR Courses in Nova Scotia

Saint John Ambulance
www.sja.ca/NSPEI

Red Cross
<https://apaccess.redcross.ca/course-manager/coursesearch.aspx>

Heart and Stroke Foundation
www.heartandstroke.com

In HRM

Wendy Stewart
wendy_stewart_96@hotmail.com

Jim Williams
willgibconsult@eastlink.ca

In HRM and South Shore

Rick Courtney
www.cfatraining.ca

In Pictou County and Northern NS

Rosemary Bourque
r.b@ns.sympatico.ca

Please send your favourite CPR contact to the CDHNS so we may add them to our database.

NEW DATA REPORT PROVIDES LATEST SNAPSHOT OF U.S. CHILDREN'S ORAL HEALTH

The complete report can be found at: www.cdc.gov/nchs/data/databriefs/db191.htm.

The National Center for Health Statistics has released a new Data Brief, "Dental Caries and Sealant Prevalence in Children and Adolescents in the United States, 2011–2012." These data from the National Health and Examination Nutrition Survey (NHANES) provide the most recent picture of the oral health of children and adolescents in the United States.

Indicators include the prevalence of dental caries in the primary and secondary teeth, untreated caries, and the receipt of dental sealants. The data show that despite tremendous improvements in oral health over the past 50 years, tooth decay remains one of the most common chronic childhood diseases in the U.S.

HOW PREVALENT WAS ANY CARIES IN CHILDREN'S PRIMARY TEETH?

Approximately 37% of children aged 2–8 years had experienced dental caries in primary teeth in 2011–2012.

Dental caries among children aged 2–5 was nearly 23% compared with 56% among those aged 6–8.

In 2011–2012, 14% of children aged 2–8 had untreated tooth decay in primary teeth. Untreated caries in primary teeth was twice as high for children aged 6–8 (20%) compared with children aged 2–5 (10%).

WHAT PERCENTAGE OF CHILDREN HAD ANY DENTAL CARIES IN PERMANENT TEETH?

In 2011–2012, 21% of children aged 6–11 had experienced dental caries in permanent teeth.

Dental caries among children aged 6–8 was nearly 14% and was twice as high for children aged 9–11 (29%).

AMONG ADOLESCENTS, HOW PREVALENT WAS DENTAL CARIES IN PERMANENT TEETH?

Among adolescents aged 12–19, 58% had experienced dental caries in permanent teeth in 2011–2012. The prevalence of dental caries experience was higher among adolescents aged 16–19 (67%) compared with those aged 12–15 (50%).

HOW PREVALENT WERE DENTAL SEALANTS AMONG CHILDREN?

Nearly one-half of children aged 9–11 had at least one dental sealant on a permanent tooth, whereas 31% of children aged 6–8 had a dental sealant.

SUMMARY

Overall, disparities persisted in the United States for dental caries and dental sealant prevalence in children and adolescents in 2011–2012.

Among all children aged 2–5, 23% had experienced dental caries.

Suggested citation

Dye BA, Thornton-Evans G, Li X, Iafolla TJ. Dental caries and sealant prevalence in children and adolescents in the United States, 2011–2012. NCHS data brief, no 191. Hyattsville, MD: National Center for Health Statistics. 2015. Centers for Disease Control and Prevention, USA. www.cdc.gov/nchs/data/databriefs/db191.htm.

AGM AND CONTINUING EDUCATION CONFERENCE 2015

CDHNS AGM 2015

The Annual General meeting took place at the School of Management Studies, Dalhousie University on May 24, 2015 with nearly two hundred members in attendance. The agenda included election of three new Council members: Jennifer Clarke, Carrie Morrison and Nicole MacCormick. The Annual Report, including the Audited Financial Statements, was received by the membership and has been posted on our website for members and the public to view.

CDHA

Joanne Noye, Nova Scotia member of the CDHA Board of Directors, presented highlights of the CDHA activities through the past year.

Ownership Linkage – Focus Groups

During the AGM Sara Harding, Chair of Ownership Linkage, presented Council's plan for the Ownership Linkage with the member owners. Sara asked members in attendance who are interested in participating in the Focus Groups on various topics which relate to the profession to complete the form in their program and drop it off when leaving the meeting. Opportunities for members not attending the AGM to sign up for Focus Groups will be presented through the Unison or online at a later date.

Presentation of the CDHNS White Paper

Following the business meeting the Chair of Council Joyce Lind and the Registrar Patricia Grant presented on the CDHNS White Paper – Dental Hygienists Prevent More to Treat Less - Promoting health and preventing disease by integrating dental hygienists, at their full scope of practice, into Nova Scotia's primary health care system. It was an excellent opportunity to share information with members how the profession can contribute to better oral health outcomes for Nova Scotians. The members attending had an opportunity to ask questions and comment on the White Paper. This presentation and the White Paper can be found on the CDHNS website.

Celebrating the profession – AGM Presentations

To celebrate Oral Health Month and to promote the profession the CDHNS placed fifteen thousand (15,000) bookmarks in public libraries throughout the province. We challenged members to send us a photo of their library and our bookmark for a chance to win a prize. During the AGM the winner of the Member Bookmark Contest was announced and a gift certificate was presented to Sharon Hearn.



Thanks to all who participated in the Bookmark Contest.



Life Membership

Patricia Grant was presented with a certificate of Life Membership in the CDHNS. This is the highest honor the CDHNS can award and is the first Life Membership awarded by the CDHNS. The citation on the certificate read in "recognition of dedicated and distinguished service to the profession of dental hygiene in Nova Scotia." Patricia has advanced the profession through her work in the profession as a clinician, educator, researcher and as a regulator.

AGM AND CONTINUING EDUCATION CONFERENCE 2015

Retiring Council Members – Honoured

Several members of Council were awarded framed certificates to honour their service on Council and to the CDHNS.



Cathy MacLean joined Council as the first public member and sat on Council for the past three years. Cathy's background and experience as a nurse made her well suited to provide public input into the CDHNS. While on Council, Cathy had significant input into several projects such as infection prevention and control, the CDHNS position statement on Tooth Whitening and on the Ownership Linkage Plan. Cathy retired from her professional work earlier this year and we wish her well in her retirement.

Jerry Craig retired from Council after completing a two-year term and many years serving the profession in various capacities. Jerry brought a unique perspective and experience to the Council having worked in the north in recent years. Jerry will be retiring from dental hygiene practice after thirty seven years in the fall and we wish him well in his retirement.



Sara Harding retired from Council after serving the maximum of three two-year terms and previous to that Sara served on the association council as well. During her time on Council she held various significant positions including Chair of the Credentials Committee and Chair of the Ownership Linkage Committee. Sara worked with the registrar on the development of policy around local anaesthesia requirements for the CDHNS.



Wendy Stewart retired from Council after serving the maximum six years with the CDHNS and many years with the association previous to the proclamation of our legislation. Wendy held various positions including Chair of the Continuing Competency Committee and two years as Council Chair. As well as the certificate Wendy was presented with a bouquet of flowers to thank her for her service as Chair of Council.



Thank you to all for your work on Council and the CDHNS on behalf of the membership.



PO Box 488, Halifax, Nova Scotia, Canada B3J 2R8 • Telephone 902 424-3377 Fax 902 424-0559 • novascotia.ca

Sunday, May 24, 2015

College of Dental Hygienists of Nova Scotia AGM

I'm sorry I couldn't attend in person. As Minister of Health and Wellness, I greatly value the input I have received from dental hygienists on oral health in our province.

As you know, we spend about \$7 million each year on basic dental coverage for about 140,000 children. It includes preventative care, of which dental hygienists are an integral part.

We are continuing to work on an Oral Health Strategy for Nova Scotia, and we will continue to seek the views of dental hygienists as we move forward.

I'd like to offer my best wishes for a successful AGM.

Sincerely,

A handwritten signature in cursive script, reading "Leo A. Glavine".

Leo A. Glavine
Minister

AGM Greetings from the Honourable Leo Glavine, Minister of Health and Wellness.

In the Know - 2015 Continuing Education Event

The 2015 AGM was followed by a Continuing Education Event featuring informative and interesting speakers, a great lunch, time to socialize with friends and colleagues and door prizes!

NS Drug Information System

The first presentation was from the Nova Scotia Department of Health and Wellness (DHW) and provided an update on the Drug Information System of Nova Scotia (DIS). This was presented by Dr. Rod Wilson, Physician Advisor and Judy Sampson, Change Management Lead for the DIS Project. The DHW continues to connect community pharmacies to its province-wide DIS, and preparations are underway to provide access to prescribers and other health care professionals in hospitals and in the community beginning in August. The presentation provided an implementation update and a demonstration of the DIS portal that Dental Hygienists will be able to use to access patient medication profiles.



Medavie Bluecross Insurance – Insurance Fraud

Joanie Boyd, Auditor, Corporate Provider Services and Philippe Landry Team Leader, Corporate Provider Services, Medavie Bluecross presented an overview of insurance fraud investigations. They discussed dental insurance cases and common trends and patterns they look for in detecting fraud and other irregularities. The presentation generated a fair number of questions and comments from the audience.

“Turning Frowns Upside Down”

The afternoon presentation was entitled “Turning Frowns Upside Down – How to Confidently Care for Child Clients”. The presenter Victoria Leck, Manager of Professional Development at the Canadian Dental Hygienists Association (CDHA) covered timely topics on the First Visit, anticipatory guidance messaging, polishing for children (just say no), caries risk assessments and professionally applied fluoride therapies. The highlight of the presentation was a live demonstration of the knee to knee technique used for the child’s first oral health visit featuring 21 month old Chloé. Thank you to Chloé’s parents Heather Bell and Marc-André Lavoie for participating in our event.

Thank you to all members for demonstrating your professionalism throughout the event and the AGM. For those who were not able to join us this year plan for 2016.



Sample of Victoria Leck’s Presentation Slides

Are all fluorides equal?

http://ebd.ada.org/~media/EBDFiles/Topical_fluoride_for_caries_prevention_2013_update.aspx

Topical Fluoride Agent	Younger than 6 years (primary teeth)
Varnish 2.28% fluoride	Every 3 to 6 months (In Favor)
Varnish, 0.1% fluoride	Not recommended (Against)
Professionally-applied 1.23% fluoride (APF) gel	No recommended (Expert Opinion Against)
Prophylaxis prior to 1.23% fluoride (APF) gel application	Not necessary for caries prevention (Expert Opinion Against)
Fluoride foam (1.23% fluoride as APF)	Not recommended (Expert Opinion Against)
Prophylaxis paste containing fluoride	Not recommended for caries prevention (Expert Opinion Against)
Prescription-strength (0.5% fluoride) home use fluoride products (gel, paste)	Not recommended (Expert Opinion Against)
Mouthrinse, 0.09% fluoride	Not recommended (Expert Opinion Against)

What is recommended?

The ADA Center for Evidence-Based Dentistry’s recommendations include the use of fluoride varnish **only** for children under 6 years of age and the use of fluoride varnish or fluoride gel for 4 minutes for those ages 6 to 18

Note: Power points from the Continuing Education Event can be found on the CDHNS website.

RDH ELITE™ LOUPE



The new RDH Elite™ is Orasoptic's first loupe with a singular focus on the dental hygiene profession. Designed by a team of both practicing hygienists and industry recognized experts in ergonomics and infection control, the RDH Elite loupe is centered on improving ergonomics and productivity.

ERGONOMIC FOCUS

Accommodates steep telescope declination to reduce head tilt

GENEROUS FIELD OF VIEW

Encompasses a field width and depth recommended for dental hygiene professionals

INFECTION PROTECTION

Deep carrier lens and custom-designed side shields provide additional protection from debris and backsplash

FASHIONABLE

Interchangeable temple tips and color emblems allow you to add your own personal style

PERSONALIZED

Each RDH Elite loupe and clutch purse case are custom engraved with your name



SPECIFICATIONS

Series	Power	Field Width	Field Depth	Working Distance	Weight*
RDH ELITE	2.5x	4" (10.2cm)	6" (15.2cm)	Customized to each user	1.9 oz (58.4g) - TTL 2.5 oz (70.8g) - Flip-Up

MOUNTING OPTIONS

Through-the-Lens • Flip-Up

SIZES

Small • Regular

COLORS

Black • Blue • Green • Orange • Purple • Raspberry



FROM OUR MEMBERS

Celebrating a victory!

As your CDHNS rep for Smoke Free Nova Scotia, I was asked to speak at the Legislature last November on the proposed Bill 60- Amendments to the Smoke Free Places & Tobacco Access Act. Among other things, Bill 60 addressed the inclusion of menthol in the ban of all flavored tobacco products. It also included e-cigarettes and water pipes in the Smoke-Free Place Act, banning their use in indoor public places or workplaces in Nova Scotia, sale to minors, and open displays of the products in stores where people under 19 years can enter.

I'm happy to say the amendments to restrict the use of e-cigarettes and water pipes passed. Unfortunately, at the time, government was not prepared to ban menthol.

The Bill 90, Amendment to the Tobacco Access Act, followed in the Spring and focused on including menthol in the ban of flavoured tobacco products. Since I wasn't available to speak at the Legislature, I sent a letter, on behalf of CDHNS, supporting the inclusion of menthol.

The ban of menthol flavor in tobacco products is especially important. Menthol is the most popular flavour among youth - one in three Nova Scotia students aged 15-19 who smoke reported they use menthol, and almost half used flavoured tobacco products.

It was a long battle for all involved in these law amendments. But I'm very happy to report that the ban of flavors in tobacco products, including menthol, was finally passed and the Amendments came into effect May 31, 2015.

This legislation made Nova Scotia the first jurisdiction in Canada to implement a menthol ban. Since then, other provinces have followed our lead and are in the process of amending their tobacco control legislation.

As for banning flavored e-cigarettes/juice, it was noted that many of the quality and safety issues with these products fall under federal jurisdiction, making federal regulation more appropriate.

As of May 31, 2015, under the amended Tobacco Access Act, vendors have to treat e-cigarettes the same as regular cigarettes:

- keep them out of view, unless the store sells only e-cigarettes and minors are not permitted entry
- no point-of-sale promotion
- no signage or advertising outside the store
- no selling to minors (youth under 19)
- no selling in pharmacies and other places where tobacco sales are prohibited

If anyone notices any stores not complying, contact the Environment Health Officers at 1-800-565-3611 to report it.

Finally, I'd like to say that we should all be very proud that the CDHNS and the dental hygiene profession played a part in moving this important health issue forward. Many youth and adults in Nova Scotia will benefit from the strengthening of Nova Scotia's tobacco legislation.

Thank you,

Paulette Hawksworth, RDH
CDHNS Representative for Smoke Free Nova Scotia

ANNOUNCEMENTS

Study Club Announcements

Northern NS Study Club

Wednesday, September 2, 2015 at 6:30pm
CPR Recertification
Contact: hwinters87@hotmail.com for more information
Cost is \$50.00

Caper 1 Study Club

Sunday, November 15, 2015 at 1:30pm
Cape Breton Regional Hospital, Room 3612
Topic: Water/Air Flossers - What's the Evidence?

South West Nova Study Club

Saturday, October 24, 2015
From 9:00am - 3:30 pm, registration begins at 8:30am
NS Community College (Burriage Campus), Yarmouth

In the morning, Kathy Ellis, RN, ScN, CCI is speaking on "Infection Prevention and Control in the Dental Practice." The guest speaker in the afternoon is Dr. Robert Hatheway B.Sc, D.D.S., Dip. Ortho and his topic is "Innovation in Orthodontics, with information on Class II correction, Dental Hygienist role in Orthodontics and How orthodontics are improving/growing." Lunch will be provided. No refunds. Any RDH, RDA, DDS, or dental staff can register/attend. There will be a door prize drawn for that day. Registration, by cash or cheque, can be mailed to South West Nova Dental Hygiene Study Club, 393 Brooklyn Road, Brooklyn NS, B5A 5H5



Shifting Focus in Dementia Care

October 19 & 20, 2015
Dartmouth, Nova Scotia

Shifting Focus in Dementia Care

Alzheimer Society of Nova Scotia's 26th Provincial Conference
Place: Harbourview Holiday Inn, Dartmouth NS
For registration materials visit: <http://www.alzheimer.ca/ns>
or contact: Alzheimer Society of Nova Scotia
902-422-7961 or 1-800-611-6345
Early Bird registration discount available until September 8th



DES Western Region NS Fall Workshop
September 9, 2015 8:00am - 4:00pm
Old Orchard Inn, Wolfville, Nova Scotia
For more information: www.diabetes.ca



The International Federation of Dental Hygienists has partnered with Proctor & Gamble and Premier to create "Every Child has a Toothbrush Program". Dental hygienists are encouraged to apply for free toothbrushes (for ages 8-12) and a small grant and to host a community event to provide oral health education. More information and applications are available through the International Federation of Dental Hygienists website: www.ifdh.org.

CPR Level HCP Renewal

Saturday, September 5th, 2015 at 10:00am
Community Health Centre,
690 East River Road, New Glasgow
Contact: Rosemary at r.b@ns.sympatico.ca
Cost: CDHNS Members: \$40.00
Non Members: \$50.00

SPECIAL MORTGAGE STRATEGY

FROM

MANULIFE BANK

MANULIFE ONE IS AN INNOVATIVE, ALL-IN-ONE ACCOUNT THAT ALLOWS YOU TO COMBINE YOUR MORTGAGE, PERSONAL LOANS AND LINES OF CREDIT WITH YOUR INCOME AND SHORT-TERM SAVINGS. BY CONSOLIDATING YOUR DEBT AT A COMPETITIVE LOW INTEREST RATE(S), AND THEN USING YOUR INCOME AND SHORT-TERM SAVINGS TO REDUCE YOUR BALANCE, YOU COULD TAKE YEARS OFF YOUR MORTGAGE AND SAVE THOUSANDS IN INTEREST.

HIGHLIGHTS:

- ✚ SET UP FEE WAIVED FOR 2 YEARS FOR NEW CLIENTS WHO APPLY BETWEEN APRIL 2 – AUGUST 15, 2015
- ✚ OPTION OF INTEREST PAYMENTS ONLY ON MORTGAGE DEBT DURING PERIODS OF REDUCED CASH FLOW (I.E.) UNEXPECTED MONTHLY EXPENSE, PERIODS OF INCOME UNCERTAINTY, ETC.
- ✚ WE PAY MIGRATION COST, LEGAL FEES AND APPRAISAL COST
- ✚ SIMPLE INTEREST VERSES COMPOUND INTEREST USED IN MORTGAGE CALCULATION
- ✚ ACTUAL SCENARIO: MALE 42, FEMALE 40, MORTGAGE BALANCE \$246,266; MONTHLY PAYMENT \$1,471.00. MANULIFE ONE BANK PAYMENT \$718.00 – MONTHLY SAVINGS \$753.00.
- ✚ INCREASED RATE OF RETURN ON SHORT TERM SAVINGS, EDUCATION ACCOUNTS & LONG TERM (RETIREMENT) ACCOUNTS

TO FIND OUT IF THIS NEW BANKING OFFER CAN BE OF ASSISTANCE TO YOUR PERSONAL SITUATION PLEASE DIRECT INQUIRIES TO RUDY KNIGHT, A MANULIFE ADVISOR, (CONTACT INFORMATION LISTED BELOW) AND HE WILL MAKE ARRANGEMENTS FOR AN AT HOME INTERVIEW WITH A MANULIFE BANK CONSULTANT IN YOUR AREA / PROVINCE.

RUDY B. KNIGHT

3433 DUTCH VILLAGE ROAD, HALIFAX, NOVA SCOTIA B3N 2S7

BUS: (902) 457-0700 / FAX: (902) 443-3166 / CELL: (902) 499-1135

E-MAIL: KNIGHT@EASTLINK.CA

College of
**Dental Hygienists
of Nova Scotia**

UNISON

OFFICIAL NEWSLETTER OF THE COLLEGE OF DENTAL HYGIENISTS OF NOVA SCOTIA
Volume 44 Issue 1 Fall 2015

Important Dates to Remember

*Northern Study Club CPR Course
September 2, 2015*

*South West Nova Study Club CE Day
October 24, 2015*

*Caper 1 Study Club Meeting
November 15, 2015*

*CDHNS Council Meeting
September 25, 26, 27, 2015*

*Renewal Documents Due
October 1, 2015*

*New Licences Start
November 1, 2015*

College of Dental Hygienists of Nova Scotia

11-2625 Joseph Howe Drive
Halifax NS B3L 4G4

www.cdhns.ca



**Renewal
Documents are due
by October 1st!**

✓ CPR

✓ Online Application

✓ Payment

