

# JMCA Journal

March 2004  
Volume XIII / Number 2



## *Eye on Annapolis*

### MCA Faces Legislative Battles on Multiple Fronts

**Joel Kruh**  
*MCA Legislative Liaison*

As outlined in the last issue of *MCA Journal* the 2004 General Assembly has been a busy one for the Maryland Chiropractic Association. With multiple issues facing the chiropractic profession in Maryland, the MCA has taken the following positions on legislation presently before the general assembly:

**1) SB236: PIP Waiver-Auto**

**MCA Position – OPPOSED**

This legislation would require auto insurance policy holders to withdraw their PIP waiver in writing.

**2) SB330: Health Occupations –  
Misdemeanor Offenses**

**MCA Position – OPPOSED**

Senate Bill 330 calls for authorizing the Board of Chiropractic Examiners to delegate disciplinary cases to three Board members and requires a guilty licensee to pay the costs of the hearing.

**3) HB421 & SB334: Massage Therapy Licensure**

**MCA Position – OPPOSED**

This legislation would establish an independent Massage Therapy Board and strip regulatory authority over massage therapists from the Board of Chiropractic Examiners.



*(Continued page 10)*

## MCA Welcomes New Members

**Maria Elizabeth Adkins**  
Carey Chiropractic, P.A.  
Fruitland, MD

**Debra A. Dankmeyer**  
Morrison Chiropractic Center  
Salisbury, MD

**Nicole A. Meilhammer**  
Morrison Chiropractic Center  
Salisbury, MD

**Dr. Daniel Behe, Jr.**  
Carver Chiropractic Center  
Huntingtown, MD

**Dr. Patrick Ingram**  
Parkton, MD

**Cheryl L. Stubbs**  
Salisbury, MD

**Dr. William R. Bleam, III**  
Carney Chiropractic Center  
Parkville, MD

**Vickie Lynn Kramer**  
Bel Air, MD

## ACA Update

*By Bill Lauretti, DC*

*ACA Maryland Delegate*

### NCLC 2004 is Going to be Tremendous

We anticipate one of the largest crowds ever of students and doctors converging on the capital for the 29th annual National Chiropractic Legislative Conference (NCLC), scheduled for March 3-6 at the Hyatt Regency on Capitol Hill.

Mr. Markus Meyer, an attorney with the Bureau of Competition, Antitrust Division of the Federal Trade Commission (FTC) has agreed to speak at this year's NCLC. Scheduled for Saturday, March 6, Meyer will discuss the antitrust aspects of association activity under the antitrust "safety zones" and recent FTC advisory opinion letters with special attention to fee information collection and collective bargaining activities. This will assist associations and their counsel in assessing the antitrust ground rules in dealing with managed care organizations and insurance companies on behalf of their members.

We have just added to the program a special briefing on employment of DCs in the Department of Veterans Affairs. This program will be led by members of the VA committee, and will include a discussion of the committee's recommendations, their status and their impact, as well as practical steps ACA members can take to position themselves to treat veterans through the VA system.

We have received confirmation that the following members of Congress will be

*(Continued page 8)*

## Maryland Chiropractic Association

720 Light Street  
Baltimore, MD 21230  
(410) 625-1155  
FAX: (410) 752-8295  
E-MAIL: MCA@assnhqtrs.com  
www.MarylandChiro.com

### EXECUTIVE BOARD

#### Officers

Paul Henry, DC  
*President*  
Donald W. Hirsh, DC  
*1<sup>st</sup> Vice President*  
Richard Schmitt, DC  
*2<sup>nd</sup> Vice President*  
Kay O'Hara, DC  
*Secretary*  
Duane Sadula, DC  
*Treasurer*  
Audie G. Klingler, DC  
*Past President*

### BOARD OF DIRECTORS

#### ACA Delegate

William Lauretti, DC

#### ICA Delegate

Eric Huntington, DC

#### North East District

Adam Fidel, DC  
Paul Foutz, DC  
Robert Poane, DC  
Daniel T. Wise, DC

#### Eastern Shore District

Joanne Bushman, DC

#### Western District

Jeff Deschamps, DC

#### Central District

Joseph Langlois, DC  
James S. LeVan, DC  
Brian Morrison, DC  
Ronda Sharman, DC

#### Southern District

John DeMaio, DC  
Alan K. Sokoloff, DC

### STAFF

Thomas C. Shaner, CAE  
*Executive Director*

Sharon Kneebone  
*Administrative Director*

Monica Shaner  
*Financial Manager*

Eric Grammer  
*Communications Manager*



# President's Update

Paul Henry, DC

## MCA Needs YOU... & YOU Need MCA

**A**s I sit down to write this letter it's another cold and gray day here in the frozen tundra that we call Maryland. On the bright side though, the fireplace is blazing away, the Indianapolis Colts have choked in the playoffs again (who says we aren't still ticked off), and by the time you read this, spring will be just around the corner.

There may still be some potholes in the road ahead on our journey to define and protect chiropractic's role in the health care market place, but the future is looking good. Your Maryland Chiropractic Association remains a solo but active voice in Annapolis, fighting for you on crucial legislative issues, and we are making steady progress with some other exciting initiatives as well.

One area where we have made some gains, but still needs our constant attention is membership, both new members and renewals. My thanks to those who acknowledge their professional responsibility and join with the MCA in the fight to keep our practices (and your livelihood) going strong. We have to be committed to this fight, not just for one year but forever, because without chiropractic, where would our patients go for non-surgical, non-pharmaceutical health care? The answer is nowhere. We really are their only meaningful choice, so we have to be there for them. Unfortunately, that won't happen without an active and financially stable chiropractic association.

If you have not yet renewed your MCA membership, I ask you to do so right now. Your dues and C-PAC donations do make a difference, and along with attending our seminars, is what keeps the association working for all of us. Don't let others pull the load for you. Join us! It's not just the right thing to do...it's the smart thing too!

MCA's CE Forum on March 13-14 for doctors and chiropractic assistants should be a great program. Dr. Terry Yochum, always a favorite, will be headlining the faculty and you'll be able to pick up your credits for "Aids/Infectious Diseases", and the newly required "Jurisprudence" course. Hope to see you there. In the meantime, renew that membership BECAUSE YOU NEED THE MCA.

'Til next time,  
Paul Henry, DC

## Calendar of Upcoming MCA Programs

March 13-14	MCA March CE Forum
March 14	MCA March CA Sunday
March 20 - October 10	MCA Chiropractic Assistant Course
June 26-27	12 Hours of CE
August 13-15	MCA Convention and CE Forum

# MARCH 13 - 14

## 2004 MCA MARCH CE FORUM

### GENERAL MEMBERSHIP MEETING

BWI MARRIOTT \* BALTIMORE, MD

Save the Date!

Here's a great Continuing Education weekend in which **Doctors of Chiropractic can earn up to 15 hours CE, including the compulsory AIDS and Risk Management CE.** Participants will have several options to participate. This dynamic weekend will also offer up to **10 hours of continuing education for Chiropractic Assistants** featuring all new topics. (See separate flyer for details) **Proceeds from MCA sponsored events go towards the association's Legislative Efforts.**

#### Saturday, March 13

- 9:30 a.m.** Registration
- 10:00 a.m.** **"Neurosurgery & Chiropractic"**  
Allan J. Belzberg, MD, FRCSC
- 12:00 p.m.** **"Graston Technique"**  
Warren I. Hammer, MS, DC, DACBO
- 1:00 p.m.** Lunch featuring **"A 2004 Legislative Update & General Membership Meeting"**
- 2:00 p.m.** **"Graston Technique Cont."**  
Warren I. Hammer, MS, DC, DACBO
- 3:00 p.m.** **"Active vs. Inactive Spondylolysis/Spondylolisthesis: What's the Real Cause of Back Pain?"**  
Terry R. Yochum, DC, DACBR, Fellow, ACCR  
(Courtesy of Medical Resources)
- 6:30 p.m.** Recess Until Sunday

#### Sunday, March 14

- 7:00 a.m.** CA Registration Opens (*A separate mailing featuring more information will be sent out*)
- 8:00 a.m.** DC Registration / Continental Breakfast
- 8:30 a.m.** **"AIDS / Infectious Diseases"**  
Carrie Jeffries, RN
- 12:30 p.m.** Lunch
- 1:15 p.m.** **"Jurisprudence" (Risk Management)**  
MD State Board of Chiropractic Examiners
- 2:15 p.m.** **"Integrity Based Success" (Risk Management)**  
Larry Berlin, DC
- 4:15 p.m.** Adjournment
- 6:00 p.m.** CA Course Adjournment

Please keep checking the MCA Web site for updates and information on registration at:  
[MarylandChiro.com/mcanews/2004marchceforum.htm](http://MarylandChiro.com/mcanews/2004marchceforum.htm)

## Space is Limited!

### MEET THE FACULTY

**Allan J. Beltzberg, MD, FRCSC** is an attending neurosurgeon at the Johns Hopkins Hospital, Associate Professor of Neurosurgery at the Johns Hopkins School of Medicine, and Director of Peripheral Nerve Surgery (surgical repair of injured nerves, removal of nerve tumors and decompression of nerve entrapments).

**Warren I. Hammer, MD, DC, DACBO** is a graduate of Lincoln Chiropractic College. A former instructor in Spinal Biomechanics at New York Chiropractic College, he is the author of the text *Functional Examination of the Soft Tissues and Treatment by Manual Methods*.

**Carrie Jeffries, RN** is a Registered Nurse at the University of Maryland Medical Center.

**Terry R. Yochum, DC, DACBR, Fellow ACCR** is a second-generation chiropractor and cum laude graduate of the National College of Chiropractic. He was bestowed with the honor of "Fellow" by the American Chiropractic College of Radiology (ACCR), an honor given to only seven DACBR's since the inception of the ACCR in 1958. Dr. Yochum has presented over 1,000 lectures worldwide.

**Larry Berlin, DC** is the owner of Impact Coaching, LLC and has been a Professional Business and Life Coach since 1997. As a coach, Dr. Berlin helps people define what they truly want out of their business and life, then focuses on the development of strategies that honor who they are and why they want to be.

# MCA's Chiropractic Assistant Program and March CA Sunday Offer Great Savings and Education Opportunities for CAs

The Maryland Chiropractic Association is offering Chiropractic Assistants (CA's) great education programs at great costs in March. MCA will offer its 2004 March CA Sunday program, "Neurology for the Chiropractic Assistant," on Sunday, March 14 and courses for the 2004 MCA Chiropractic Assistant Course begin on Saturday, March 20.

The 2004 MCA CA Sunday will feature the instruction of Dr. Plotkin, one of the most popular lecturers of chiropractic assistant continuing education programs. CA's will learn to understand how the musculoskeletal and neurologic systems are interrelated in this special 10-hour or 5-hour Continuing Education class held at the BWI Marriott in Linthicum.

"Neurology for the Chiropractic Assistant" features detailed information about the Brachial and Lumbar Plexus, the Cranial Nerves, and the Autonomic Nervous systems. This course will include hands-on work in testing reflexes, sensation, and muscle testing to help determine and understand nerve root level involvement. This course is a must for any CA whose doctor is currently working with other medical professionals, to understand various conditions they may be working with.

Registration and continental breakfast for both the 5-hour and 10-hour courses begin at 7:30 a.m. The 5-hour course adjourns at 12:30 p.m. The 10-hour course includes lunch and is scheduled to adjourn at 6 p.m. Tuition for the 5-hour course is \$60 for MCA CA members and \$85 for non-members. Tuition for the 10-hour course is \$115 for MCA CA members and \$150 for non-members.

Further information regarding the March CA Sunday, including online registration at the secure Association Headquarters E-Store, is available online at [www.MarylandChiro.com/mcanews/2004marchcasunday.htm](http://www.MarylandChiro.com/mcanews/2004marchcasunday.htm).

## Cost Comparison for Existing Courses

	Maryland Chiropractic Association	Dr. Keith Scott	New York Chiropractic College
<b>Cost Per Session</b>			
<i>MCA Member</i>	\$85	\$125	\$100
<i>Non Member</i>	\$100	\$125	\$100
<b>Pre-Payment in Full</b>			
<i>MCA Member</i>	\$680	\$975	\$850
<i>Non Member</i>	\$800	\$975	\$850
<b>Late or at the Door Registration</b>	\$125	\$150	\$125
<b>Refunds for No Shows</b>	YES!	NO!	NO!

Less than a week later on Saturday, March 20, the 2004 MCA Chiropractic Assistant Course begins. To be held at the Radisson Hotel Annapolis, this course will feature the CA training expertise of Dr. Michael Fedorczyk.

This course is designed to fulfill the Maryland State Board of Chiropractic Examiners requirements of 100 classroom hours needed to prepare the student for the state exam. Each session will include academic material, a brief exam of the previous session's material, hands on application of skills learned and a take home study pack for the next module. Applicants must be 18 years of age.

The registration deadline for Session 1 (March 20 and 21, 2004) is **March 1, 2004**. For all other sessions, the deadline is ten days before class date.

This CA Course is offered at great savings in comparison to similar courses. Tuition for MCA CA members is \$85 per session and \$680 for all 10 sessions, if paid in full prior to the first session. Non-members' tuition is \$100 per session and \$800 for all sessions if

paid in full prior to the first session. Registration at the door is \$125 per session for members and non-members. This course also offers full refunds for sessions not attended, no questions asked. Funds may be applied to another CA taking the same course. Please take a look at the graph to see a comparison of regional CA Courses.

Dr. Fedorczyk has trained many CA's in the past nine years in Maryland. He was one of the first instructors to teach the CA Training Course when the state first required Chiropractic Assistants to be certified. After many requests from former doctors and CA's, he has joined with the MCA in presenting this Chiropractic Assistant Training Course.

For further information on the course, including a registration form, please visit the MCA Web site at [www.MarylandChiro.com/mcanews/2004mccacourse.htm](http://www.MarylandChiro.com/mcanews/2004mccacourse.htm).

For any additional information, you may also contact Dr. Fedorczyk at 301-780-3103 (office), 301-651-9090 (cell), DrMikeFed@comcast.net, or by fax at 301-780-5677.



# Salizain™

FOR THE RELIEF OF MINOR PAIN

Salizain™ is a new specialty formula from Anabolic Laboratories. This formula was designed to help support your patients through the acute phase with all natural ingredients.

Salizain™ features the following ingredients:

- White Willow Bark
- Nexrutine™
- Ginger Root
- Bromelain
- Turmeric
- Cayenne



David R. Seaman, DC,  
MS, DABCN, FACC

"Salizain™ is a breakthrough formula that will support a more timely healing response and further your treatment options."

Offered in both daytime and nighttime formulations!



For more information on Anabolic's quality line of products, call your local representative

**Bryan Miller**  
**(410) 296-7574**

Or for a free catalog call

**(800) 445-6849**

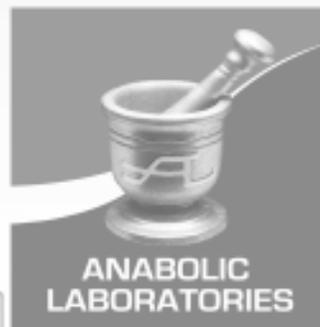
[www.anaboliclabs.com](http://www.anaboliclabs.com)



Anabolic Laboratories has been a leading manufacturer of nutritional supplements for health care professionals for over 75 years. We offer a comprehensive line of quality supplements and specialty formulas.

**Proud Supporter of the Maryland Chiropractic Association**

These statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure or prevent any diseases.



**ANABOLIC  
LABORATORIES**

# U C-PAC

Need

James LeVan, D.C.  
C-PAC Treasurer

Greetings and salutations! In the last *MCA Journal* I mentioned a scholarship fund that has languished for several years and asked that anyone with thoughts or ideas about its future give me a call or send me an e-mail. I'm trying to decide if getting zero responses means nobody has any ideas, nobody cares, or nobody reads my articles. I suspect the answer is all of the above. Consequently, I have decided we should use the money to pay for a cruise for the CPAC treasurer. But seriously folks, if anyone knows a student from Maryland who is presently in chiropractic school, let me know and we can give them a small financial helping hand. With the price of textbooks I'm sure it would be welcome.

There has been a surge in contributions to CPAC from people renewing their memberships in the MCA. I'm always glad to see strong support for our state association. It's great that we can now support CPAC at the same time. I should also mention the small but crucial group of people who so faithfully send a monthly check. These wonderful folks make sure that the treasury never runs completely dry.

Speaking of completely dry, my mind is empty of things to talk about and my deadline is tomorrow. I should put in a blurb about the March CE classes. Tom Shaner says they are filling rapidly and it would be a good idea to register soon. I sent my registration in long ago so hopefully I will see you there. As always the list below reflects the contributions received during the past 12 months as of February 15. Many thanks to all of you who take the time to help our legislative efforts.

## **President** **(\$1,000 or more per year)**

Maryland Chiropractic Association

## **Governor (\$500 - \$1000)**

Dr. Lisa Bailes	Dr. Alan Cornfield
Dr. John DeMaio	Dr. Michael Fedorczyk
Dr. Paul Henry	Dr. Thomas Lo
Dr. Richard Schmitt	

## **Senator (\$365 - \$499)**

Dr. John Kibby	Dr. David Koronet
Dr. James LeVan	Dr. Tom Schreppler
Dr. Beth Tedesco	

## **Delegate (\$100 - \$364)**

Dr. Raymond Barry	Dr. W. Gregory Belcher
Dr. William Blaker	Dr. Kevin Brown
Dr. Joanne Bushman	Dr. Samuel G. Charles
Dr. Steven E. Clark	Dr. Charles Cooper
Dr. Enid Cruise-Brooks	Dr. James G. Daniel

Dr. Nicholas Dezes	EMG Diagnostics
Dr. Paul Ettlinger	Dr. Robert G. Frieman
Dr. Ronald C. Gillum	Dr. Joel Goldwasser
Dr. Charles Hester	Dr. Ray Infanti
Dr. Cheryl Kalb	Dr. Jeffrey Kalkstein
Dr. Audie Klingler	Dr. Howard Lewis
Dr. Steven Lipschitz	Dr. Stewart S. Lobe
Dr. Lucinda Mitchell	Dr. Brian Morrison
Dr. Jack L. Murray, Sr.	Dr. Kay O'Hara
Dr. Starr Parsons	Dr. Robert Reier
Dr. Mark Roberts	Dr. Asher Rodriguez
Dr. Duane Sadula	Dr. Scott Samson
Dr. Richard Santangelo	Thomas C. Shaner, CAE
Dr. Thomas Shaw	Dr. Mark Shulman
Dr. Roger Smith	Dr. Alan Sokoloff
Dr. Young-Sung Song	Dr. Diane Taber
Dr. Nick Triandos	Dr. Ronel Williams
Dr. Daniel Wise	Dr. Mahmoud Zia-Shakeri

## **Member (\$25 - \$99)**

Dr. Alvin Cole	Dr. Troy Henderson
Dr. James Holding	Dr. Robert Poane
Dr. Anthony Ricci	Dr. Carol Roberts

Please send your contribution to Dr. James LeVan, 10605 Concord St., Ste. 206, Kensington, MD 20895.



# ICA Report

Eric Huntington, DC  
ICA Representative for Maryland

## 2004 Legislative Work Day Scheduled for April 29 in Washington, D.C.

In honor of traditions that go back decades, ICA members and doctors of chiropractic from a host of other organizations will gather in Washington, D.C. on April 29 for ICA's 2004 Legislative Work Day. ICA was established 78 years ago as an advocacy body for chiropractic in the legislative and public policy process. This year, however, ICA members will join forces with hundreds of other DCs as the Chiropractic Coalition comes together in a joint legislative effort, combining forces with the World Chiropractic Alliance (WCA) and the Federation of Straight Chiropractors and Organizations (FSCO). ICA is very excited about the power of this unprecedented cooperative effort, and this event already has attracted hundreds of participants and if the current registration trends continue, it will be the largest single gathering of chiropractors in the nation's capital in history. The 2004 Legislative Work Day is open to all who are concerned about the future of chiropractic and our public policy effort.

Presentations will include appearances by top policy makers as well as practical briefings on how to most effectively communicate with your Members of Congress. ICA is excited to announce that among the top policy makers appearing at the event will be Senator Ted Kennedy of Massachusetts, Rep. Chris Smith

of New Jersey and Rep. Ed Schrock of Virginia. This event is about influencing policy makers, and ICA's entire emphasis is on the effective mobilization of hundreds of DCs, students, CAs and family members on behalf of key legislative initiatives, such as HR 3476, the new TRICARE initiative.

Legislative Work Day 2004 will be headquartered at the JW Marriott Hotel on prestigious Pennsylvania Avenue, but events will also be held in the Capitol complex itself. Events will kick off at 8 a.m. when concerned doctors from around the nation including members and leaders of ICA, FSCO, and WCA will gather at the **Gold Room of the Rayburn Building at the Capitol** for a political rally and send off. Be part of the first legislative active day for members of all three organizations! For more information, visit ICA's Web site at [www.chiropractic.org](http://www.chiropractic.org) or call ICA at

**WHAT:** 2004 Legislative Work Day  
**WHEN:** April 29, 2004, starting at 8 a.m.  
**WHERE:** JW Marriot Hotel & the Capitol Complex  
**WHO:** Members of the ICA, WCA and FSCO  
**MORE INFO:** Call ICA at 800-423-4690 or visit ICA online at [www.chiropractic.com](http://www.chiropractic.com)

1-800-423-4690.

The 2004 Legislative Work Day has been scheduled to coincide with ICA's 2004 Annual Board of Directors and Representative Assembly Meetings and will be part of an exciting, intense working weekend to which all in chiropractic are welcome.

### LET US HELP GET YOUR OFFICE READY FOR 2004

- Start the new year with your **Accounts in Balance**
- Complete a **Bad Debt Analysis** - what to pursue, what to forget, what to file in court
- Year end **Claim Tracers** completed on **Patient Accounts** – rebill insurance carriers for payable 2003 claims, including PI and WC and **2002-2003 Medicare claims**
- Interim or continuing **Billing/Collection** service for all types of receivables

Call (800)583-4955 to discuss how we can help you meet your business goals in 2004



*Applecore Management Systems, Inc.*

# ACA Update

(Continued from page 1)

presenting at NCLC on the morning of Thursday, March 4: Senators Jim Talent, Norm Coleman, Kent Conrad, Jim Bunning, and Representatives Phillip English, Xavier Becerra, Dave Weldon, Jim McCrery, Earl Pomeroy and Collin Peterson. I will have the rare privilege of introducing Maryland's own Steny Hoyer, U.S. Representative from the 5<sup>th</sup> Congressional District. During the congressional reception that evening, we are expecting appearances from a number of other senators and representatives, as well as members of the presidential administration. In particular, we are expecting Senator Chuck Grassley, VA Secretary Anthony Principi and HHS Secretary Tommy Thompson.

Through the efforts of its hundreds of attendees, supporters and sponsors, NCLC reminds our elected leaders and government officials of the national reach and magnitude of the pro-chiropractic lobby, and offers unique opportunities for professional development, continuing education and networking. The strong and enthusiastic turnout at NCLC is one reason the ACA runs one of the most influential advocacy operations in Washington, according to a new listing of the 25 most effective grass-roots lobbying organizations for health care in the United States as reported in the *Washington Times* on Nov. 26, 2003.

## ACA Blue CCHIP Workshop at NCLC

Concurrent with the NCLC, ACA will also host the 3rd Annual Blue CCHIP Workshop, "Working Together for Better Healthcare Coverage" on March 5. The Blue CCHIP program was created by ACA to foster better communications between state associations and their local Blue Cross/Blue Shield (BCBS) plans. This year's agenda will feature returning speaker Dr. Allan Korn of the National Blue Cross/Blue Shield Association as well as a panel of speakers from a model state including a representative from the local BCBS plan, the state delegate and liaison, and an ACA member who now works with

the BCBS plan as the Director of Chiropractic. A tentative agenda includes additional topics such as coverage for children, working with employers for better coverage, and approaching plans about non-covered benefits.

## Oral Arguments in Trigon Suit Set: What Happens Next?

The ACA presented its oral arguments before a three-judge panel at the 4th Circuit Court of Appeals in Richmond, Va., before a three-judge panel on Tuesday, February 24. One week before the hearing, two copies of all the appeal briefs were filed by each side and be given to each of the three panel judges. Each judge then provided a copy to his/her clerk, and for the next week they began to form their individual decisions. Judges were not allowed to speak to one another during this period. Following the oral testimony, the judges met together for the first time, discussed the case and will soon be issuing their decisions. The most senior member of the court will decide who will write the majority opinion. We could receive the majority opinion anywhere from one to six months. The decision could range anywhere from an outright denial of our appeal, to issuing an order supporting one or all parts of our appeal, including the remanding of the case back to the original judge ordering a jury trial.

## Decision in Canadian Inquest is Puzzling

As you are probably aware, an inquest had been ongoing in Ontario, Canada to determine the cause of death of Lana Dale Lewis, a woman who had suffered a stroke under a set of controversial circumstances. On January 16, 2004, the five-member jury involved in the inquest reported a finding of "accidental." In delivering its finding, the jury also made a series of recommendations based on the

proceedings.

While the inquest found no evidence that chiropractic care caused the stroke death of Ms. Lewis, ACA feels that many of the jury's recommendations are incompatible with the "accidental" ruling in the case.

According to ACA's official statement on the decision, "The American Chiropractic Association is not surprised that the jury in a recent Canadian inquest into the death of Lana Dale Lewis was unable to find any evidence that chiropractic manipulation caused her stroke. In ruling that Lewis' death was 'accidental,' the jury effectively conceded that it was unable to determine exactly what caused her death..."

Go to [www.acatoday.com](http://www.acatoday.com) for a copy of ACA's official statement and for additional information that may be helpful in dealing with the issue of chiropractic safety, including an article I wrote that summarizes recent scientific studies.

## Long Term Care Insurance Available for ACA Members

Marsh Affinity Group has been chosen as ACA's new insurance administrator for the member insurance program effective October 1, 2003. An important new product Marsh has made available to ACA members is Long Term Care insurance. ACA's carrier of choice for this new product is GE Capital Assurance (GECA), the number one Long Term Care provider in the nation. GECA has been the leader in the Long Term Care insurance market for over 25 years, and they have never raised rates on existing policyholders. Their program is now available to ACA members, their parents, and parents-in-law, in all 50 states.

## ACA Responds to Flawed Article in UC-Berkeley Wellness Letter

ACA has responded with a pointed letter to a misleading article published in the February 2004 issue of the *University of California-Berkeley Wellness Letter*.

The unfortunate article, titled "Should You Consult a Chiropractor?" attempted to minimize the effectiveness of chiropractic care while espousing outdated, irrelevant stereotypes about the profession. The article also claimed that for low back pain, one should first see his or her "regular physician first for a diagnosis and possible treatment," and to then ask for a referral to a chiropractor "if you want to try one." To view ACA's response to the *UC-Berkeley Wellness Letter*, visit: [www.acatoday.com/media/record/uc\\_berkeley.shtml](http://www.acatoday.com/media/record/uc_berkeley.shtml).

## ACA Responds to Misinformation About VA Chiropractic Advisory Committee

Regrettably, some other chiropractic organizations and publications have distorted the recommendations of the Chiropractic Advisory Committee of the Department of Veterans Affairs. These organizations have claimed that they "fought for direct access," while "ACA voted for MD referral." Here is a dose of reality: ACA doesn't have a vote on the Advisory Committee and neither does any other chiropractic association. Three of the 12 committee members are ACA members, but they were appointed by the Secretary of the Department of Veterans Affairs (DVA). We supported their appointment, as did the Association of Chiropractic Colleges (ACC), and support their actions, as does the ACC, as the best hope for our veterans. In fact, the committee took only one vote on direct access and the ACA members voted for it, but they were in the minority.

There was no vote on MD referral. The VA health system is based on the Primary Care Provider model, and all specialty care is provided in consultation with the patient's PCP. Veterans who wish to seek chiropractic care shall have access to a doctor of chiropractic, if the Secretary adopts the recommended protocols. This is a key; the Secretary has the final determination on what protocols are adopted, and he is under great pressure from bureaucrats to water them down. It is our hope that the strong majority vote from the committee on the recommendations, and our own discussions with the Secretary, will result in a favorable out-

come. If he waters down the recommendations, we are prepared to go back to Congress as we have done with the Department of Defense (DoD) project. The bureaucrats may not want us, but our veterans do, and so do members of Congress.

Even the AMA recognizes the significance of the recommendations that were made, which is why they have joined with the bureaucrats in the DVA to lobby AGAINST them. And for good reason, the January issue of *American Medical News* published a fairly extensive article on the recommendations made by the committee, and stated in part, "Chiropractic care at the Department of Veterans Affairs would expand dramatically if the final recommendations of the VA chiropractic advisory committee are followed."

A review of a portion of the 38 recommendations made by the committee to Secretary Anthony Principi bears out this statement:

- a) Inclusion of doctors of chiropractic under Title 38, along with other health care professionals (MD, DO, OD, DPM, and DDS)
- b) Direct access to chiropractic care for newly discharged veterans who received chiropractic care in the military for service connected condition(s)
- c) Inclusion of doctors of chiropractic as full voting members of medical staff
- d) A goal of providing chiropractic care at all major VA health care facilities, consistent with distance and travel standards for access to specialty care
- e) Continuance of fee-for-service chiropractic care in areas where veterans do not have easy access to VA facilities with chiropractic services
- f) Inclusion of chiropractic in VA research projects
- g) Inclusion of chiropractic in VA training programs
- h) Comprehensive educational programs on chiropractic for VA physicians, other health care providers, ancillary personnel and patient population

For detailed insights from Drs. Bill Morgan, Cynthia Vaughn and Rick McMichael into these recommendations, visit [http://www.acatoday.com/government/va/truth\\_va\\_recommendations.shtml](http://www.acatoday.com/government/va/truth_va_recommendations.shtml) and scroll through these doctors' analyses.

## Thanks To MCA's Great Supporters

The MCA has a Supporting Membership category for suppliers of goods and services. We encourage all members to consider them when buying products or services.

### 2004 Supporting Members

#### **Biotics Research Corp.**

*John Rosenbaum*

#### **Chiropratic Mattress Educ.**

*Mark Mandell*

#### **Doctors for Nutrition, Inc.**

*John H. Maher*

#### **Impact Coaching**

*Larry A. Berlin, D.C.*

#### **Kane X-Ray**

*Daniel P. Kane*

#### **Knaub & Associates**

*Ray L. Knaub, Jr.*

#### **M&G Medical Billing**

*Michael S. Belshay, Sr.*

#### **Maryland Data Services**

*Brian Van Pelt*

#### **Moore & Associates**

*Jim Adkins*

#### **NCMIC Insurance**

*Doyle Swope*

#### **NY Chiropractic College**

*Michael P. Lynch*

#### **Nutri-West Mid Atlantic**

*Nadine Carrick*

#### **Plymouth Bell Laboratories**

*Rhoda Dowie*

#### **MCA Supporting Member**

#### **benefits include the following:**

- 10% discount on Exhibit fees for MCA Fall Convention (normally \$450) and first right to register.
- Receive and be listed in MCA's informative bimonthly newsletter.
- Listing in the MCA's Annual Membership Directory – as well as receipt of a copy of this excellent reference resource.
- 20% discount on advertising in both the directory and the newsletter.
- Exclusive right to sponsor Sunday CE programs, tabletop exhibit included.
- Exclusive right to sponsor Chirofax broadcast to members - \$85 per issue.

# Eye on Annapolis

(Continued from page 1)

- 4) **HB277 & SB466: Athletic Trainers Licensure**  
**MCA Position – SUPPORTS WITH AMENDMENTS**  
This legislation would establish the Athletic Trainers Licensure Act under the Board of Physician Quality Assurances. The bill as presented, only allows chiropractors to refer to athletic trainers. MCA has proposed amendments to authorize chiropractors to co-treat and consult with athletic trainers.
- 5) **SB466 & HB13337: WCC- Health Care Panels**  
**MCA Position – OPPOSED**  
This bill would require injured victims in work-related claims to select a health care provider from a panel of at least three health care providers that is established by an employer or insurer. Consequentially this would totally eliminate freedom of choice.
- 6) **HB166: WCC- Health Care Panels**  
**MCA Position – SUPPORTS WITH AMENDMENTS**  
House Bill 166 calls for establishing a treatment plan providing for an initial referral that allows a patient at least five visits to a specialist without requiring additional referral from the patient's PCP. As written, the bill only applies to medical doctors. MCA is pushing for an amendment that defines a specialist as any health care provider.
- 7) **SB576: Coverage for Groups of Mandated Benefits**  
**MCA Position – OPPOSED**  
Limits policyholders' choice in selecting mandated health care services.
- 8) **HB581: Mandated Benefits – Exclusions for Pre-existing Conditions**  
**MCA Position – OPPOSED**  
If this bill passes insurers would be allowed to exclude coverage for a mandated benefit in individual health benefit plans as the benefit relates to a condition revealed during medical underwriting.
- 9) **HB1322: Medicaid Advisory Committee on Physical Evaluation for Student Athletes**  
**MCA Position – SUPPORTS WITH AMENDMENTS**  
This bill would establish a Medicaid Advisory Committee on Physical Evaluation for Student Athletes. The current proposal excludes chiropractic from the Committee. MCA will request an amendment to include a chiropractor on this Advisory Committee.

For further information on any of these items of legislation, please contact Joel R. Kruh, Esq. at 410-685-6626.

## 2004 ChiroCode Book Available Online!

The 2004 Chirocode Deskbook - 12th Annual Edition has revisions and updates throughout the book! Please visit the MCA member area at MarylandChiro.com to order the new edition featuring:

- \* Essential Claim Guidelines for billing regular insurance, Medicare, Managed Care, Personal Injury, Workers Comp, MSAs self pay, etc. Maximize your reimbursement!
- \* Essential ICD-9-CM diagnosis codes for Chiropractic are listed in three simplified formats (Anatomic, Numeric, and Alphanumeric) for quick and easy code finding.
- \* Essential CPT procedure codes for Chiropractic for E/M, Lab, X-Ray, Musculoskeletal, and Physical Medicine sections. Includes National Correct Coding Initiative (CCI) bundling edits.
- \* Essential HCPS supply codes for Chiropractic help increase your income by better defining your services and supplies PLUS: ABC Supply Codes!
- \* Essential RVU's (Relative Value Units) and the exclusive ChiroCode Institute Simplified Dollar Conversion Factors by geographic areas. Software on CD calculates fees instantly!
- \* Essential Compliance alerts, standards and documentation guidelines. Directories of state and national associations and boards, and more. Includes simplified HIPAA guidelines and help!

## MCA Members Only: Enjoy The Benefits

The MCA is the leading voice for chiropractors in Maryland. Every practicing doctor should be a member. Here are a few of the special benefits you receive as a member:

- \* Two \$50 vouchers good for your attendance to MCA-sponsored CE
- \* Listing in MCA Directory
- \* Listing in Online "Find a Chiropractor Directory"
- \* Listing in Chiropractic Directory to be distributed to Trial Lawyers
- \* Subscription to *MCA Journal*
- \* Reduced tuition to MCA CE
- \* Opportunity to belong to MCA Sports Council
- \* Representation in Annapolis and before the Board of Examiners
- \* Medicare/Medicaid information resource

And we're developing more. No chiropractor can afford not to have the MCA at work in Maryland.

# Stamp Out Unpaid Bills with MCA Member Benefit

As a benefit to our members the Maryland Chiropractic Association suggests I.C. System for Debt Collection Service. Their collection service is:

## Effective

Your accounts will be handled by collectors who specialize in the type of debt encountered by our members. They make frequent and firm contacts with debtors by mail and telephone. If debtors don't pay, they list them with national credit reporting bureaus.

## Local

I.C. System brings services to your place of business regardless of location. Neighboring businesses, as well as your fellow members, rely on them for debt collection.

## Nationwide

Our endorsed service provider is licensed and bonded in all states requiring the licensure and bonding of collection agencies. They are endorsed by over 700 business and professional associations, including ours.

## Easy to use

As a client, you are able to submit past-due accounts by mail, fax, online, e-mail, tape or disk.

## Reputable

I.C. System fully complies with the Federal Fair Debt Collection Practices Act and all applicable state laws.

## Professional

Collectors are professionally trained in ethical and psychologically sound collection techniques.

## Safe

A Hold Harmless Indemnity agreement protects you from any legal consequences that might result from collection efforts.

## Competitive Rates

Rates are competitive and provide exceptional value, covering many features not available through other agencies.

## Responsive

If you have a question about your accounts, they have an excellent Client Service Department available toll-free.

## Informative

You will receive regular statements on the debts you have in for service.

## Comprehensive

A full-service collection agency with several optional features.

## Reliable Results

I.C. System has the ability to turn receivables into cash. That's why our members turn to them time and again as their collection partner.

To receive more information on our endorsed debt collection services call I.C. System at

**800-279-3511**

## Next CA Exam Scheduled for Tuesday, April 27

The Board of Examiners' next CA Examination will be held on Tuesday, April 27 at 10 a.m. The deadline for applications and documentation is March 27. No waivers or extensions will be granted.

The Board is asking chiropractors to make sure their CA's paperwork and fees are also in by March 27. Exam registration forms are available on their Web site, [www.mdchiro.org](http://www.mdchiro.org), or by calling the Board Office at 410-764-4726.

## Chiropractors Reminded About Practice Restrictions on Non-Humans

The Board of Examiners is reminding chiropractors that their practice is restricted by statute exclusively to the human anatomy. Chiropractic Practice Act, section 3-102(f)(2) specifically restricts chiropractic practice to "treating disorders of the **human body**."

Board of Examiners Update

Are Patients  
Reaching You  
through  
[MarylandChiro.com](http://MarylandChiro.com)?



The Find a Chiropractor Directory is one of the most visited areas of the MCA Web site. Please visit this directory at [www.marylandchiro.com/consumer/findadoc.html](http://www.marylandchiro.com/consumer/findadoc.html) to confirm your practice is listed correctly. Please send corrections or changes to Eric Grammer via fax, 410-752-8295 or email, [ericgrammer@assnhqtrs.com](mailto:ericgrammer@assnhqtrs.com).

*In Remembrance*  
**Dr. Melvin Falk**

# Securing YOUR Retirement Dollars

**James E. Adkins, Moore and Associates**  
*Practice and Personal Insurance Planning*  
*Registered Representative for NYLIFE Securities*

Managing money is a lifetime challenge – one that can be made easier with planning. Planning for retirement is especially important to ensure that those “golden years” are pleasurable and financially secure.

There are three parts to a well-constructed retirement plan: Social Security, a company pension, and personal savings. If you currently are employed and if you have met the requirements, you will receive a certain amount of income from Social Security when you retire. You also may be eligible to participate in your company’s pension plan, if one is offered.

However, building your personal savings and other assets for retirement may be more challenging, since this involves determining how much of your income you have left to invest after meeting your current financial obligations.

## **ANALYZING YOUR NEED FOR LIFE INSURANCE IN RETIREMENT**

As you look ahead to retirement, consider the role your life insurance will play in your overall financial plan. Retirement does not necessarily put an end to your need for life insurance, although it does mean that you should reevaluate your insurance coverage. If you are near retirement and still have dependents that need protection from financial hardship if you die, you probably should have life insurance. But if you no longer have dependents, or if you have amassed adequate resources to care for your survivors, the amount of life insurance protection you need may lessen.

What, then, do you do with your life insurance policy? If you own a whole life insurance policy, for example, you have several options:

- Keep the policy in force indefinitely by converting it to a paid-up policy. You pay no more premiums, but the amount of insurance is reduced. The accumulated cash value remains intact, and you retain the option of borrowing against it.
- Use the policy’s accumulated cash value to purchase an annuity, which can provide a guaranteed lifetime income. Or, you might use the cash value to purchase another financial product. However, be aware that income taxes likely will be due. Taxes will be based on the sum of the cash value plus dividends you receive that exceed the premiums you have paid while the policy was in

force. If you keep the policy in force as paid-up insurance until death, no income taxes will be payable.

Regardless of the type of life insurance policy you have, it is a good idea to review your coverage and options with your agent as you approach retirement age.

In addition to taking advantage of the options you may have with your life insurance policy, there are other retirement products that can help you accumulate money, such as individual retirement accounts, salary reduction plans, Keogh plans and annuities.

## **INDIVIDUAL RETIREMENT ACCOUNTS**

An individual retirement account, which you may open as long as you are earning income, can be an essential part of your retirement plan.

In general, if you, or you and your spouse, are not covered by a company pension plan, you may contribute up to \$2,000 each year to a traditional IRA, deducting your contribution from your taxable income. In a one-income family, additional contributions may be made on behalf of a nonearning spouse. If you are eligible for a company pension, you may make only a non-deductible contribution to an IRA. However, those contributions will earn tax-deferred interest until the money is withdrawn. Even if you or your spouse is an active participant in a retirement plan, you still may be able to make a tax-deductible contribution if your income is below a certain level. Because IRA money is designated for retirement, there may be tax penalties if you withdraw money before age 59½. You must start to withdraw when you reach age 70½.

In addition to the tax-deductibility of contributions to traditional IRAs, earnings in a traditional IRA grow on a tax-deferred basis, free from taxes until the money is withdrawn.

Additionally, the Tax Relief Act of 1997 created a new kind of IRA. Money contributed to a Roth IRA is not tax-deductible, however this money will grow, tax-deferred, and neither the principal nor the earnings are taxable when withdrawn (provided that certain conditions are met.) Certain income limitations apply. Note that your combined contribution to a Roth IRA and



traditional IRA cannot exceed \$2,000 per year.

## **SALARY DEDUCTION PLANS**

If your employer offers a 401(k), you can put away part of your salary and defer the payment of income taxes until the money is withdrawn.

Money may be withdrawn when you retire, or if you become disabled, leave the company, or suffer financial hardship. However, like IRAs, there are strict rules which apply to early withdrawals.

## **KEOGH PLANS**

If you are self-employed, even part-time, you may have a Keogh plan and put away still more tax-sheltered money for retirement. Contributions are deductible and grow on a tax-deferred basis. You may put your Keogh money into any of the investment vehicles available for an IRA. Unlike a traditional IRA, you may contribute to a Keogh as long as you are earning income from self-employment, even after age 70½, so you may be withdrawing at the same time you are contributing.

## **ANNUITIES**

While you can outlive the proceeds of your IRA, your Keogh plan or your investments, some annuities provide you with the option of receiving a guaranteed income for life.

Immediate annuities generally are purchased by people of retirement age. Such plans provide income payments at once or soon after purchase.

Deferred annuities are plans under which you arrange to have income payments start at some future date. Interest on the money contributed builds up on a tax-deferred basis. Under a deferred annuity, if you die before the annuity payments begin, the accumulated value of your contract is paid to your designated beneficiary.

An annuity has tax advantages. In a deferred annuity, the interest credited to your account builds up free of current income tax. You pay no tax until you get the annuity’s benefits. If you withdraw the accumulated value of your annuity contract before retirement age, however, there can be significant tax penalties, and current taxes will have to be paid.

*James E. Adkins works with the chiropractors throughout Maryland and Virginia. He can be reached 301-214-6357.*

NCMIC  
Ad  
HERE

# Chiropractic News & Notes

## ***Six Associations Merge to Form Association of New Jersey Chiropractors***

NEW JERSEY — Six chiropractic associations in New Jersey have put aside differences and joined together to become one association, the Association of New Jersey Chiropractors (ANJC). According to Gene Venio, executive vice president of the Pennsylvania Chiropractic Association, the unification vote occurred on January 11, 2004. Venio mediated the unification process.

The six organizations that signed the unification document were the Central Jersey Chiropractic Society, Council of New Jersey Chiropractors, Monmouth Ocean Counties Chiropractic Society, New Jersey Chiropractic Society, Northern New Jersey Chiropractic Society and Southern New Jersey Chiropractic Society.

Unifying the associations will result in a singleness of purpose and an economy of time, money and effort that will be exemplified in having one lobbyist, director, law firm, major publication and convention instead of having six of everything in New Jersey.

## ***ACA to Conduct Survey on Acupuncture Codes***

ARLINGTON, Va. — The American Chiropractic Association, in conjunction with three professional associations that represent acupuncturists, will be conducting a survey as part of the American Medical Association (AMA) CPT process.

The survey's purpose is to develop relative values for acupuncture codes. The ACA, which holds a seat on the AMA's Health Care Professional Advisory Committee (HCPAC), will be coordinating the effort. Roughly ten percent of the chiropractic profession performs acupuncture, and the ACA

has selected a random sample of these doctors as survey participants.

## ***Chiropractic Awareness Coalition Forges Ahead***

ROANOKE, Va. - The process of creating a united national public relations program for chiropractic is forging ahead. The coalition of supporters is in the "firm-selection stage" of selecting a public relations company to develop a national program. The unified public relations effort was launched in November by bringing together — and gaining pledged support from — leaders from the major chiropractic associations, educational institutions and publications.

Currently this coalition is searching for a firm that has extensive knowledge and experience in both the health care side as well as the consumer side with the goal of getting the word out to both consumers and the medical community.

Whatever public relations firm is selected will concentrate on a national program to create a positive brand awareness of chiropractic with the goal of driving patients to chiropractors' offices.

No cost has yet been associated with the national effort.

Organizations included in the public relations coalition include Foot Levelers, *Chiropractic Economics*, the World Federation of Chiropractic, the American Chiropractic Association, the International Chiropractors Association, the Congress of Chiropractic State Associations, the National Board of Chiropractic Examiners, the Foundation of Chiropractic Education and Research, the Association of Chiropractic Colleges, *Dynamic Chiropractic*, *Chiropractic Wellness and Fitness Magazine*, Parker College, Cleveland Chiropractic College and Western States Chiropractic College.

## ***Scholarship Established for Newborn Children of Logan College Alumni***

WASHINGTON - As you counsel patients to quit smoking, refer them to a new resource. The U.S. Health and Human Services Department (HHS) has announced plans for a national network of smoking cessation "quitlines" to give smokers access to the support and latest information in quitting.

According to HHS Secretary Tommy Thompson, 46 million adults in this country smoke. HHS will establish a new toll-free, easy-to-remember telephone number that will serve as a single access point to the national network of quitlines.

The program has three main components:

- States with existing quitlines will receive increased funding to enhance existing services.
- States that do not have quitlines will receive grants to establish them to provide their residents the tools that they need to quit smoking.
- HHS' National Cancer Institute (NCI) Cancer Information Service telephone counselors will provide assistance to individuals in states without quitlines.

Thompson said that scientific evidence has shown that quitlines are an effective tool to help smokers quit. Telephone counseling can significantly increase long-term quit rates compared to self-help materials alone.

The national network of smoking cessation quitlines is complemented by the HHS Web site, [www.smokefree.gov](http://www.smokefree.gov), which provides access to quitline numbers currently offered by individual states and NCI. The site also offers an online guide to quitting, instant messaging with an NCI cessation expert and downloadable cessation guides.



**Insurance and Financial Services**

*Working to protect your practice,  
Working to build wealth for your family...*



Maryland Chiropractic Association  
Virginia Chiropractic Association  
Supplier Member



**James E. Adkins**  
**(301) 214-6357**  
Serving Northern Virginia

Proud to be servicing Chiropractic Association Members in 15 states including; Alabama, North Carolina, South Carolina, Georgia, Virginia, Kentucky, Tennessee, Mississippi, Louisiana, Kansas, California, Maryland, Arizona, Florida and Washington.

- **Life Insurance**
- **Disability Income Insurance<sup>1</sup> – discounted for Association members**
- **Long-term Care Insurance –discounted for Association members**
- **Retirement Funding**
- **Mutual Funds<sup>2</sup>**
- **Employee Benefits – great to attract other CA’s**
- **Practice Succession/Key-Man Protection**
- **Estate Conservation**

*For costs and complete details of coverage, including any limitations, please call.*

**FOCUSING ON MARYLAND CHIROPRACTORS  
INSURANCE AND FINANCIAL NEEDS**

<sup>1</sup> Disability issued by Illinois Mutual  
<sup>2</sup> Mutual Funds are offered through NYLIFE Securities Inc., Member NASD/SIPC. 51 Madison Avenue, New York, NY 10010.  
James E. Adkins, Registered Representative offering securities through NYLIFE Securities Inc., Member NASD/SIPC. (301) 214-6600.  
James E. Adkins, is a financial adviser offering investment advisory services through Eagle Strategies Corp., A Registered Investment Adviser.  
Moore and Associates Insurance and Financial Services is not owned or operated by NYLIFE Securities Inc. or its affiliates.  
00263987HO

# Classifieds

To place a classified ad in the MCA Journal, please send it in writing, along with appropriate payment, to MCA, 720 Light St., Baltimore, MD 21230. The cost for a 25-word ad is \$15 for MCA members (2 issues for \$25) or \$25 per issue for non-members. The next issue is set for distribution on May 3, 2004. The deadline for classifieds is Friday, April 16.

**Experienced Medical Transcriptionist** — Tape (micro, mini, standard) and/or digital transcription. 24-72 hours turn-around. Stats upon request. Electronic transmission available. Dependable. Accurate. Prompt, Strictly Confidential. Call Debbie 410-455-0180. (3/04)

**CA Wanted** - CA wanted for full-time (30-35 hrs/week) for Northeast Baltimore practice. Must have reliable transportation. Fax resume to 410-358-0119. (3/04)

**Associates/Owners/Partners/Coverage Docs/Practices for Sale Wanted** — We are a multiple practice group (DC, MD, VA) and are always looking for one or more of the above. If you are exploring your opportunities, contact me. I may have exactly what you're looking for. Rick.Schmitt@Comcast.net or fax to (301) 970-2273. (3/04)

**Associate Wanted** — Chiropractor with PT privileges needed for 2-3 afternoons per week in mostly PI practice in PG County. Warm, fun environment. Please call 301-651-7384 or fax to 301-765-0908. (5/04)

**Associate Wanted** — 50% operating expenses for 1,500 square foot turn key, furnished, chiropractic office with 6 treatment rooms. Excellent location. 844 Ritchie Hwy #103, Severna Park, MD, 410-544-2025. (3/04)

**Associate Wanted** — Chiropractors with PT privileges in the Southern Maryland area. Great pay and benefits package. Fax resume to 301-862-3588 or call 301-862-9187. (3/04)

**Associate Wanted** — Excellent learning opportunity in a multi-doctor office located on the beautiful Eastern Shore of Maryland. Join an 18-year, highly motivated practice with dedicated support staff. Please call 410-548-2225 or fax CV to 410-548-9542. (1/04)

**Associate Wanted** — Chiropractor with PT privileges wanted in established Perry Hall/White Marsh practice. Must be energetic, dedicated and willing to promote practice. Call Dr. J. Mitchell Adolph 410-256-9650. (3/04)

**Associate Wanted** - Chiropractor with PT privileges for busy family practices in Northwest Baltimore. Two locations, Baltimore City and Baltimore County. Renovated facilities, opportunity for partnership. Please call 410-377-6600 or fax resume to 410-377-6800. (7/04)

**Associate Wanted** - Full-time chiropractor for personal injury clinic in Lanham, MD. Looking for chiropractor with MD license, PT privileges and rehabilitation background. Fax resumes, ATTN: Metro East Rehab, 301-459-7927. (3/04)

**Associate Wanted** - Huge growth potential in desirable Baltimore County. Must have PT privileges and be able to work independently. Excellent support to become successful. Contact Dr. Heil 410-529-5003. (5/04)

**Associate Position Wanted** — Long term or short term position with experienced doctor with part-time privileges/supervising. Please leave voice message @ mailbox 410-879-5640. (5/04)

**Practice Sharing** — AA Co. Low overhead encourages relocation or new Dr. start up. First month expenses under \$2,000. Female chiro leaving. Fax inquiries to (410) 674-8608. (3/04)

**Practice For Sale** — Silver Spring - Diversified practice, various techniques. New x-ray, low overhead. Revenues \$201K. Financing available. Seller relocating. Asking \$100K Firm (AR negotiable). Paragon Group 1-800-582-1812 [www.eparagongroup.com](http://www.eparagongroup.com) (3/04)

**Office Coverage / PT / FT Associate Position Wanted** — NMD licensed with PT privileges available ASAP. Experienced in PI practices. Masters degree in Sports Health Science. References available. Contact Dr. Jai at 410-464-9045 or 410-419-1440 (cell). (3/04)

**Office Coverage / Practice Sharing** — Seeking individual interested in practice sharing or work as an independent contractor in start-up business. Great quantity of insured citizens, very busy street in heart of Rockville. Call Dr. Jung at 301-468-3434. (3/04)

**Office Coverage** — Licensed, experienced DC with PT privileges available for vacation relief. 443-929-2001. (3/04)

**Office Coverage** — Chiropractic coverage for all of Maryland. Dr. Leslie Gray III 17 years in private practice. References available. (410) 952-8536. (9/04)

**Office Coverage** — Vacations, Holidays, Seminars, or Emergencies? Leave your practice in capable hands. I am an experienced former clinic owner (4 years) and licensed DC with PT privileges. Call (410)365-6891 or email [ggamaraldc@yahoo.com](mailto:ggamaraldc@yahoo.com). (3/04)

**Office Coverage** — Need a break? If you're looking for an experienced, personable, licensed DC with PT privileges to cover your practice, look no further. Put your mind at ease and your office in the great hands of Dr. Rudick. Plenty of references available. Contact me at [drudick@comcast.net](mailto:drudick@comcast.net), 301-949-5390 or 301-385-2779. (7/04)

**Office Coverage** — Licensed, experienced and insured DC with PT privileges. Please contact at 410-901-2903 or [DrEdAChiro@bcctv.com](mailto:DrEdAChiro@bcctv.com). (5/04)

**Equipment For Sale** — Material for sale: 8 lead walls (4' x 8') for x-ray room. \$2,000 obo. Call Wendy at 410-349-2727. (3/04)

**Equipment For Sale** — X-ray machine - orthopedic unit with wall and table buckles, automatic processor, cassettes, view boxes, film bins, I.D. printers. Please call 410-299-3337. (3/04)

**Equipment For Sale** — Barnes Manual Flexion Stationary Table. Must pick up. \$1595 or best offer. Call Diana at Quest Fitness 410-828-4563. Refer to the ad when calling. (3/04)

## Did You Know?

MCA Classifieds are also available online in the Members Area at [www.MarylandChiro.com/members/classifieds.html](http://www.MarylandChiro.com/members/classifieds.html). In fact, the online classifieds are updated at least a week before you receive *MCA Journal* in the mail!