Providing valuable services to our members

Member Information Guide 2006
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Introduction

Membership in the Newfoundland and Labrador Medical Association (NLMA) and the Canadian Medical Association (CMA) gives physicians access to products and services designed to meet a wide range of professional, personal and financial needs.

As the voice of organized medicine in Newfoundland and Labrador since 1924, the NLMA is committed to consulting with members on all issues of importance to ensure the organization is speaking with authority on a health care system constantly demanding more from its physicians.

As of January 1, 2006, membership in the NLMA and CMA is required for practicing physicians. Conjoint membership was approved at the NLMA’s 2005 annual general meeting. Belonging to both the provincial and national associations demonstrates a commitment to the future of medicine in Newfoundland and Labrador and Canada. As well, conjoint membership allows physicians to take advantage of value-added services that are of benefit throughout your medical career.

This booklet is a guide to the many membership benefits and services available to physicians and their families, and outlines the practical and innovative ways the NLMA and CMA respond to the needs of their members.

 nlma mission

To represent and support physicians in Newfoundland and Labrador and provide leadership in the promotion of good health and the provision of quality health care to the people of the province.

CMA Mission

To serve and unite the physicians of Canada and be the national advocate, in partnership with the people of Canada, for the highest standards of health and health care.
Membership Categories

NLMA/CMA Membership

NLMA/CMA annual membership fees are due January 1. Membership categories are determined by the physician’s status when applying and subsequently determined by status on January 1. The membership structure includes the following categories:

Full
Physicians who are licensed and in good standing with the College of Physicians and Surgeons of Newfoundland and Labrador, or physicians who are members of the Canadian Armed Forces.

Resident
Any medical practitioner enrolled in a post-graduate program at a Canadian medical school.

Student
Any medical student enrolled in a Canadian medical school.

Retired
A member who is fully retired from the practice of medicine.

Non-resident
A member who takes up residence outside Newfoundland and Labrador.
Representation and Member Involvement

Opportunities to Share Expertise and Input
Members can lend their expertise to the association by participating on committees, which provide recommendations for the Board of Directors on such issues as compensation and negotiations, health promotion, physician wellness and more. Visit the NLMA website for a complete list of NLMA committees.

Representation on CMA Councils
NLMA members are represented on core CMA councils including health care and promotion, health policy and economics, political action, and medical education. In addition, the NLMA is represented on the CMA Board of Directors.

President’s Tour
Every year the newly-elected NLMA president tours the province to meet with physicians in their own communities. It is an excellent opportunity to meet the president and discuss priorities. The president also meets with residents and medical students at least once a year, and attends the orientation sessions at Memorial University’s Faculty of Medicine.

Board of Directors
Members of the NLMA Board of Directors set policy. Members and officers are elected annually at the AGM and represent all regions of the province. The board also includes the executive committee — president, president-elect, honorary secretary, honorary treasurer and past-president.

Annual General Meeting
The NLMA Annual General Meeting (AGM) is held each June. It is an opportunity for members to bring forward and debate resolutions that help guide the Board of Directors, attend in-depth sessions on issues that matter to physicians, and socialize with colleagues from across the province.

The AGM provides members with the opportunity to receive reports from the executive director, the president, committees, and the auditor’s report. The Book of Reports is also available on the NLMA website (www.nlma.nl.ca). The AGM includes an NLMA and CMA honorary membership awards ceremony and installation of the incoming president.
International Medical Graduate (IMG) Preceptor Program
The NLMA has developed a guide for IMGs and a list of physicians willing to act as IMG preceptors to address the problems and concerns expressed by international graduates new to the province. These preceptors are familiar with the provincial health care system and are experienced in dealing with issues new physicians face. International graduates are encouraged to call on the preceptor for advice and support.

Contact: NLMA Membership Department
800 563-2003 or nlma@nlma.nl.ca

CMA

CMA Annual Meeting
The CMA Annual Meeting is held each August. It is an opportunity for members to attend business sessions that consider critical issues referred by General Council. An integral part of the annual meeting is a ceremonial session, in which CMA installs officers, presents awards and confers honorary memberships.

Contact: Registration Officer, Conference and Travel Management, 800 663-7336, ext. 2383

CMA Electronic Member Panel
Members have told us they want to be involved in setting CMA policy. Join CMA’s new e-member panel and ensure your voice is heard!

Contact: yourvoice@cma.ca

Resident and Student Involvement

NLMA
Newfoundland and Labrador medical students and residents are represented by their student and resident associations and are also represented on the NLMA Board of Directors. The Professional Association of Interns and Residents of Newfoundland and the Medical Students’ Society at Memorial University in Newfoundland each have one voting member on the NLMA Board.

CMA
The CMA addresses issues of pressing concern to medical students and residents. The organization speaks out on the critical issue of tuition fees and the federal loan repayment schedule. It also works with residents’ groups on health human resource strategies, promotes career flexibility and is actively involved in setting standards for on-call maximums.

The CMA learns about student and resident concerns through student and resident associations. These bodies have representation on both the CMA Board of Directors and all policy committees.
Advocacy

Advocacy
NLMA

Government Relations
The NLMA makes sure physicians’ concerns are heard by government decision-makers. The government relations team gives advice on medical and political issues that help advance the profession’s objectives with government. Strategies are implemented that respond to political decisions quickly and effectively. NLMA representatives meet regularly with political leaders, including the Premier and the Minister of Health and Community Services, to advance the views of physicians.

Government relations efforts are further enhanced through the Physician Services Liaison Committee (PSLC), a forum through which the NLMA leadership and senior government officials engage in addressing important issues and resolving problems of mutual concern. The NLMA is represented on this joint committee by the last three immediate past-presidents and the executive director, who are accountable to the Board of Directors.

MD-MHA Contact Program
At the grassroots level, the MD-MHA contact program works to help shape provincial health policy by opening up lines of communications and building collaborative relationships between physicians and Members of the House of Assembly. The program is most active leading up to and during provincial election campaigns. Members continue to engage MHAs on issues of importance to them and their patients.

Interested members are encouraged to join this grassroots effort by engaging in one-on-one discussions with local elected officials.

Negotiations and Representation
The NLMA is the sole bargaining agent for physicians providing medically insured services, whether they are paid a salary, fee-for-service or through an alternate payment mechanism. The NLMA, as the representative for physicians in negotiations with the provincial government, believes that all physicians, regardless of practice type or mode of payment, should be given appropriate supports and resources to achieve a healthy balance between professional obligations and personal responsibilities.
An NLMA priority is appropriate compensation for medically-insured services. Whenever there is additional funding, NLMA committees help decide where it should go. As well, the NLMA’s professional staff helps interpret the payment schedule and prepares physicians for the introduction of new fees.

When requested, the NLMA will negotiate with an employer and act on the member’s behalf on other employment issues. The association can also represent the physician’s interests in disputes with regional boards or third parties (i.e., lawyers, insurance companies), and provide advice on rates for non-insured services.

Enhancing Public Image
The NLMA and CMA are dedicated to:

• promoting physician points of view, with public awareness campaigns directed to patients and the public;
• building bridges, with links to allied health care organizations and interest groups; and,
• promoting medically positive legislation, through frequent presentations to committees and meetings with cabinet ministers and health critics.
Advocacy

CMA
Recent Successes and Current Priorities

CMA Government Action
The CMA’s energetic political activities help keep the medical profession at the forefront of the national public health debate. This activism ensures physicians’ continued ability to provide patients with the high-quality care and accessibility they have come to expect.

Public-Private Interface in Health Care
With input from divisions and members, the CMA is drafting a discussion paper on issues facing the public-private interface in health care. More than 2,800 members have provided input on ways to improve access to high-quality health services and increase the overall sustainability of the health care system.

Wait Time Guarantees
The CMA, a member of the Wait Time Alliance, helped raise the profile of wait time guarantees during the 2006 federal election. The result: the new federal government has included among its five key priorities a commitment to solve access problems.

MD-MP Contact Program
The MD-MP contact program is a highly successful volunteer grassroots lobby initiative of the CMA. It fosters close collaboration and communication between CMA members and their Members of Parliament, enhancing physicians’ ability to influence policy.

Contact: 800 682-MDMP (6367) or grassroots@cma.ca

Office for Public Health
The CMA Office for Public Health (OPH) works to promote excellence in the practice of medicine and enhance the reputation of medical professionals. OPH increases the CMA’s visibility—bolstering its credibility and effectiveness in public health and health promotion activities.

By raising awareness and knowledge about health issues, the OPH supports the work of the CMA’s Council on Health Care and Promotion. OPH advocates for government policies that specifically promote, protect and enhance health and wellness. Moreover, it advances best practices to support physicians in clinical practice.

Contact: Office for Public Health at 888 855-2555 or publichealth@cma.ca
Membership Services and Products

Personal and professional support services

NLMA

Professionals’ Assistance Program
The NLMA co-sponsors the Professionals’ Assistance Program, a confidential service offered to physicians, dentists, pharmacists, lawyers and their families. The program provides assessment, referral and counseling services and can respond to a broad range of personal issues such as marital and family problems, stress and anxiety, depression, alcohol and drug dependencies, and legal or financial concerns. Referrals are accepted directly from the professional, from a concerned colleague or from family members. Services are also extended to student and resident members.

Contact: Clinical Coordinator, 709 754-3007 or 800 563-9133

Insurance Services
NLMA members have been eligible to apply for coverage under the group insurance plans of the Ontario Medical Association (OMA) since 1980. Coverage includes life insurance for members and their spouse, disability income, professional overhead expense, retirement protection rider in the event of a disability, and accidental death and dismemberment (with coverage available for physicians, their spouse and dependent children).

Extended health care and dental insurance are also available for physicians and their families. As well, office employees are eligible to apply for both these plans.

Student members are eligible for the life, extended health care and dental insurance plans. A special student disability benefit is also available.

Contact: OMA Insurance (www.omainsurance.com), 800 758-1641

Home and automobile insurance are available at preferred rates through Meloche Monnex.

Contact: Meloche Monnex, (www.melochemonnex.com/nlma), 800 339-1847

Newfoundland and Labrador Medical Scholarship Foundation
The NLMA has partnered with the CMA, MD Management and the Canadian Medical Foundation to offer
financial assistance to medical students in financial need. Currently, three $1,500 bursaries are offered annually to medical students in Newfoundland and Labrador-funded seats at Memorial University. Applications for these bursaries are submitted to Memorial’s Office of Student Affairs and Services and recipients are selected in accordance with pre-determined criteria.

Through a generous donation from Dr. Phyllis Madryga (Duncan), a separate bursary is also awarded to a Memorial University medical student with plans to enter a family practice residency and practice in rural Newfoundland and Labrador. The value of the bursary is based on interest from the donation, and was $3,000 in 2005. The bursary will be awarded annually at the NLMA AGM.

Physicians wishing to donate to the foundation should make cheques payable to the Newfoundland and Labrador Medical Scholarship Foundation, 164 MacDonald Drive, St. John’s, NL A1A 4B3. Donations can be made as part of your membership renewal process, or at anytime online through the Scholarship section of the NLMA website (www.nlma.nl.ca). Official income tax receipts will be issued.

E-services
The NLMA provides a wide range of electronic services, all with the goal of delivering membership services in a more effective, immediate and efficient manner. All membership administration (new member applications, database record updates, annual fees payment, membership surveys, etc.) and communications (Nexus newsletters, President’s Letters, etc.) may be provided electronically at the physician’s request.

Group RRSP for Salaried Physicians
The NLMA Group RRSP, administered by MD Management, provides salaried members who are employees of the provincial government with a group RRSP. Contributions are based on bi-weekly contributions of 5% by the employer and 5% by the employee, deducted automatically from salary (subject to the yearly maximum contribution level). These contributions are forwarded directly to the NLMA Group RRSP and invested by MD Management according to the physician’s instructions.

Contact: MD Management Ltd., 709 726-2136 or 800 229-1798
Please note: If salaried service pre-dates December 1, 2000, retirement savings may be in the Public Service Pension Plan (PSPP). At the time of conversion to the Group RRSP, salaried physicians were given the option to stay in the Public Service Pension Plan or transfer to the Group RRSP. This was a one-time offer to choose. New salaried physicians will automatically join the Group RRSP and are not eligible for the PSPP.

CMA
Trusted Financial Solutions

MD Financial Group™
MD Financial Group aligns all of CMA’s financial subsidiaries under one banner. It offers CMA members and their families a complete range of financial products and services.

- **MD Management Limited** offers full financial planning services at 47 branch offices across the country. Its 140 designated financial consultants meet with physicians to explore their financial situations and future goals, and to design individual financial plans.

- **MD Funds Management** emphasizes a disciplined and consistent approach to build greater value for investors. Its method capitalizes on solid fund strategies and relies on partnerships with world-class investment advisors. The result is a diversified fund family recognized for delivering long-term returns with some of the lowest management expense ratios in the industry.

- **MD Private Investment Management**’s licensed investment counselors can remove from your schedule the responsibility of day-to-day investment decisions. The service is strictly engineered to provide expert investment management and oversight on a discretionary basis.
Membership Services and Products

- **MD Private Trust** addresses your needs for estate planning, estate settlement and executor/trustee services.

- **MD Life Insurance** provides a range of insurance solutions that meet physicians’ personal or corporate estate and tax planning needs.

- **MD Banking Referral Service** offers an exclusive suite of personal and professional banking solutions provided by National Bank’s Partnership Branch through a relationship with MD Management.

All services offered by MD Financial Group are accessible throughout Newfoundland and Labrador. For more information visit cma.ca or contact your MD Management Ltd. financial consultant. MD has four financial consultants in Newfoundland, one dedicated to students and residents.

Contact: MD Management Trade Centre and Client Services, 800 267-2332

Practice Support Products and Services

Tools for Practicing Physicians

Physicians face an increasingly complex professional and ethical environment and a public making more demands than ever before on physicians’ time and resources. The CMA’s suite of tools can provide physicians with assistance and practical guidelines.

- **The Code of Ethics**, recently updated, provides guidance for physicians in their relationships with patients, society and the profession.

- **The Health Information Privacy Code** is a set of principles for protecting the privacy of patients and the confidentiality of their health information. CMA members may contact the Member Service Centre to receive a complimentary copy of *Privacy in Practice: A Handbook for Canadian Physicians*, which is also available as a free download from cma.ca.

- **Determining Medical Fitness to Drive: A Guide for Physicians** provides clear guidelines to help physicians assess if a patient meets the medical requirements to drive a vehicle.

- **Physicians and the Pharmaceutical Industry** provides guidelines for relationships between physicians and industry in such areas as clinical research and continuing medical education.

Contact: 888 855-2555 or cmamsc@cma.ca
Practice Solutions™ Products and Services

• **Practice Solutions Consulting**
  Practice Solutions Consulting understands the business side of medicine better than any other organization in Canada. CMA members are eligible for a free 30-minute telephone consultation with a practice management consultant. Consultants can offer expertise in everything from practice start-up and concept clinic design to revenue and expense management and human resources management.

• **Practice Solutions Tenant Lease Services Inc.**
  Lease negotiators take on the time commitment and business headaches associated with finding new clinic space, negotiating lease terms and relocating a busy practice. CMA members are eligible for a free 30-minute telephone consultation with a tenant-leasing expert.

  *An Ontario registered real estate broker with provincially affiliated licensed brokers.

• **Practice Solutions Software Inc. (PSS)**
  Formerly HealthCare Software, PSS develops software for physicians billing, scheduling and electronic medical records (EMR). PSS products, which seamlessly integrate individual approaches to clinical management, are highly valued and trusted by physicians.

Contact: Practice Solutions™
hotline at 800 361-9151 or practice.solutions@cma.ca

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Membership Services and Products

Professional Development and Support for Physicians

Office for Leadership in Medicine
This organization is a trusted source of physician leadership development opportunities and resources. Its goal is to enhance physicians' effectiveness as community leaders and sharpen their skills in the workplace and political arena. It offers the following tools and resources:

- **The Physician Manager Institute (PMI)**, a highly acclaimed, five-level credit program that develops superior leadership and management skills for physicians. The CMA also conducts in-house PMI workshops, providing both leadership and organizational development opportunities to hospitals and health authorities.

- **The CMA Leaders’ Forum**, an annual conference that brings together new and experienced leaders to build, refresh and renew leadership skills and motivation. It is held in conjunction with the **CMA Leadership Workshop for Medical Women**, which addresses issues of concern for women. Medical students and residents are eligible for substantial discounts.

- Resources include online alumni networks for participants of the above programs, **Harvard ManageMentor**, an e-learning resource presented in partnership with Harvard Business School Publishing, and the **CMA Leadership Innovation Fund**, which grants financial support to medical students and residents who have creative ideas to advance leadership in medicine.

Contact: Office for Leadership in Medicine at 800 663-7336 ext. 2319 or leadership_programs@cma.ca

CME Accredited Training
The CMA offers CME-accredited practice management education seminars for practicing physicians. It also offers the Practice Management Curriculum (PMC) program for residents at medical schools across Canada. Highly valued CME/CPD credits are also available online at cma.ca. These courses provide an easy and effective way to achieve educational goals at a self-directed learning pace.

Centre for Physician Health and Well-Being
The Centre is a trusted information resource for physicians, physicians-in-training and their families. The Centre provides national leadership and advocacy on issues affecting the health and morale of
Canadian physicians. In 2006, the Centre will:

- Offer physicians the new professional development program *Advancing Leadership in Physician Health*. This program is available in-house in conjunction with CMA’s successful Physician Manager Institute.

- Coordinate the *2006 International Physician Health Conference* in conjunction with the American Medical Association.

- Undertake a number of research projects including a national physician health survey.

- Revise the CMA’s *Physician Health and Well-Being Policy*.

Contact: 877 CMA-4-YOU (262-4968) or visit the physician health section of cma.ca.

CMA Travel Discounts

*Hertz Car Rentals*

CMA has negotiated discounted rates for car rentals with Hertz. Any additional Hertz promotions may be discussed with a Hertz customer service representative while making a reservation. Please call Hertz toll-free at 800 263-0600 and quote CDP # 0084800. Visit the Store at cma.ca for rates and details.

*VIA Rail*

CMA members receive a discount with VIA Rail. Please call VIA Rail toll free at 800 842-7245 and quote the CMA corporate number 810248. Visit the Store at cma.ca for details.
Communications and Online Resources

NLMA

Media and Public Relations
The NLMA keeps the media and the public informed on health matters that are important to physicians. A media relations program provides accurate, balanced information, and conducts opinion polling with physicians and the public on the province’s health care system. If a physician is contacted by the media or wants to contact the media directly, the NLMA’s professional staff can offer advice on getting the message out to patients and the community. Relevant media clippings are archived and copies can be provided to members upon request.

Community Relations
The NLMA has entered into a number of collaborative relationships with government agencies and health care and patient advocacy groups who share common objectives or where the relationship is mutually beneficial, with internal communications often the primary objective. The NLMA will continue to build on these relationships and keep members apprised of developments and decisions that affect them.

NLMA Publications
The NLMA newsletter, Nexus, is published quarterly. It is a forum for the exchange of views, ideas and information for members. The President’s Letter is published regularly to address emerging issues.

In addition, the Salaried Physicians Communiqué, GP Section Bulletin and notices on upcoming events or information alerts on issues of interest to physicians are published on an as-needed basis. Other publications include: Teamwork, a joint newsletter of the NLMA and Workplace Health, Safety and Compensation Commission.

Some NLMA material is developed with other audiences in mind — private companies, professional organizations and the public — to explain the full range of health services members provide, and the challenges they face.

E-communications
The NLMA maintains two websites: the main NLMA website at www.nlma.nl.ca; and, Nexus Online, the electronic version of the NLMA newsletter, at www.nlma.nl.ca/nexus.

Members are notified of new and important items on the NLMA website through e-Update, delivered regularly to
their e-mail inboxes. While most communications are available by postal mail or fax, members are encouraged to subscribe to this effective and efficient delivery method.

In addition, some items such as the By-laws, IMG Guide, events calendar and news releases, as well as downloadable reports and papers, are only available on the website.

Some areas of the NLMA website contain confidential content and require login with your NLMA number (the six-digit number located on the NLMA membership card).

To submit an issue or question electronically, members are encouraged to use the Issue Submission section. You may also e-mail the NLMA at nlma@nlma.nl.ca, or any staff member directly (see Contacts on the website).

CMA

cma.ca Physician Portal
Developed by the Canadian Medical Association, cma.ca is Canada’s most popular physician portal, providing trusted and relevant content to Canadian physicians, medical students and residents throughout their careers. The CMA’s home page regularly features top stories of interest to the medical community and a host of tools and resources, including:

- **Clinical Resources** offers free searches of medical databases like Ovid MEDLINE®, and access to full-text books, journals and patient handouts through MD Consult and STAT!Ref®. It also provides access to more than 1,000 full-text journals, including the Lancet and Annals of Internal Medicine, through EBSCOHost. InfoRetriever/InfoPOEMs provides daily alerts or round-the-clock access to evidence-based clinical reports.

- **Medical Librarian Support** provides access to expert member assistance to help you with searches or technical questions relating to Clinical Resources on cma.ca.

- **Drug Information Resource** includes 14 separate clinical online drug databases from Lexi-Comp. It features Canadian content, drug interactions and adverse effects and is complemented by downloadable PDA (handheld computer) versions. It also presents drug alerts from Health Canada and the FDA, Cochrane abstracts, clinical trials and provincial prescription drug programs.

- **cma.ca Store** offers discounts for CMA members on PDAs, medical PDA applications, computers and much more.
Communications and Online Resources

- **CMA Infobase** searches for Canadian clinical practice guidelines to help physicians and patients make informed health-care decisions. In addition, CMA Infobase provides access to such decision-support tools as clinical summaries, structured abstracts and patient guides.

- **Online Bookstore** is a source of well-researched, carefully-chosen books for Canadian physicians, all available for purchase online (registered users of cma.ca only) at discounted prices for CMA members.

- **Mydoctor.ca** helps create, in 30 minutes, a practice website that can then be customized as much or as little as needed. Free to CMA members.

- **Med Student Centre** offers information, resources and tools to help students through medical school and prepare them for a life in medicine – all in one convenient location.

- **Resident Centre** offers tools to assist residents with practice start-up. It also provides education on professional and personal financial management.

- **CMA Careers** offers access to a wide range of clinical and academic opportunities. This resource offers the largest collection of career and classified advertising for family physicians and specialists in Canada.

**CMA Publications**

The Canadian Medical Association publishes a range of scientific and professional articles, books and supplements for Canadian physicians and other medical professionals.

*Canadian Medical Association Journal (CMAJ)* is the leading health sciences journal in Canada and a trusted source of up-to-date information for Canadian physicians. *CMAJ*, which publishes 25 times a year, offers a unique and comprehensive perspective on key medical research, opinion and practice issues that affect Canadian physicians from coast to coast. *CMAJ*’s print and online versions include original, detailed research and reviews, commentaries and editorials, practice updates, an arts and ideas section and health news.

*Specialty medical journals* help you stay up-to-date with the latest in your specialty. Articles provide timely information to help physicians in their
daily practice, lifelong learning and career development. All articles feature high-quality, original research, reviews, case reports, editorials and continuing medical education programs. Most are available online at cma.ca.

*CMA Bulletin* is a two-page bilingual insert that appears at the back of every issue of *CMAJ*. The *CMA Bulletin* keeps members current on major CMA activities such as the organization’s advocacy efforts on Parliament Hill, public health initiatives and work with its divisions and affiliates. Current and past issues are available online at cma.ca. CMA divisions and affiliates get electronic access on the day of publication.

*Strategy*™ is the CMA’s official financial publication. It offers a case-based approach to keep CMA members informed about various topics related to financial planning, including: investment and portfolio strategies, practice management, tax planning, estate planning and insurance.
How to Reach Us

NLMA

All enquiries regarding NLMA products and services may be made by contacting NLMA House at:

Telephone: (709) 726-7424 or 800-563-2003.
E-mail: nlma@nlma.nl.ca
President: president@nlma.nl.ca
Nexus: nexus@nlma.nl.ca

Newfoundland and Labrador Medical Association
164 MacDonald Drive
St. John’s, NL A1A 4B3
Website: www.nlma.nl.ca
Nexus: www.nlma.nl.ca/nexus

CMA

To inquire about CMA products and services, including those offered by MD Financial Group and Practice Solutions, contact the CMA Member Service Centre, Monday through Friday, from 8 a.m. to 8 p.m. Eastern, at 888 855-2555 or cmamsc@cma.ca

Canadian Medical Association
1867 Alta Vista Drive
Ottawa, ON K1G 3Y6
Website: cma.ca

MD Management Ltd.
(St. John’s regional office)

Inquires regarding the financial services offered through MD Management Ltd. may be directed to the regional office in St. John’s at:

Telephone: 709 726-2136 or 800 229-1798

164 MacDonald Drive
St. John’s, NL A1A 4B3

MD Trade Centre and Client Services

800 267-2332

MD Value Line

800 267-6353

Practice Solutions

Practice Solutions Hotline™

800 361-9151