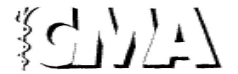




# North Coast Physician



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*Gregory Barkdull, M.D., Y.P.S.*

*Courtney Ladika, M.D., Y.P.S.*

### Cover Photo

**"Clam Beach Jetty & Foam Flat"**  
**Stephen Kamelgarn, M.D.**

*The Editorial and Publications Committee encourages our member's comments for publication.*

*Please submit electronically prior to the 15th of the month preceding publication.*

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*North Coast Physician* **does not** assume responsibility for author's statements or opinions; opinions expressed are not necessarily those of *North Coast Physician* or the Humboldt- Del Norte County Medical Society.

# Occupy Humana

## STEPHEN KAMELGARN, MD



**2011** may be known as the year where the public finally stood up and screamed, ala Network (1976): “I’m mad as Hell, and I’m not gonna take it anymore!”

First, we witnessed the awakenings of the masses in Egypt, Tunisia, Libya, Syria and Yemen. This “Arab Spring” was then followed by our own homegrown protests, of what is now known as “The Occupy” movement. It started as Occupy Wall Street in Zuccoti Park, protesting Wall Street’s destruction of the world’s economy and the criminal malfeasance of “the 1%,” and has spread to virtually every major city in the US and many other cities throughout the world. As the movement has moved and grown, it has morphed into a variety of forms, and is taking on a local flavor in the individual cities. Occupy Denver, for example, is also protesting treatment of immigrants. Even up in our little corner of paradise we have Occupy Eureka and Occupy Arcata. Not much I admit, but a presence in front of the courthouse or Arcata city hall, nonetheless.

While the mainstream press has downplayed or dismissed the protests as “a student lark,” or “they have no message,” the protests are having an effect. In October alone, more than 600,000 Americans moved their bank accounts into Credit Unions. This is more account transfers than occurred in all of 2010! (US News & World Report Nov. 2, 2011 [www.usnews.com/news/articles/2011/11/02/americans-closing-bank-accounts-moving-money-to-credit-unions](http://www.usnews.com/news/articles/2011/11/02/americans-closing-bank-accounts-moving-money-to-credit-unions).) The nature of the national conversation has changed, and The Occupy’s motto of, “We are the 99%,” is beginning to resonate all through society. Yes, the Occupy Movement is definitely having an effect.

I think it’s time that we, as physicians,

jump on this bandwagon. It’s time for us to give a huge resounding NO to the insurance industry. For years, I’ve been screaming about what the insurance gorgon has done to ours and our patients’ lives. Obamacare has done nothing, and I fully suspect that by the magic 2014 date, when most of the reforms are supposed to kick in, what little remain of the minuscule reforms that were actually enacted, way back in 2010, will have been gutted by the Supreme Court and/or the pampered mandarins in Congress.

On Dec. 6, 2011, Michael Moore (of Sicko and Fahrenheit 9/11 fame) posted an article on Truthout that had a recipe for the Occupy movement to survive the coming winter. He listed five activities we can do to keep the movement alive. Here’s Number 5:

*5. Occupy the Insurance Man. It's time to not only stand up for the 50 million without health insurance but to also issue a single, simple demand: The elimination of for-profit, privately-controlled health insurance companies. It is nothing short of barbaric to allow businesses to make a profit off people when they get sick. We don't allow anyone to make a profit when we need the fire department or the police. Until recently we would never allow a company to make a profit by operating in a public school. The same should be true for when you need to see a doctor or stay in the hospital. So I say it's long overdue for us to go and Occupy Humana, United Health, Cigna and even the supposed "nonprofit" Blue Crosses. An action on their lawns, in their lobbies, or at the for-profit hospitals -- this is what is needed.*

[www.truth-out.org](http://www.truth-out.org) Dec. 6, 2011

Who, better than we physicians, knows how malignant these bastards are. They siphon off 30% of their clients’ premiums to pay for bloated executive salaries

and perks, and to pay off investors and stockholders. And how does this all get paid for: by exorbitant premiums, high co-pays and deductibles on the income end, and restrictive formularies, denials, discounted reimbursements, obfuscation, delays and exemptions on the outlay side of the equation. These “responses to the market” netted them \$12.2 billion in profits in 2009.

And what do we get? Just try to advocate for your patients. While all the insurance companies maintain glitzy, come-hither web sites, just try to contact them via the internet. You can’t. They don’t list an e-mail address, and if we attempt personal communication, we’re forced to navigate some incredibly arcane telephone menu system. Once we (or, more likely, one of your staff members) spend 10 minutes punching menu choices, she is then put on hold for an hour and a half. These clowns are having parties down in the Caribbean while our patients are debating between paying their extortionate premiums or their rent, and we physicians are scheduling patient appointments for every seven minutes, just so we can meet overhead; let alone make a decent living.

Back in 2009 (“Let’s kill all the Insurance Execs,” The Bulletin April 2009), I wrote that I felt the insurance industry was operating illegally by practicing medicine without a license, or was committing malpractice by not performing good faith exams. I publicly called for the California State Attorney General’s office to investigate and criminally prosecute the most egregious offenders. Toward that end I sent both the State Insurance Commissioner and the Attorney General dozens of charts and letters of protest documenting insurance abuses.

**Cont Next Page**

**“Occupy” cont from pg 4**

Both offices refused to give me the time of day. I spoke to the CMA who promised to follow-up, but I haven’t heard a thing. I’ve thought of all kinds of things I’d like to do.

I’ve actually entertained the notion of hiring several Eastern European Computer Geeks to hack the computer systems of the insurance companies in such a manner that they approve 100% of the charges that come through, no questions asked. And they won’t even know they’ve been hacked! Only when they come up sinking below their bottom line, will the grossly overpaid CEOs and CFOs realize they lost their gravy train. While this always remains an attractive notion, something is sure to go wrong, and I have absolutely NO desire to spend my retirement years in some Federal Prison.

It is time for us to ally with the rest of The Occupy movement. Does it make sense for us to sit-in, in their foyers, parks and parking lots? It does, but many people in The Occupy movement are already ready to do that. Besides, we have patients to take care of, and the insurance headquarters are far away. We need to perform some action that is unique to us physicians; something only we can do in concert with the others in the movement.

What we can do is unify, and CANCEL all of our insurance contracts. We then bill the insurance companies as “out of network providers,” and let them know, in no uncertain terms, that we won’t accept their measly discounted rates, restrictive formularies and onerous approval rules.

We North Coast physicians may be in the best position to do this: we’re a small, self-contained community, that is far from other centers. There’s no way they can force their subscribers to brave the winter passes to Redding for a well-child check, or maneuver through a rockslide closed 101 to Santa Rosa for a pre-natal visit. In other words, we’re the only game in town. If the insurance companies cannot put together a panel of “network” physicians, they’re going to have to deal with

us on our terms. If we, as a community, hang together and negotiate as a unit to advocate for both us and our patients, we just might get somewhere. We must demand that these bloated parasites give back to the people who pay their salaries, and provide a decent level of service and reimbursement. And if it gets us sued by the state for anti-trust violations I say, in the words of our former Commander and Thief: “Bring ‘em on.!” §

.....  
*Come enjoy an evening of laughter and fun with your colleagues.....*  
 .....  
**“PHYSICIAN TALENT SHOW”**  
 .....  
**SATURDAY, FEBRUARY 18, 2012**  
**6:00 - 9:30 P.M.**  
**Ingomar Club**  
**143 M Street, Eureka**  
 .....  
**Cost: \$39.00**  
**Members/Spouse \$49.00**  
**Non-Members/Others**  
**(Hors d’oeuvres & Entertainment)**  
**NO HOST BAR**  
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**Contact the Medical Society,**  
**442-2367 or e-mail**  
**hdncms@sbcglobal.net**  
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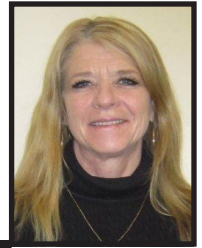


1735 Second Street  
Eureka, CA 95501  
(707) 444-8022

## **2012 Directories**

**PENNY E. FIGAS**

*Executive Director*



The Medical Society's Editorial and Publications Committee is very proud of our outstanding Physician Membership / Resource Directory that we publish each year. Although it isn't as fancy as some of our larger component societies, it certainly is one of the best (if not "the" best), in terms of having local physician and resource information "at your fingertips." There is a lot of work that goes into this publication to make it as accurate as possible with the resource information that you and your staff need on a regular basis.

We have gone to "press" on the 2012 issue, and it should be on your desks by the end of January. We'll attempt to hand-deliver as many as possible in an effort to make sure it gets to you in a timely manner. There are, however, a few offices where the staff are so excited to get it that we are concerned that it isn't making it to our members as intended. (See information below about ordering additional copies for staff).

Did you know that in addition to an extensive Member Section, we publish a listing of all the Non-Members in the back of the book, to assure you have access to that data as well. So if you're looking for one of your colleagues who is not in the member section, be sure to check the non-member list--and encourage them to become a member! If you still can't find who you are looking for, please give us a call, as the physician may be a regular "Locums" and we track this information separately.

Quite frequently we receive calls from you or your staff for information that is published in the Directory, so I want to highlight some of the contents, and encourage you to share this with your staff. This publication is to make things easier for you, so when you

don't find what you are looking for PLEASE let us know so it can be considered for future publications. Other resource lists i.e. list of provider NPI Numbers is also available upon request of our members and/or your Office Manager.

We encourage you to become familiar with the contents of the Directory, which includes:

All Office Practices (with the exception of non-member "solo") are included in the **OFFICE PRACTICE** section: highlighting office practice name, address, phone, fax, website, office manager and member physician(s) in the practice.

**SPECIALTIES INDEX** is a list of members under each self-designated specialty. An "\*" designates board certification (ABMS or AOA only) in that specialty. Each practice is also accompanied by a letter: indicating what local community their primary practice location is.

**HOSPITAL LISTING** was expanded this year to include direct phone numbers (or extensions) for the: Physician Dictation line, Emergency Room, Health Information Management, Lab, OR and Radiology. This resource lists not only the Hospital contact information, but also direct lines for the Hospital Administrators, Medical Staff Coordinators and a list of officers of the Medical Staff.

**PHARMACY LISTING** includes phone numbers, fax numbers and hours of operation for each of our local pharmacies.

Do you need to know where one of the local **ADVANCED PRACTICE CLINICIANS** is working? We rely on our members advising us who the APC's are that are working with them so we can track that through our database.

We have an outstanding **USEFUL NUMBERS** section that is expanded each year based on the input we receive from our members. We try to group these resources, i.e. Ambulance/Medical Transport; agencies that have separate offices for Humboldt and Del Norte; DME Suppliers; various departments within Public Health; Laboratories; Physical Therapy; Component Societies in Northern California; etc. PLEASE let us know if you run across any incorrect information.

And much, much more..... CMA Medical Legal Index; Humboldt Health Alert; North Coast Lawmakers; local Specialty Clinics; Workers Comp Resources; etc. Be sure to review the Table of Contents.

Our members receive their first copy at no charge and can order additional copies for their Office Managers and staff at the member price of \$20.00 for 1st copy and \$35.00 for additional copies. However, in order to get the member price, it has to be ordered by the member physician directly or the Office Manager at request of member physician. The member price only applies, specifically, to our member's direct staff. Any of the non-members and their staff must pay the full price of \$50.00.

It is through advertising revenue (see back inside cover) and sales of the publication that the Medical Society is able to provide this valuable benefit. PLEASE help us by encouraging the vendors with whom you work to advertise in the Directory (or the North Coast Physician) and/or purchase a copy.

We hope the Physician Membership Resource Directory continues to be a valuable tool for you and your staff! As always, your input on future issues is always welcome. §

# 2012 Medical Society Leadership

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## THE FOLLOWING ARE YOUR ELECTED AND APPOINTED OFFICERS, DIRECTORS, COMMITTEES AND LIAISONS REPRESENTING YOU FOR 2012

(MEMBERS INTERESTED IN SERVING ON ANY COMMITTEES AND/OR WISHING TO  
NOMINATE ONE OF YOUR COLLEAGUES SHOULD CONTACT THE MEDICAL SOCIETY OFFICE.)

<i>PRESIDENT:</i>	<i>Mark Ellis, M.D.</i>
<i>PRESIDENT-ELECT:</i>	<i>Sandy Wilcox, M.D.</i>
<i>SECRETARY/TREASURER:</i>	<i>John Mastroni, M.D.</i>
<i>DIRECTORS:</i>	<i>Timothy Dalsaso, M.D.</i> <i>Kelly Kinsley, M.D.</i> <i>Courtney Ladika, M.D.</i> <i>John Nelson, M.D.</i> <i>Kenneth Stiver, M.D.</i>
<i>DEL NORTE DISTRICT CHAIR:</i>	<i>Mark Davis, M.D.</i>
<i>EASTERN DISTRICT CHAIR:</i>	<i>Norman Bensky, M.D.</i>
<i>DELEGATES:</i>	<i>Hal Grotke, M.D.</i> <i>Kate McCaffrey, D.O.</i> <i>Sandy Wilcox, M.D.</i>
<i>CMA ALTERNATE DELEGATES:</i>	<i>William Carlson, M.D.</i> <i>Timothy Dalsaso, M.D.</i> <i>Michael Mizoguchi, M.D.</i>
<i>YOUNG PHYSICIAN SECTION (YPS) REPRESENTATIVES:</i>	<i>Gregory Barkdull, M.D.</i> <i>Courtney Ladika, M.D.</i>
<i>CMA TRUSTEES:</i>	<i>Mark Davis, M.D.</i> <i>James Bronk, M.D. (Solano)</i>
<i>CMA SPEAKER OF THE HOUSE: SOLO &amp; SMALL GROUP PRACTICE FORUM:</i>	<i>Luther F. Cobb, M.D.</i> <i>George Jutila, M.D.</i>
<i>DISTRICT X - AMA DELEGATES:</i>	<i>Michael Sexton, M.D. (Marin)</i> <i>Peter Bretan, M.D. (Marin)</i>
<i>DISTRICT X - CAL PAC REP:</i>	<i>Larry Mazzotta, M.D. (Solano)</i>
<i>DISTRICT X - COUNSEL ON LEGISLATION:</i>	<i>Irina DeFischer, M.D. (Marin)</i>

***Continued Next Page***

**COMMITTEES / LIAISONS:**

**CONSORTIUM COMMITTEE** (1-Year Term) (Appointed)

Committee shall assist and cooperate in the planning of Continuing Medical Education activities for health care providers in Humboldt and Del Norte counties. Accreditation of C.M.E. programs shall follow the guidelines of the California Medical Association's Institute for Medical Quality (IMQ).

**REPRESENTING**

**REPRESENTATIVE(S)**

Medical Society:

Teresa Marshall, M.D. (Chair)

Madeleine Ramos, M.D.

Jerold Phelps Community Hospital

Vacancy

Mad River Comm. Hospital:

Alan Kremen, M.D.

Seat #2 Vacancy

Redwood Memorial Hospital

Ruben Brinckhaus, M.D. (Vice Chair)

Donald Baird, M.D.

St. Joseph Hospital:

Caroline Connor, M.D.

M. Ellen Mahoney, M.D.

Sutter Coast Hospital:

Mark Davis, M.D.

Seat #2 Vacancy

Members-At-Large:

HDN IPA Rep

Margaret Gordon, M.D.

Kate McCaffrey, D.O. (Osteopath Rep)

Gena Pennington, M.D.

**DISASTER PREPAREDNESS COMMITTEE** (1-YEAR TERM) (Appointed)

The committee will bring physicians together to closer tie the county-wide disaster plan with the medical community and further prepare for medical/health aspects of disaster. This committee meets as needed at the direction of our Public Health Officer. (William Rush, M.D. - Representative on County Disaster Preparedness Cmt)

**EDITORIAL AND PUBLICATIONS COMMITTEE** (1-YEAR TERM) (Appointed)

This committee shall edit and publish the official publications of the Medical Society - The North Coast Physician, Physician Membership/ Resource Directory, the Internet Web Page and other communication tools at the direction of the Executive Committee. Members are appointed by the Executive Committee.

Emily Dalton, M.D.

George Ingraham, M.D.

Stephen Kamelgarn, M.D. (Chair)

Lee Leer, M.D.

Scott Sattler, M.D.

Erik Weibel, M.D. (Webmaster)

**HISTORICAL COMMITTEE** (Appointed)

The historian shall compile and document all matters of record which will comprise the history of the Society and its members. Such history shall be filed in the office of the Society. The Chairperson shall be appointed by the Executive Committee.

**LEGISLATIVE COMMITTEE** (Appointed)

To monitor federal and state legislation on a continuing basis; periodically meet with local legislators for the purpose of discussing pending legislation and organized medicine's position on legislation.

Luther Cobb, M.D. \*Chairperson

**MEDICAL QUALITY REVIEW COMMITTEE** (3-Year Term) (Elected)

Committee's duty to render evaluation or advise as deemed appropriate, regarding standard of care for the area, whenever any claim is made or threatened to be made or suit filed against a member of the Society. Reviews for Norcal Mutual Insurance Co. Committee also makes recommendations regarding Risk Management Programs and member support.

**ANESTHESIOLOGY**

Neal Feuerman, M.D. (10-12)

**PATHOLOGY**

Stanley Hino, M.D. (11-13)

**FAMILY MEDICINE (2 Reps)**

Norman Bensky, M.D. (10-12)

Edward Olsgard, M.D. (\*Chair) (10-12)

**RADIOLOGY**

Gregory Holland, M.D. (12-14)

**GENERAL SURGERY (2 Reps)**

John Montgomery, M.D. (11-13)

John VanSpeybroeck, M.D. (11-13)

**UROLOGY**

Mark Davis, M.D. (10-12)

**INTERNAL MEDICINE (2 Reps)**

Bruce Kessler, M.D. (11-13)

Rosa Rangel, M.D. (11-13)

**MEMBER-AT-LARGE:**

Margaret Gordon, M.D. (11-13)

Lee Leer, M.D. (12-14)

Michael Mizoguchi, M.D. (12-14)

**OB-GYN**

D.K. Stokes, M.D. (11-13)

**ORTHOPEDICS (2 Reps)**

Daniel Gehling, M.D. (12-14)

John LeBlanc, D.O. (12-14)

**MEMBERSHIP COMMITTEE** (1- Year Term) (Appointed)

Responsibilities include Member Recruitment and Retention activities.

Kate McCaffrey, D.O.

Sandy Wilcox, M.D. (Chair)

Executive Committee

**NOMINATING COMMITTEE** (2013) (Elected)

Chris Cody, M.D.

Hal Grotke, M.D.

Join Luh, M.D.

Mark Pardoe, M.D.

ADDITIONAL NOMINATIONS NOW BEING ACCEPTED

**PHYSICIAN WELL BEING COMMITTEE** (3-Year Term) (Elected)

The Physician Well-Being Committee shall address issues relating to the health, well-being or impairment of physicians, in order to maintain and improve the quality of care and assist in the maintenance of appropriate standards of personal performance. The committee will follow the guidelines established with its policies and procedures.

**Continued Next Page**

**REPRESENTING:**

**MEDICAL SOCIETY:**

**JEROLD PHELPS COMMUNITY HOSP:**

**MAD RIVER COMMUNITY HOSPITAL:**

**REDWOOD MEMORIAL HOSPITAL:**

**ST. JOSEPH HOSPITAL:**

**SUTTER COAST HOSPITAL:**

**REPRESENTATIVE:**

Robert Soper, M.D. (Chair) (10-12)

Robert Gardner, M.D. (Vice Chair) (11-13)

Ruby Bayan, M.D. (12-14)

Willard Hunter, M.D.

Corinne Frugoni, M.D.

Tamara Dennis, M.D.

Michael Fratkin, M.D.

Warren Rehwaldt, M.D.

**PUBLIC HEALTH ADVISORY COMMITTEE** (Ad Hoc)

to assist in providing a forum for our Public Health Officers in dealing with local public health issues.

Donald Baird, M.D., Humboldt County Public Health Officer

Del Norte County Public Health Officer

**PUBLIC RELATIONS COMMITTEE:**

Committee shall represent the Society in all matters connecting members of the Society with the Public, Press, Radio, Television, etc. Executive Committee can fulfill these responsibilities at their discretion.

**PUBLIC SERVICE AND MEDICAL ETHICS COMMITTEE** (3-Year Term) (Elected)

Committee shall investigate and upon request, mediate all matters of dispute, controversy, contention or grievance arising between members or between members and others, involving relations with the public and Principles of Medical Ethics.

Beverly Copeland, M.D. (10-12)

Harry Lesch, M.D. (10-12)

Madeleine Ramos, M.D. (11-13)

George Zibilich, M.D. (11-13)

George Jutila, M.D. (11-13)

Melissa McKenzie, D.O. (11-13)

Jeff Ribordy, M.D. (11-13)

**OTHER APPOINTMENTS & LIAISONS**

**A.I.A.A. REP:**

Scott Sattler, M.D.

**BLOOD BANK REPRESENTATIVE:**

Uma Suryadevara, M.D.

**BY-LAWS COMMITTEE:**

Mark Ellis, M.D.

**COLLEGE OF THE REDWOODS**

**HEALTH PROFESSIONS ADVISORS:**

George Jutila, M.D.

Vacancy

**COMMUNITY HEALTH ALLIANCE (CHA)**

M. Ellen Mahoney, M.D.

**DRUG & ALCOHOL ADVISORY CMT:**

Vacancy

**EMERGENCY MEDICAL CARE CMT:**

William Rush, M.D.

**NORCAP REPRESENTATIVE:**

Ronald Jones, M.D.

**O.M.S.S. REP:**

William Carlson, M.D.

**PRE-MED ASSOCIATION (H.S.U.)**

Kate McCaffrey, D.O. - Liaison

Emily Dalton, M.D. - Liaison

**HOSPICE OF HUMBOLDT**

John Nelson, M.D., Medical Director

# CLASSIFIED ADVERTISEMENTS

## JOB OPPORTUNITIES

Also refer to Practice Opportunities on our website  
[www.hdncms.org](http://www.hdncms.org)

**NURSE PRACTITIONER WANTED** We are currently seeking a Nurse Practitioner with experience in women's healthcare. The position is approximately 1.5-2 days per week with the opportunity to gain more hours by filling in for our other provider's, during their vacations. Please fax current CV or resume to (707) 443-3971, Attention: Stephanie.

**WANTED ADVANCED PRACTICE CLINICIAN** for multi-clinician Family Practice office with >20 years of experience, 2 locations; Fortuna and Ferndale, on the beautiful Northern Coast of California. Competitive salary and benefits package, Rural Health Clinic with federal loan payback options, equal opportunity employer. Minimum of 2 years experience required. For more information please call, 530-941-7612, or fax CV to 707-725-2978. (db911)

**PART TIME/FULL TIME OCCUPATIONAL HEALTH FAMILY NURSE PRACTITIONER OPPORTUNITY** – seeking a Certified Family Nurse Practitioner to work at St. Joseph Works - Occupational Health Clinic on a part time basis with the possibility of full time if desired. We offer excellent compensation and a robust benefits package. If interested, please apply at <http://www.cepamerica.com/careers>. (eg911)

**PART TIME (TEMPORARY) URGENT CARE PHYSICIAN OPPORTUNITY** – seeking a Board Certified Family Practice or Emergency Medicine Physician to work at St. Joseph Urgent Care Center on a part time basis for approximately 6 months. **If interested, please contact Eric Gerdes, D.O. at [ericgerdes@cep.com](mailto:ericgerdes@cep.com)** (eg711)

**WANTED - FAMILY PRACTICE PHYSICIAN** Full or part time. Aviation Medical Examiner preferred. Contact George Jutila, M.D., 725-3334 or [home.md@suddenlink.net](mailto:home.md@suddenlink.net) (GJ)

**FNP/NP or PA-C NEEDED.** Pt time with option of full-time. Inpatient experience preferred, but not required. Contact Nina, 725-4477. (rg1011)

## PROPERTY FOR SALE/ RENT/ LEASE

**FOR LEASE:** Join our new professional medical facilities near Mad River Hospital. Build to suit in new Planned Unit Development. 1200 - 4000 sq. ft. spaces. Contact Mark , 707-616-4416 or e-mail: [Jones202@suddenlink.net](mailto:Jones202@suddenlink.net).

**MEDICAL OFFICE SPACE AVAILABLE - LEASE.**  
 2504 Harrison Avenue, Eureka. Call: (916) 261-8088.

**ELEGANT HOUSE WITH SPLENDID OCEAN VIEW FOR SALE.** CA 95503. 4 BR 4 BA. 3-car garage. 7000 sqf. 9 acre lot. Fully fenced in. Great for horse owners too. \$1,260,000 OBO. For pictures: [www.owners.com](http://www.owners.com), listing ID JMD6087. MLS #234337. Regina Scholz. [Regina\\_scholz@yahoo.com](mailto:Regina_scholz@yahoo.com), (707) 845-4740 or RMK Realty 441-1765. (rs1011)

### Did You Know.....

Members can request to post physician and APC recruitment notices on the website at no charge.

## Display Advertising Rate Schedule

SIZE	MONTHLY	SIZE
1/4 Page	\$140.00	7.45" x 2.61"
1/2 Page	\$160.00	7.45" x 5.23"
1/3 Page Vertical	\$150.00	2.37" x 9.95"
Full Page	\$200.00	7.45" x 9.95"
Inside Cover/Full Page	\$275.00	7.90" x 10.40"
Business Card Ad	\$65.00	Copy Ready 2" x 3.5"
Classified Ads	\$5.25 per line	

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