# JACAI



Volume XXXIV / Number 2

**March 2025** 

## President's Report



### Spring Cleaning & Fresh Beginnings

As we finally bid farewell to another long winter, I know many of us are ready for some warmer weather and renewal—both personally and professionally. Spring cleaning isn't just for closets and garages; it's an opportunity to reassess, refresh, and refocus in all areas of life.

In our offices, perhaps you've been decluttering—storing extra therapy tables, rotating posters, and tossing outdated magazines. Maybe plans are in motion for a new waiting room floor and/ or a bathroom upgrade. These small changes breathe new life into a space, just as a fresh mindset can do for our profession.

### A Time to Celebrate!

Spring is also a time to celebrate! We made it through another season filled with challenges and changes. Historically, surviving winter was a huge deal, and while our struggles may be different today, they are no less significant.

As chiropractors, we too have weathered storms—Al-driven changes in healthcare, ongoing legislative battles, negative media coverage, and the daily demands of patient care. But we're still here, stronger than ever. That alone is worth celebrating.

And speaking of milestones, we have an extraordinary achievement on the horizon. In just three years, the Maryland Chiropractic Association (MCA) will celebrate its 100th anniversary! That's a century of one unified voice advocating for chiropractic care in Maryland. Few organizations can boast such longevity, and it's all because of dedicated members like you who continue to push our profession forward.

### A Time to Clear Out Mental Clutter

Beyond physical spaces, spring is the perfect time to clean out mental and emotional clutter. We all carry around thoughts, habits, and unresolved tensions that can hold us back—personally and professionally. Is there a conversation you've been avoiding, an apology you've been meaning to give, or an idea you've been sitting on? Now is the time to address it, act on it, or let it go. Maybe you've been considering writing a blog, starting a website or podcast, or revamping your marketing approach but keep pushing it to the back burner—why not take the first step today? Perhaps you're stuck in old ways of running your practice and feel hesitant about adopting new technologies, patient engagement strategies, or clinical techniques. Growth comes from change, and change starts with releasing what no longer serves you. This mindset extends beyond our personal lives and into our profession as a whole. Are there outdated ideas, ineffective methods, or limiting beliefs within chiropractic that we need to leave behind? Are we doing enough to foster collaboration, strengthen our community, and push our profession forward? Spring is our reminder that growth only happens when we make space for it.

Continued on page 2....

#### **Maryland Chiropractic Association**

2331 Rock Spring Road Forest Hill, MD 21050 443-640-1059 FAX: 443-640-1031 E-MAIL: <u>info@marylandchiro.com</u> <u>www.marylandchiro.com</u>

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### A Time to Act - Exciting Opportunities & Announcements

Before we know it, summer will roll in, then fall, then winter. The question is: Will we have advanced our goals, or will we fall back into routine? This is a critical time for chiropractic in Maryland, and our ability to grow, innovate, and advocate depends on each of us taking action. Now is the time to step forward, get involved, and make an impact.

To ensure we continue this momentum, here are key ways to take action right now:

- Renew Your MCA Membership Membership renewals are due by April 1st. Your support helps us continue advocating for our profession, providing valuable resources, and strengthening our community.
- Membership Referral Program Win a Visa Gift Card!
  - Refer a new member by April 1st, and you'll be entered into a drawing to win a \$500 Visa gift card!
  - Your referred colleague will also be entered into a drawing to win a \$200
    Visa gift card once they join.
    Every referral increases your chances of winning—so spread the word!
- Join Us at the Spring Convention May 17-18 at the DoubleTree BWI Airport Hotel
  - One of our biggest events of the year, featuring expert speakers, networking opportunities, and hands-on learning.
     Be part of the conversations that shape the future of chiropractic in Maryland.
- **Support Our Legislative Efforts** We are navigating a critical legislative session that will impact the future of chiropractic in Maryland. Your membership, participation, and advocacy help ensure our voice is heard where it matters most.

These initiatives, events, and advocacy efforts aren't just about supporting MCA they're about protecting your profession, your practice, and your future. Let's keep the momentum going and make this a year of action, growth, and success.

Spring is Here—Let's Embrace It...Together!

### Respectfully,

Louis S. Crivelli II, DC, MS, FICC | 1st Vice President

# LEGISLATIVE COMMITTEE UPDATE:

### Maryland Chiropractic Association Supports Senate Bill 52 to Modernize Chiropractic Regulation

### February 7, 2025

Annapolis, MD – Last week, members of the Maryland Chiropractic Association's (MCA) Legislative Committee testified before the State Senate to express their strong support for Senate Bill 52 (SB 52), a critical measure aimed at modernizing chiropractic regulations in Maryland. Introduced by Senator Augustine and developed in collaboration with the State Board of Chiropractic Examiners (BOE), this bill is set to enhance public protection while supporting chiropractors with streamlined licensure and updated professional standards.

### Key Benefits of SB 52:

- **Modernized Language and Procedures:** The bill will update outdated language in existing regulations, making them more relevant to today's chiropractic practice.
- Simplified Licensure and Examination Process: Practitioners will benefit from a more efficient licensing path, including updated qualification and examination requirements.
- Expanded Board Appointment Process: The appointment process for board members will be broadened, allowing direct nominations from licensed chiropractors.

### **Collaboration and Amendments:**

During the Senate testimony, the MCA proposed a set of amendments to ensure the bill addresses the needs of both the public and chiropractic professionals. The MCA, working closely with the BOE, reached a mutually beneficial agreement that balances patient safety and the professional integrity of chiropractors.

The MCA's testimony underscores their ongoing commitment to advancing chiropractic care and public trust.

| Register Now!  |
|--|
| 2025 Spring CE Forum   |
| May 16 - 18, 2025  |
| DoubleTree BWI Airport Hotel<br>890 Elkridge Landing Rd<br>Linthicum, MD 21090 |

# Beyond Back Pain (Excerpt)

### eBook by Foundation for Chiropractic Progress

F4CP has released a new eBook, 'Beyond Back Pain: How Chiropractic Delivers the Best Whole-Being Results.' This new resource explains how a "holistic" approach to optimal health involves designing a care plan that fixes the root cause of our problems and supports the rest of our body and mind.

Chapter 1: The Opioid Epidemic-Back Pain Connection

Despite more than 560,000 Americans dying from opioid overdoses since 1999, addictive prescription drugs are still routinely prescribed for back and neck pain. A 2021 study reported that more than one out of five nonchiropractic primary care doctors still prescribe an opioid for a new case of low back pain, which goes against leading clinical guidelines. In addition, patients may also receive an opioid prescription after surgery which is risky during recovery.

Many experts attribute overprescribing opioids for back, neck and other types of "musculoskeletal" pain during the 1990s and early 2000s as the root cause of the opioid overdose epidemic. Today, however, it is more often synthetic opioids obtained illegally, such as heroin and fentanyl, that are causing the most overdoses and deaths instead of prescription drugs. Preventing more people from transitioning from prescription opioids to street drugs often starts with the first doctor's visit.

A landmark clinical trial conducted in Australia showed that prescription painkillers are not only risky to our health and safety, but also ineffective. Researchers involved in the study followed approximately 300 patients with back and neck pain. Half of the patients were prescribed opioids, and the other half received a placebo drug with no medication inside. As with all clinical trials involving a placebo, patients did not know which drug they received. Despite receiving no drugs, the placebo group reported lower pain scores than the opioid group, while more participants in the opioid group reported adverse health events.

A safer and healthier way to manage

neuromusculoskeletal pain is using a drug-free holistic approach instead of masking symptoms. An integrated approach often involves correcting imbalances in the spine, which is what DCs do every day for millions of people around the world. These "chiropractic adjustments," as they are called, are combined with exercises, stretching and changes to our daily activities at work and home which reduce pain while improving quality of life.

How chiropractic care helps you avoid risky prescription drugs:

- DCs do not prescribe prescription drugs, nor do they recommend them. Studies have shown that patients who visit DCs typically receive fewer prescriptions from other doctors, too.
- DCs approach back and neck pain management by trying to fix the root causes, so symptoms do not reoccur with regular care and self-management.
- DCs are also experts in areas of our health and lifestyle that affect neuromusculoskeletal pain. They can create a holistic plan to help change lifestyle factors such as posture, sleep hygiene, exercise, nutrition and work activities that may help alleviate pain and improve well-being.

### Download the Full eBook



4 | MCA Newsletter

# Exclusive Member Benefit Program from SFP

SFP, a premier payment processing provider, is dedicated to guiding merchants through the evolving landscape of the bank card industry. Our focus is on minimizing costs, safeguarding data, and optimizing transaction efficiency. We are pleased to offer MCA members a unique opportunity to benefit from our specialized credit card and ACH/ check processing services at discounted rates.

Through our new program, SFP will tailor a savings proposal to each member company's specific processing requirements. A dedicated SFP consultative analyst will provide a detailed quote outlining anticipated savings. Additionally, MCA members will gain access to these exclusive benefits:

- Annual Rebate: Receive a 10% rebate on net processing revenue generated from your account.
- 60-Day Trial & Equipment Loaner Program: Enjoy a risk-free trial period and access to no-cost equipment.
- 90-Day Trial for New Credit Card Acceptors: For members new to credit card processing, we offer an extended trial period.
- Complimentary Equipment Loaner: Access our equipment loaner program at no charge.
- Free "AccessOne" Online Reporting System: Benefit from our reporting system valued at \$120 annually, at no cost.
- Dedicated Member Helpline: Reach out to our support team at +1 855-632-9862 for personalized assistance.

SFP's professionals are committed to evaluating each company's current processing setup, identifying strengths, and pinpointing areas for improvement. We also provide valuable education to help your team understand the intricacies of the processing industry and avoid common pitfalls.

For more information about this exclusive member benefit, please call 855.632.9862 or click the link below.

Maryland Chiropractic Association – Service First Processing

### Ask the MCA President



The MCA mission is advancing the chiropractic profession in Maryland. In our continuing effort to do so, we have established a forum in which members can ask the MCA President their questions regarding membership, the chiropractic scope of practice, insurance matters, etc. All submitted questions will be addressed and published by the President in a future MCA Newsletter, which is distributed bi-monthly on odd months. NOTE: You must be logged into your member account in order to submit.

**Submit Your Question** 

# STRENGTEHN OUR COMMUNITY: Refer a Colleague to the MCA!

In 2025, the MCA is more committed than ever to protecting and advancing the chiropractic profession in Maryland. Together, we address insurance challenges, advocate for legislative progress, and strengthen the future of chiropractic care. Your voice as a member is vital, and with a growing community, our collective impact is even stronger. Now, we need your help to expand our reach and influence.

Do you know a colleague who would benefit from joining the MCA? Refer them to us! By sharing their contact information, you can help introduce them to the resources and support that MCA membership offers. Here's how we're making it worth your while:

- For every referral you make that joins the MCA, you'll be entered into a drawing to win a \$500 Visa gift card.
- Your referred colleague will also be entered into a drawing to win a \$200 Visa gift card once they join.

Don't wait too long! Referrals must be submitted by April 1, 2025 to qualify. Make your referral today and join us in amplifying the voice of chiropractic in Maryland. Let's make 2025 a year to remember by building a thriving chiropractic community together. Thank you for your continued commitment to the MCA and to our shared mission!



# Thank you, MCA Supporting Member!

MCA has a Supporting Membership category for suppliers of goods and services. We encourage you to consider the following 2025 Supporting Members when making purchases. Support those that support **YOU**!

Physician Services | www.psmbs.com

# MAINTAIN YOUR MEMBER BENEFITS.

# Membership renewals due April 1, 2025

# RENEW →



AMPLIFY YOUR VOICE.

Member referral drive ends April 1, 2025

## Americans' Ongoing Struggles with Health Care Costs

By Dr. Ray Foxworth, DC, FICC

The high cost of health care has long been a significant burden for U.S. families, influencing decisions about insurance coverage and access to care. Recent findings from Kaiser Family Foundation (KFF) polling reaffirm Americans' persistent financial challenges and highlight the urgent need to address healthcare affordability. These issues were particularly relevant as they shaped public opinion heading into the 2024 presidential election, where reducing out-of-pocket healthcare costs is a top priority for many voters. Let's explore the key takeaways from the latest data and how tools such as discount medical plan organizations (DMPOs), like ChiroHealthUSA, can help ease the financial strain. (Lopes, Montero, Marley, & Hamel, 2024)

### The Financial Strain of Health Care Costs

Approximately half of U.S. adults report difficulty affording health care expenses, and one in four say they, or a household member, have struggled to pay for medical care in the past year. The financial strain is significantly pronounced among younger adults, individuals with lower incomes, and those without insurance. For example, 85% of uninsured adults under 65 find it difficult to afford health care, compared to 47% of insured adults. Additionally, racial disparities persist, with 60% of Black adults and 65% of Hispanic adults reporting financial challenges related to health care costs, compared to 39% of White adults.

### **Skipping or Delaying Necessary Care**

The high cost of care has significant consequences for health outcomes. One in four adults say they have postponed or skipped needed medical care due to cost in the past 12 months. This trend is even more alarming among uninsured adults, 61% of whom report delaying care for financial reasons. Women are more likely than men to forego care (28% vs. 21%), and adults under 65 are particularly vulnerable compared to seniors with Medicare coverage.

### **Health Care Debt**

Healthcare debt is a pervasive issue, affecting 41% of U.S. adults. This includes unpaid medical, dental bills and loans/credit card debt incurred to pay for care. Black and Hispanic adults, women, and individuals with lower incomes, are disproportionately affected.

About half of adults with medical debt say the cost has prevented them from accessing additional care.

### How ChiroHealthUSA Can Help

In the face of these challenges, tools such as ChiroHealthUSA offer practical solutions to make health care more affordable. As a discount medical plan organization (DMPO), ChiroHealthUSA partners with chiropractors to provide discounted rates for patient services. Membership in ChiroHealthUSA allows patients to access care at reduced costs, helping to alleviate the financial burden of out-of-pocket expenses such as copays, deductibles, and non-covered services. Learn more at <u>https://www.chirohealthusa.com/pds</u>.

For individuals who may otherwise skip or delay care due to cost, ChiroHealthUSA can be a game-changer. Patients can prioritize their health without fear of financial strain by taking advantage of predictable and transparent pricing. ChiroHealthUSA makes care affordable for patients, and providers participating with ChiroHeatlhUSA see an average of 20% increase in revenue by implementing a Profitable Discount Strategy in their practice.

The data makes it clear: health care affordability remains a critical challenge for millions of Americans. Policymakers and healthcare providers must work together to find solutions that reduce costs and ensure equitable access to care. At the same time, tools such as ChiroHealthUSA provide an immediate and impactful way to address cost concerns for chiropractic patients. Voters' emphasis on healthcare affordability during the recent election signals an opportunity for meaningful reform to ease the financial burdens on families and improve health outcomes across the country.

Dr. Ray Foxworth, DC, FICC, is the visionary behind ChiroHealthUSA, serving as its esteemed founder and CEO. With over 39 years of dedicated service in chiropractic care, Dr. Foxworth has navigated the complexities of billing, coding, documentation, and compliance firsthand. His rich experience includes roles as the former Staff Chiropractor at the G.V. Sonny Montgomery VA Medical Center and past chairman of the Chiropractic Summit and Mississippi Department of Health.



"When I first opened, taking insurance was draining—not just financially, but emotionally.

Dropping insurance and offering CHUSA was a game changer. Patients loved it even more than using their insurance, and my practice metrics skyrocketed.

*In only six months, my collections went to 100%, \$VA jumped from \$40.82 to \$71.97, case average soared from \$476.46 to \$1,513.64.* 

Plus, it made chiropractic fun again!

If you're on the fence, sign up for CHUSA now—you won't regret it!"

**Dr. Katrina Weiland** Mountainside Chiropractic Harrisonburg, VA SCAN OR CALL NOW TO CHANGE YOUR PRACTICE FOR GOOD WITH A <u>PROFITABLE</u> DISCOUNT STRATEGY.



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The 2025 legislative session is starting. There are no legislators' fundraisers to attend during the 90-day session, however the legislative committee will busy continuing to monitor and advocate for issues of interest and benefit for our members and patients. The goal of C-PAC is to support legislators and other elected officials that have supported the chiropractic profession in Maryland and to work to educate and influence those legislators that have not yet supported us. Our PAC provides opportunities for us to meet elected officials and for them to get to know who we are and what we do. We need to educate them about the needs of our patients and our profession. To do this we need your participation. The PAC is non-partisan, so your participation is welcome regardless of your party preference. I thank all of you for your support of the PAC. If you are interested in attending some of these events, please let me or Lou Crivelli know: nbcohen@comcast.net or drcrivelli@yahoo.com.

### **President (\$1,000 +)**

### Governor (\$500 - \$999)

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\*This list includes all donations between February 1, 2024 – February 1, 2025

### **Donate to Protect MD Chiropractic**



# NEW MEMBER BENEFITS

WE ARE PLEASED TO OFFER TWO NEW MEMBER BENEFITS.

#### 

**CA POWER PLUS** TRAINING



Backsp

Training

### **COMPLIANCE HELP** DESK

# CA POWER Plus training

We all aim to have offices that meet or exceed our goals and create an atmosphere of happiness and satisfaction. We all want to be successful and have FUN doing what we do!

However, many of us fail somehow or to some extent.

Years of experience have shown that the team is the most essential factor for an office's satisfaction and stress reduction. Practices can be modernized and grown by improving office efficiency and patient communication and maximizing success. And let's not forget, create an element of FUN for everyone involved!

Having the right people on your team can make your life easy and enjoyable, or they can create constant troubles and frustrations. It's crucial to have a well-trained, dedicated, enthusiastic, and purposedriven staff to achieve happiness and success in your practice. Having such a team is the

number one key to success!

Getting out of the 'crisis hiring' loop, finding the right people, and adequately training them can be the key to achieving the practice of your dreams. Nothing quite like waking up every morning and feeling excited to see patients in your office! The path to achieving this is through proper hiring and training practices. Give yourself the time to do what you love – treat patients!

This program is free for MCA members. <u>Follow this link</u> and let us help you build your team and practice today!

# COMPLIANCE HELP DESK

Are You Concerned About Your Level <mark>of Gov Compliance/HIPAA,</mark> Medicare, Fee, OIG, ONC, NO Surprises?

Have you been notified you are under investigation or audit?

Do you need compliance information?

Do you need to talk with an expert?

Help is here!

Here are just a few of the Free resources included at The Compliance Help Desk!!

- Ask Our Compliance Expert Anything
- Resources to Help Prevent an Audit or Investigation
- Resources to Help Prevent or Solve Ransomware and/or Other Cyber Attacks
- Short Two to Five Minute Videos regarding Current Hot Topics
- Multiple Topic White Papers

And Much More...

This is a free benefit for MCA members. <u>Follow this link</u> to login to your member portal and access the Help Desk!

# Classifieds

To place a classified ad in the MCA Journal please fill out the appropriate form on the classifieds section of the MCA website. The cost for a 50-word ad is \$20 for MCA members for two months (4 months for \$30) or \$30 for two months for non-members. Classifieds are listed below from newest posted to oldest posted.

**Trifecta Red Light System for sale** Minimally used Trifecta Red Light Pad System for sale and asking 17K. Included is the system, 8 pads, and 2 standing rhythm machines, original price 31K. Willing to deliver or mail everything. Great as an extra system if you already provide the service or if you're looking for extra revenue for your office. Text 717-683-0980 or email drmbb33@outlook.com if interested

Chiropractor Wanted – \$550 Daily Rate + Relocation and/or Overnight Stay Covered - The Joint Chiropractic We are seeking a skilled and compassionate The Joint Chiropractic Salisbury to join our team. This is an excellent opportunity for a dedicated professional looking for a rewarding role with competitive compensation and additional benefits. Position details: \$550 daily rate, relocation assistance provided, overnight stay covered if needed, full-time employment type: Benefits: competitive pay with flexible scheduling options, and assistance with relocation and accommodation If interested, please contact Dr. Victor Abadom 443-472-8760 or email dr.victor.abadom@thejoint.com

**Phenomenal Opportunity** Take over 37-year-old Chiropractic practice including all equipment (tables and PT equipment included as well). The lease is easily transferrable. No money down needed. Dr will be willing to work part time in the office to help with the transition including marketing to help grow the practice. The practice is located in Wheaton/ Silver Spring. The practice has a mixture of PI/WC and insurance. Call the owner/doctor at 301-704-5000.

Annapolis Office Seeking Licensed Chiropractor Living Health Integrative Medicine is 24 year successful multidisciplinary office. We are seeking a chiropractor with PT privileges to be part of our team. The ideal candidate enjoys working with a team, has great communication skills, looking for growth and open to new opportunities. To learn more please text 410-507-9657 or email tchaneydc@gmail.com

Looking for a Great Chiropractor! - Advanced Chiropractic and Wellness I am looking for a great chiropractor to join my beautiful practice in wonderful Bel Air, Maryland! You will be adjusting newborns, children, pregnant women and families. Must be a graduate from an accredited Chiropractic College with a Maryland Chiropractic License. This is an excellent opportunity for the right chiropractor. Please contact me. I am looking forward to hearing all about you! Michelle Christman, Advanced Chiropractic and Wellness, 323 S. Main Street, Bel Air, Maryland 21014. advancedchiro7@gmail.com. 443-877-7050.

Associate Chiropractor Position - Peak Potential Chiropractic and Physical Therapy Associate Chiropractor wanted in Severna Park, MD. If you are interested in working with a team approach for the betterment of our patients, our practice is for you. We thrive on the notion of caring for our patients and giving them the attention and time that go with that. The perfect candidate for this associate position is motivated, has good communication skills, works well with patients from youth to elderly and is ready to take their career to the next level by learning from their colleagues with years of experience. Please contact Dr. Beall at pbeall@peakpotentialchiropt.com

**Chiropractic Assistant - Total Health Family Clinics** We are in need of a licensed chiropractic assistant to work parttime with an opportunity to move to full-time. Being able to speak Spanish is a huge plus based off our patient demographics. We have clinics in Hyattsville and District Heights. Please email TKramer@THFClinics.com.

**Owner Operator Wanted** Owner operator wanted for Baltimore practice. Great location. Low down payment. No need to get loan. Will finance the balance. 40 year old practice with staff in place. Current Owner retiring. Text Dr. Rob 410-591-4336

Chiropractic Practice for Sale in Wilmington, DE Award-winning, thriving, chiropractic practice for sale in the suburbs of Wilmington, Delaware! Collecting \$400,000+/yr on only 15 hours per week! Mix of cash + insurance. Manual & diversified adjusting. Dozens of 5-star online reviews. Buy with as little as \$0 down! For more info, see http://www.strategicdc.com/25101 or email info@strategicdc.com.

Licensed Chiropractor seeking positions in MD Chiropractor already licensed and practicing in MD with CA supervision, PT, Dry needling, and Preceptor supervision privileges looking for a new clinic. 10 years of practice experience with family practice, sports medicine, and work comp / PI cases. Comfortable in interdisciplinary teams including PTs, MDs, ATs, and LMTs. Ideally seeking a clinic with eventual partnership or ownership opportunities. Preferred locations would be near Gambrills, Crofton, Arnold, Annapolis, Laurel, Elkridge, or Columbia. Can be reached at: tnmovamdchiro@gmail.com or 615-557-8388

Associate Chiropractor in Towson, MD - Kalkstein Chiropractic Join our well-established family and sports chiropractic practice specializing in manual adjustments and active rehab. We seek an Associate Chiropractor with Physical Therapy Privileges to deliver exceptional patient care. We offer competitive pay with bonuses, full benefits (health, dental, PTO), relocation assistance, a retirement plan, and tuition/CE reimbursement. Applicants must be licensed (or eligible) in Maryland and passionate about helping patients in a supportive, team-oriented environment. Take the next step in your career and join our dedicated team! To Apply, visit: https://www.towsonchiro.com/join-ourteam/

Associate Wanted - Fidel Integrated Medical Solutions Pikesville/Owings Mills; Established practice of 37 years. Work with an experienced team. Competitive salary including health insurance, Malpractice, Retirement IRA plan & PTO. Must be licensed in MD with PT privileges. Call 410-917-2282 www.FidelIntegrated.com email: DrAdam@ FidelChiropractic.com

**Coverage: Fridays/Saturdays** Take that long weekend. Leave your practice in experienced hands. Recent empty nester offering Friday/Saturday coverage. Not available for long term commitments. NCMIC insured/Supervising Chiro/23 years experience. Proficient in multiple techniques. 75 mile radius of Baltimore. Now booking holidays/ spring dates. Text for dates/rates. 443-540-2725

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### Service First Processing sfprocessing.com