



**HUMBOLDT-DEL NORTE
COUNTY MEDICAL SOCIETY**

North Coast Physician

NOVEMBER 2024



2025 HDNCMS Officer/Director Ballot
CMA House of Delegates Photos
By the Numbers: Why We Need Prop 35

.....*and more!*

Enhanced referrals for WORLD-CLASS CARE, closer to home

Convenience for referring providers



From delicate robotic and catheter procedures to precision therapeutics, we're proud to offer diagnostic and treatment options for adult and pediatric referring providers across Northern California and the Central Valley.

Your referred patients benefit from shorter drives, less traffic, affordable lodging, and more. We also offer robust telehealth and telemedicine options, for both initial consultations and follow up care.

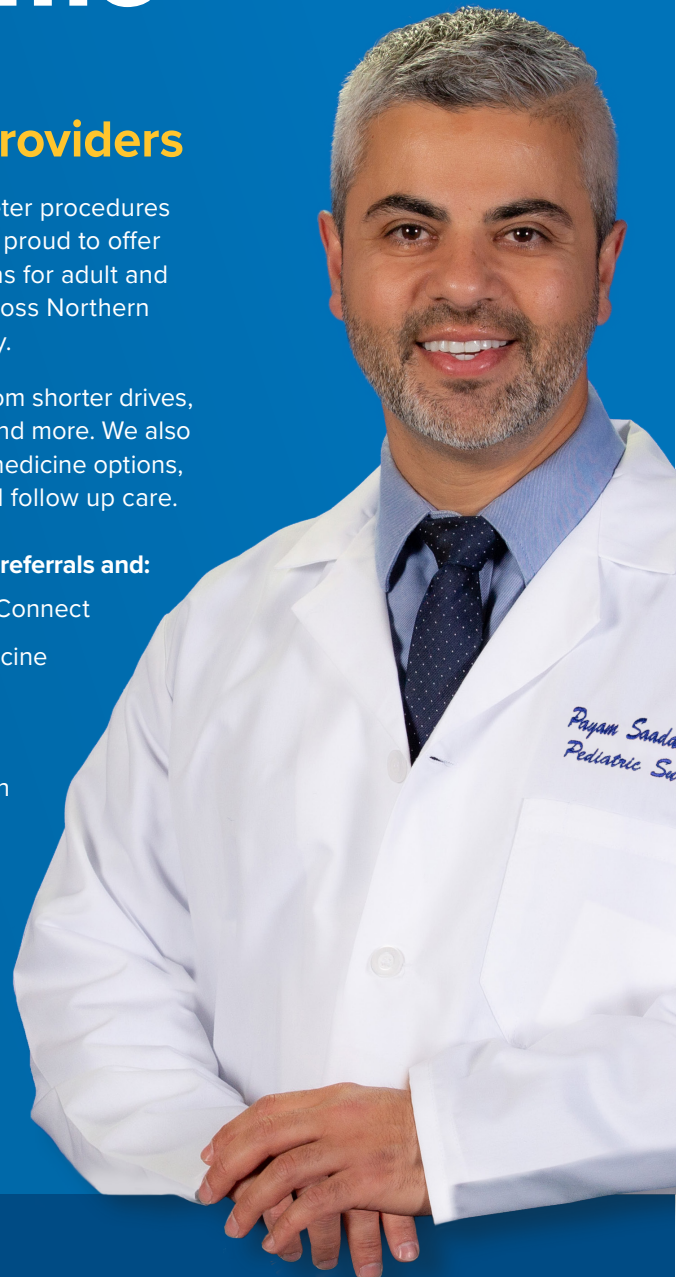
Our physician referral liaisons are here to help navigate referrals and:

- Facilitate access to our secure EMR system, PhysicianConnect
- Assist with UC Davis Health clinical trials and telemedicine
- Keep you abreast of new services, providers and research programs
- Arrange meetings and webinars, and share information about CME and events

Your local Physician Referral Liaison:

Felicity Arain | 916-882-1606 | fcarain@ucdavis.edu

Payam Saadai, M.D.
Assistant Professor, Department of Surgery
Specialties: Pediatric Surgery, Colorectal Surgery,
Fetal Surgery, Minimally Invasive Surgery



**UC DAVIS
HEALTH**

**CHILDREN'S
HOSPITAL**

referrals.ucdavis.edu



North Coast Physician

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November Cover Photo:

Pelican over Klopp Lake
Stephen Kamelgarn, M.D.

North Coast Physician is published monthly by the **Humboldt-Del Norte County Medical Society**, 3100 Edgewood Road, P.O. Box 6457, Eureka, CA 95502. Telephone: (707) 442-2367; FAX: (707) 442-8134; E-Mail: hdcnms@gmail.com
Web page: www.hdcnms.org

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2025 Nominating Committee Report: Ballot of HDNCMS Officers/Directors

To vote, please click [HERE](#) to be taken to our online ballot.

Executive Board President:

1. Joni McAtee, MD
2. Write in

Executive Board President-Elect:

1. Caroline Connor, MD, MPH
2. Write in

Executive Board Secretary/Treasurer:

1. Skye Heston, MD
2. Write in

Executive Board Directors: Vote for 3 (please note: there are also 3 appointed directors. Malia Honda, MD; Jennifer Heidmann, MD; and Thuy Suguira, MD have been appointed to fill those seats)

1. Teresa Fankovich, MD
2. Madeleine Ramos, MD
3. Write in

Del Norte District Chair:

1. Hannah Parker, DO
2. Write in

Eastern District Chair:

1. Jesus Mendez, MD
2. Write in

CMA Delegate (2 year term, vote for 3):

1. Corinne Frugoni, MD
2. John Nelson, MD
3. Courtney Ladika, MD
4. Write in

CMA Alternate Delegate (2 year term, vote for one)

1. William Carlson, MD
2. Write in

Nominating Committee (Vote for 5):

1. Join Luh, MD
2. George Zibilich, MD
3. Kelvin Vu, MD
4. John Mastroni, MD
5. Write in

We are also taking nominations for committees. Please let us know if you have nominations or would like to personally serve on any of the following committees.

1. Editorial and Publications
2. CME
3. Health Equities
4. HUMPET
5. Women in Medicine

§

CMA Urges Passage of Legislation to Protect Medicare Seniors

Today, California Representatives Jimmy Panetta, (D-CA-19), Ami Bera, M.D. (D-CA-6), Raul Ruiz, M.D. (D-CA-25) and their bipartisan counterparts Greg Murphy, M.D. (R-NC), Mariannette Miller-Meeks, M.D. (R-IA), Larry Bucshon, M.D. (R-IN), Kim Schrier, M.D. (D-WA) and John Joyce (R-PA) introduced the Medicare Patient Access and Practice Stabilization Act of 2024 to stabilize physician practices and improve patient access to care.

Supported by the California Medical Association (CMA), the bill would stop an impending 2.8% Medicare payment for physicians in 2025 and provide a partial inflation update – 50% of the Medicare Economic Index (MEI) for one year in 2025 – to help address inflationary increases in medical practice costs.

“CMA physicians thank California Congressmembers Panetta, Dr. Bera and Dr. Ruiz for many years of trying to stop payment cuts to physicians serving Medicare patients. We applaud their ongoing advocacy on this issue and their emphasis on updating payments to reflect rising

inflationary costs,” said CMA President Dr. Shannon Udovic-Constant. “Year after year, these cuts threaten patient care and further strain an already stretched physician workforce. It is crucial that we stop undermining health care coverage and instead invest in ensuring seniors have access to health care.”

While hospitals and skilled nursing facilities receive annual inflation adjustments to their Medicare payments, physicians do not. As a result, Medicare physician payments have declined 29% since 2001.

Both the Medicare trustees and the Medicare Payment Advisory Commission have warned that Medicare’s inadequate reimbursement rates could lead to access to care challenges, and physicians have echoed these concerns. A 2022 CMA survey of California physicians found that chronically low Medicare reimbursement rates are causing 45% of respondents to consider early retirement and 70% of respondents said Medicare is forcing them to either limit their Medicare patient loads or stop taking new Medicare patients altogether.

The failure of Medicare payments to cover the cost of care is exacerbating physician shortages and driving up consolidation in health care, which has sharply driven up Medicare costs. Physicians want to care for their communities, but without appropriate payment to keep pace with California’s higher costs, it is more difficult to maintain a viable medical practice open to all Medicare patients.

CMA urges the California Congressional delegation to co-sponsor this vital legislation and calls for Congress to act swiftly in December to stem the tide of physician shortages and patient delays in accessing care. Recently, 233 Members of Congress sent a bipartisan letter to House leadership urging them to pass legislation during the Lame Duck Session to stop the Medicare cut, provide an inflation update, and protect seniors. The Medicare Patient Access and Practice Stabilization Act of 2024 provides an important bridge to stabilize practices and protect patients while CMA works with Congress to enact longer term reforms next year. §

Please Join us for our Annual Membership Gala!

Saturday, November 16 2024

Ingomar Club

see page 15 of this newsletter for the event flier

To reserve your tickets please click [HERE](#)

CMA House of Delegates 2024



Call For Award Nominations: ANNUAL MEMBERSHIP AWARDS

#1. OUTSTANDING CONTRIBUTION TO THE COMMUNITY

Presented to a physician whose work has benefitted the community

#2. OUTSTANDING CONTRIBUTION TO LOCAL MEDICINE

Presented to a physician who has improved local medical care

#3. OUTSTANDING CONTRIBUTION TO HDNCMS

Presented to a member who has served the medical society
beyond the call of duty

#4. OUTSTANDING CONTRIBUTION TO WORKFORCE DEVELOPMENT

Presented to a physician who has gone above and beyond in promoting workforce development and pipelines into medicine

Awards will be presented at the Annual Membership Gala and recognized in the December newsletter.

We are in need of more nominations!

Please e-mail nominations to hdncms@gmail.com with name, award and explanation for the nomination.

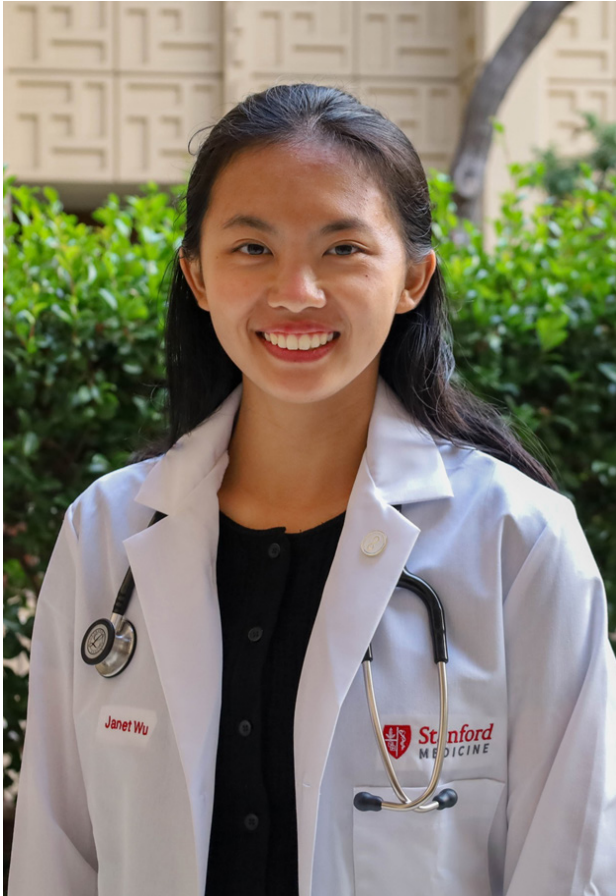
NOMINATING COMMITTEE:

Join Luh, M.D.

John Mastroni, M.D.

Kelvin Vu, D.O.

George Zibilich, M.D.



Stanford Medical Student Doing Local Rotation:

Janet Wu (she/her) is a medical student at Stanford. She grew up near Philadelphia, PA, and has been a concert pianist, touring and earning awards nationally and internationally. She went to college at Oberlin College and Conservatory of Music, earning a degree (BA) in biology & neuroscience and another degree (BM) in piano performance. She was inspired to pursue a career in medicine due to her family's experiences with cancer and other chronic diseases.

At Stanford, Janet is in her fourth year out of five total years of medical school, having taken extra time to conduct translational research exploring immunotherapies for glioblastoma. She plans to apply next year to neurosurgery residency but is interested in a rural rotation to better understand the needs of a rural patient population. She recently explored the coastal areas in Humboldt and Del Norte counties in a road/camping trip in August and loved it—and she's excited to get to know the area even more through this rotation. In her spare time, Janet enjoys hiking and backpacking, cooking, and continuing to play/perform piano throughout medical school.

Interested in helping to build our medical pipelines locally? Get involved with HUMPET and help inspire local students to pursue careers in medicine!

Click on the link below to take a short survey to let us know that you're interested in getting involved!

[HUMPET SURVEY](#)

By the Numbers: Why California Needs Prop 35

Here's why California needs Prop 35, By the Numbers:

- 15 million Californians rely on Medi-Cal for health insurance coverage.
- Nearly half of California children rely on Medi-Cal for health insurance coverage.
- 50% of births in California are paid for by Medi-Cal.
- 51% of Medi-Cal enrollees are Hispanic.
- 37% of Medi-Cal enrollees are aged 20 and under.

Why we need Prop 35: Prop 35 will secure dedicated funding – without raising taxes – to expand and protect access to health care for the millions of Californians who depend on Medi-Cal.

- 46 California hospitals have closed their maternity wards in the past decade.
- 3 hours is the average time Californians spend in the ER per visit, a number that has been steadily increasing and is well above the national average.
- 7.4% is the increase in emergency department visits between 2011 and 2021.

Why we need Prop 35: Many hospitals and clinics are having trouble keeping their doors open. Others are reducing the services they provide. Emergency rooms are overcrowded and patients wait months for specialty care. Prop 35 secures dedicated resources to protect and expand patient access to care at community health clinics, hospitals, emergency rooms, primary care, family planning, mental health providers and specialty care providers like cancer, cardiology

and OB/GYN. Prop 35 will also reduce emergency response times by funding paramedics and other first responders.

- 5.9 million Californians live in areas that lack enough primary care doctors to meet the population's health care needs.
- 34% of California's physicians are more than 60 years old and likely to retire in the coming decade.
- 4,100 additional primary care clinicians are needed in California by 2030 to meet demand.
- 46th is where California ranks nationally in medical school positions per capita.
- 37.9 vs 21.1 is the number of medical students per 100,000 population in the United States vs. the number of medical students per 100,000 population in California.

Why we need Prop 35: California needs more trained physicians in order to serve the growing state. Prop 35 invests in workforce training to create a pipeline of health care workers and providers, including physicians, nurses, mental health providers, physician assistants, dentists and medical assistants.

- 6 counties do not have any doctors specializing in obstetrics-gynecology.
- 7 counties do not have any doctors specializing in pediatrics.
- 12 counties do not have any doctors specializing in cardiology.
- 21 counties do not have any doctors specializing in endocrinology.
- 17 counties do not have any doctors specializing in gastroenterology.
- 15 counties do not have any doctors specializing in oncology and hematology.
- 8 counties do not have any doctors specializing in general surgery.

Why we need Prop 35: Millions of Californians live in parts of the state where access to health care is limited. Many counties are without specialists like pediatricians, women's health professionals and physicians who treat things like cancer, heart disease or diabetes. Patients, especially those who rely on Medi-Cal for insurance, must often wait months before they are able to see a specialist and even when they get an appointment, they have to travel long distances to see a doctor. Prop 35 will fund residency programs across the state to improve access to timely care for all Californians, no matter where they live.

§

Are you 65 years of age or above and work under 20 hours per week?

If so, you may be eligible to apply for "Semi-Active" Membership Status. This category allows members to pay half of the regular membership dues.

To apply for Semi-Active status, contact the Medical Society office hdcms@gmail.com

HDN Tattler

HAPPY BIRTHDAY WISHES IN NOVEMBER TO:

DOCTORS: Anderson, Chisholm, Copple, Crabtree, Dalton, Dorman, Ennis, Ervin, Gerdes, Hall, Honda, Hong, Kajdos, Korenstein, Lock, Luh, Miller, Minor, Parker, Raymer, Richa, Saunders, Sayles-Coy, Shrestha, Spencer, Stampe, Stiver, Talbot, Vu, Xu.

Coming, Going & Moving Around

COMING/HERE:

Donald Janes, MD	Emerg.	Open Door
Maria Pia Castillo, MD	Prenatal	Open Door
Cecilia Guerre, MD	Fam. Med	Open Door
Lorraine Bird, MD	Peds	Open Door
Natalie Morino, MD	Fam Med.	Open Door
Jill Buller, MD	Fam. Med	Kima:w
Jessica Bradford, MD	Peds	Kima:w
Sanhita Reddy, MD	Anesth.	PMG

GOING:

Joelle Potts, MD	Fam. Med	Open Door
Brian Stone, MD	Fam. Med	Open Door
Jessica Babare, MD	Cardio	PMG
Kevin Henry, MD	Fam. Med	Open Door

MOVING AROUND:

If you hear of someone coming, going or moving around please let the office know!

Health Awareness Calendar

November:

American Diabetes Month	National Diabetes Education Week: Nov 3-9
Bladder Health Month	National Nurse Practitioner Week: Nov 10-16
COPD Awareness Month	GERD Awareness Week: Nov 24-30
Diabetic Eye Disease Awareness Month	World Pneumonia Day: Nov 12
Lung Cancer Awareness Month	World Diabetes Day: Nov 14
National Alzheimer's Awareness Month	World Prematurity Day: Nov. 17
National Epilepsy Awareness Month	Great American Smokeout: Nov 21
National Healthy Skin Month	National Family Health History Day: Nov 21
National Home & Hospice	
National Pancreatic Cancer Awareness Month	
Prematurity Awareness Month	
Stomach Cancer Awareness Month	

Thank you



for keeping our community healthy and safe

• **We can help meet your patients' home care needs**

Services for patients may include:

- in-home assessment
- assistance in product selection
- training for selected devices

• **Friendly & knowledgeable staff**

We provide excellent customer service.

If we don't have it, we will find it.

We service what we sell.

• **We take care of the paperwork**



Curbside Service • Delivery • Drop Shipping

Walk-in Customers Welcome

Open Monday - Friday 8 a.m. - 5 p.m.



Phone: 707-442-3719

Fax: 707-442-0237

1034 Broadway • Eureka

The following information/links are posted to the Medical Society website - www.hdnccms.org , under "For Physicians": (Be sure to let your Managers know also*)

- ▶ CMA Reimbursement Assistance
- ▶ Practice Management Tools / Payer Profiles
- ▶ Legal Assistance / Legal Resources
- ▶ RX Safe Humboldt
- ▶ CMA Confidential Line
- ▶ Physician Support Committee Brochure
- ▶ Aces Aware
- ▶ Consortium for CME



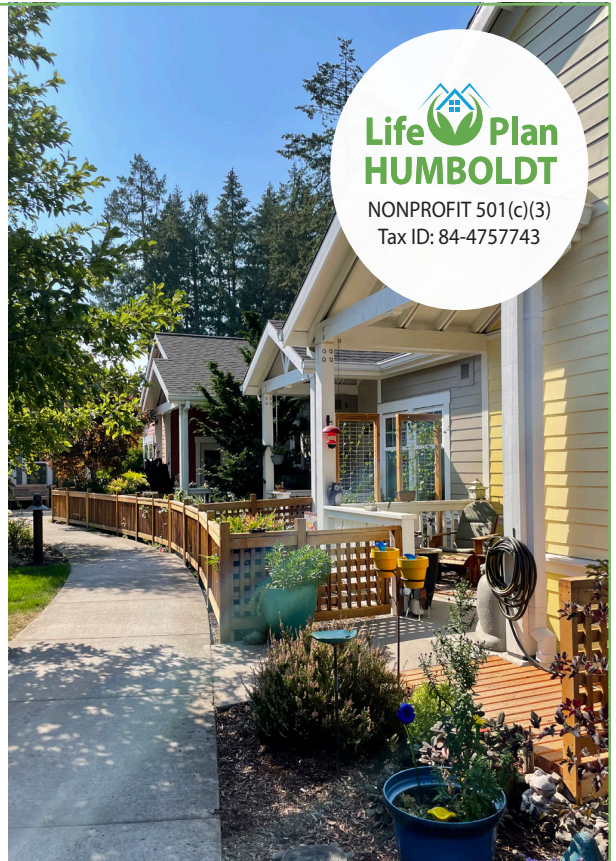
**ECONOMIC
ADVOCACY CMA
REIMBURSEMENT HOTLINE:
(888) 401-5911**

People wanted another option for senior living in Humboldt, so ... with community support, *we're building it!*

NOW IN DESIGN AND DEVELOPMENT:

Up to 144 independent living apartments and cottages, assisted living and memory care,

Plus 50 Affordable Senior Homes in the McKinleyville Town Center.



**Life Plan
HUMBOLDT**
NONPROFIT 501(c)(3)
Tax ID: 84-4757743

LEARN MORE

Visit www.lifeplanhumboldt.org • Sign up for updates • Complete the "Move-In Survey"

**SIGN UP TO HOST FRIDAY PM ROUNDS IN 2025
FIRST FRIDAY OF MONTH 6-8 P.M.**

Please Contact the Medical Society office at
hdcms@gmail.com if you are interested in hosting in 2025.



HEALTH LAW LIBRARY

The California Medical Association's (CMA) health law library is the most comprehensive health law and medical practice resource for California physicians.

The library contains nearly 5,000 pages of up-to-date information on a variety of subjects of importance to practicing physicians. It includes content from the

California Physician's Legal Handbook, as well as more specialized information on peer review, payor contracting and other topics. **Access is free to CMA members - www.cmadoes.org**

MEDICAL RECORDS: MANAGEMENT

- 4000 Medical Records: Most Commonly Asked Questions
- 4001 Accounting of Disclosures
- 4002 Medical Records: Allowable Copying Charges
- 4003 Contents of Medical Records
- 4005 Retention of Medical Records
- 4006 Security Breach of Health Information

MEDICAL RECORDS: REQUESTS FOR ACCESS

- 4200 Attorney Pre-Litigation Request for Medical Information
- 4201 Employer Access to Medical Records/Employment Physicals
- 4202 Health Plan Access to Medical Records
- 4203 Requests by Law Enforcement/Search Warrants
- 4204 Medi-Cal and Medicare Investigators' Access to Medical Records
- 4205 Patient Access to Medical Records
- 4206 QIO Access to Physician Office Charts
- 4207 Requests by 3rd Parties: CMIA, IIPPA, and the HIPAA Privacy Rules
- 4208 Subpoenas: Guide for Responding

MEDICAL RECORDS: SPECIAL CONFIDENTIALITY REQUIREMENTS

- 4250 Confidentiality of Sensitive Medical Information
- 4251 Special Confidentiality Requests
- 4252 Disclosure of Immunization Information
- 4253 Confidentiality of HIV/AIDS Information

Legal Information Line
 CMA Staff is ready to provide
 information about laws related to the practice of medicine. Call the Legal
 Information Line at (800) 786-4262



Get the facts on blood donor eligibility.

Many believe they are ineligible to donate blood when in reality they could be making a lifesaving difference today. A single donation can save multiple lives. Don't let myths deter you – get the facts about blood donor eligibility! Check with your local community blood center to learn more.



Myth: "I can't donate blood because I'm on medication."

Fact: Most medications do not disqualify you from donating.

Myth: "I have a tattoo, so I can't donate blood."

Fact: You can donate blood if your tattoo was done at a state-regulated tattoo shop. If your tattoo was done in a state that does not regulate tattoo facilities, then you must wait three months after it was applied to donate.

Myth: "LGBTQ individuals cannot donate blood."

Fact: With the FDA's updated guidelines, sexual orientation is no longer a factor in blood donation eligibility.

Myth: "I have a history of cancer so I can't donate blood."

Fact: In many cases, individuals with a history of cancer can donate blood if they have been cancer-free for a specified period and meet other eligibility guidelines.

Myth: "I am too old or young to donate blood."

Fact: There is no upper age limit for blood donation. The minimum age in most states is 16, with parental consent.

Myth: "Diabetics on insulin can't donate blood."

Fact: Diabetics on insulin can donate blood as long as their condition is well-managed.

Myth: "I traveled out of the country recently, so I can't donate blood."

Fact: Traveling does not automatically make you ineligible to donate blood. Guidelines vary, so be sure to check with your local community blood center to learn more.

2524 Harrison Ave • 707-443-8004 • nccbb.org

Save the date for the

HDNCMS ANNUAL GALA

SATURDAY NOVEMBER 16, 2024

5:30 PM

THE INGOMAR CLUB

- Annual awards
- Dinner
- Silent auction
- Music and more!

Tickets can be purchased or reserved online via the link below, or can be reserved by e-mailing hdncms@gmail.com with your RSVP and choice of entree.

Entree Selections: Prime Rib, Salmon or Portobello Stack (Vegetarian/Vegan)

\$85 for members + guests
\$100 for non-members

Business or cocktail attire is encouraged.

Click [HERE](#) to reserve tickets.

We hope you will join us for this fun annual event! E-mail hdncms@gmail.com with any questions



CMA WEBINARS SCHEDULED

<https://www.cmadoocs.org/events>

LOG INTO MEMBERS-ONLY SECTION. Be sure to set up your CMA Web account if you have not already. There are many links to resources that are for “Members only”. If you need assistance with this, please reach out to the Medical Society.

11/12/24: [Virtual Grand Rounds: From Avian Flu to Covid 19](#)

11/19/24: [Webinar : 2025 ICD-10-CM Coding Updates](#)

CLICK ON THE LINKS ABOVE OR GO TO: <https://www.cmadoocs.org/events> to register

ON DEMAND PRE-RECORDED WEBINARS

Browse CMA’s extensive library of pre-recorded webinars, covering a wide range of medical practice and public health topics. <https://www.cmadoocs.org/webinars>

Calendar of Local Education, Physician Meetings & Socials

(This includes recordings of all past CME grand rounds)

http://www.hdncms.org/Physician_Educational_Calendar.html

PHYSICIAN SUPPORT COMMITTEE

(aka: Physician Well Being Committee)

CONFIDENTIAL ASSISTANCE

Physician-to-Physician

Dr. Soper: 498-4291 * Dr. Bayan: 834-8188 * Dr. Chavez: 502-5360

Dr. Douglass: 786-4028 * Dr. Frugoni: 845-0242 * Dr. Heidmann: 362-6704

Dr. Hunter: 498-0607 *Dr. Newdow: (916) 201-6078 * Dr. Talbot: (707) 464-8813

Confidential E-Mail: hdnpwbc@gmail.com

Or contact a physician through CMA’s Physician Confidential Line at 213-383-2691

[Link to Physician Support Committee Informational-Brochure](#)

ARE YOU A CONSORTIUM MEMBER?

Medical Society Members - \$150.00
Non-Medical Society Members - \$250.00

A self-supporting committee of the HDN Medical Society, our Consortium for Continuing Medical Education is accredited by the CMA Institute for Medical Quality to plan and accredit local programs to meet the needs of our physicians. Credit is provided for Grand Rounds, Tumor Board, Cardiac Cath Lab, UCSF Case Conference, Neo-Natal Resuscitation, etc. In addition to coordinating programs based on the feedback we get from the membership, we also work with the Humboldt IPA, Hospice, Public Health and other local agencies in coordinating CME credit for physicians.

HELP IDENTIFY LOCAL EDUCATIONAL NEEDS

HELP SUPPORT LOCAL EDUCATION - BE A CONSORTIUM MEMBER

NOTE: Consortium for CME is recognized as the “Education Committee” of the Hospital Medical Staffs.

THANK YOU TO OUR ADVERTISERS!

Broadway Medical
Elite Caregivers
UC Davis
Life Plan Humboldt

North Coast Physician



**CME CALENDAR
GRAND ROUNDS / CASE CONFERENCE CALENDAR
NOVEMBER - DECEMBER 2024**

NOVEMBER

- 11/7 (Thurs) "MODELING GENETIC NEURODEVELOPMENTAL DISORDERS USING 3D BRAIN ORGANIDS "
Speaker: Kyle Fink, Ph.D ZOOM: 12-1 PM
- 11/21 (Thurs) "A WOLF'S IN SHEEP'S CLOTHING: BENIGN COMPLAINTS HIDING SERIOUS ILLNESS"
Speaker: Diane K. Birnbaumer, MD ZOOM: 12-1 PM

DECEMBER

- 12/19 (Thurs) "ANGER MANAGEMENT"
Speaker: Todd Zorick, MD, Ph.D Zoom: 12-1 PM

TUMOR BOARD

Tumor Board meetings will be by virtual format via Microsoft Teams. To join "Teams" meeting, email Jennifer Hooven at Jennifer.Hooven@stjoe.org. Meetings beyond this time will continue to be re-assessed and either resume in-person participation or extend the virtual attendance via Teams. 12:00 - 1:00 p.m.

NOVEMBER

- 11/6 (Wed) TUMOR BOARD PSJH
- 11/13 (Wed) TUMOR BOARD PSJH
- 11/20 (Wed) TUMOR BOARD PSJH
- 11/27 (Wed) TUMOR BOARD PSJH

DECEMBER

- 12/4 (Wed) TUMOR BOARD PSJH
- 12/11 (Wed) TUMOR BOARD PSJH
- 12/18 (Wed) TUMOR BOARD PSJH

- The target audience are Physicians in Humboldt and Del Norte Counties. Advanced Practice Clinicians, RN's, RD'S, and
- Pharmacists are also invited to attend. Please contact Terri Rincon-Taylor, CME Coordinator at (707) 442-2353 or
- hdncme@gmail.com if you have any questions.

Please contact the office if you have not received a statement for your 2024 CME dues and would like to join or renew your CME membership for 2024. hdncme@gmail.com
YOU MUST BE MEMBER OF THE CONSORTIUM FOR CME TO CLAIM CREDIT

PLEASE HELP IN IDENTIFYING LOCAL EDUCATIONAL GAPS
Suggestions for strengthening our local CME Program are always welcome -
We encourage you to get involved. Sign up to give a lecture.



The Humboldt-Del Norte Consortium for Continuing Medical Education is accredited by the California Medical Association and ACCME to provide continuing medical education for physicians.

The Humboldt-Del Norte Consortium for Continuing Medical Education designates this live activity for a maximum of 1.0 hour of AMA PRA Category 1 CME Credits™. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

CLASSIFIED ADVERTISEMENTS & BULLETIN

CLASSIFIEDS:

Members wishing to place a classified ad :

Please contact the medical society office at

hdncms@gmail.com.

Free to members for first 6 months

"We at NCP are always happy to receive photos of local scenery by our member physicians who would like to have their art displayed on the cover of the North Coast Physician. However, we have certain requirements before we print. At a minimum, please send you photos as a JPEG with minimal compression (level 8 or higher). Also please size the photo to 6 inches on the "short" side at a screen resolution of 125 dpi. If you're looking for total file size for email submission we would like something of at least 0.25 MB (250 KB) up to 2.5 MB. This gives the best screen resolution plus it provides adequate resolution for anyone who wishes to print out the cover. We will also accept TIFF or PSD files, although we prefer JPEG. If you need assistance, please let us know and the editor will be more than happy to work with you in obtaining the appropriate resolution."

Display Advertising Rate Schedule

<u>SIZE</u>	<u>MONTHLY</u>	<u>SIZE</u>
1/4 Page	\$140.00	8.00 (w) x 2.50 (h)
1/2 Page	\$160.00	8.00 (w) x 5.25 (h)
1/3 Page Vertical	\$150.00	3.00 (w) x 10.50 (h)
Full Page	\$200.00	8.50 (w) x 11.00 (h)
Full Page/Special Placement	\$275.00	8.50 (w) x 11.00 (h)
Business Card Ad	\$65.00	Copy Ready 3.50 (w) X 2.00 (h)
Classified Ads	\$5.25 per line	

DEADLINE: 15th day of the preceding month to be published