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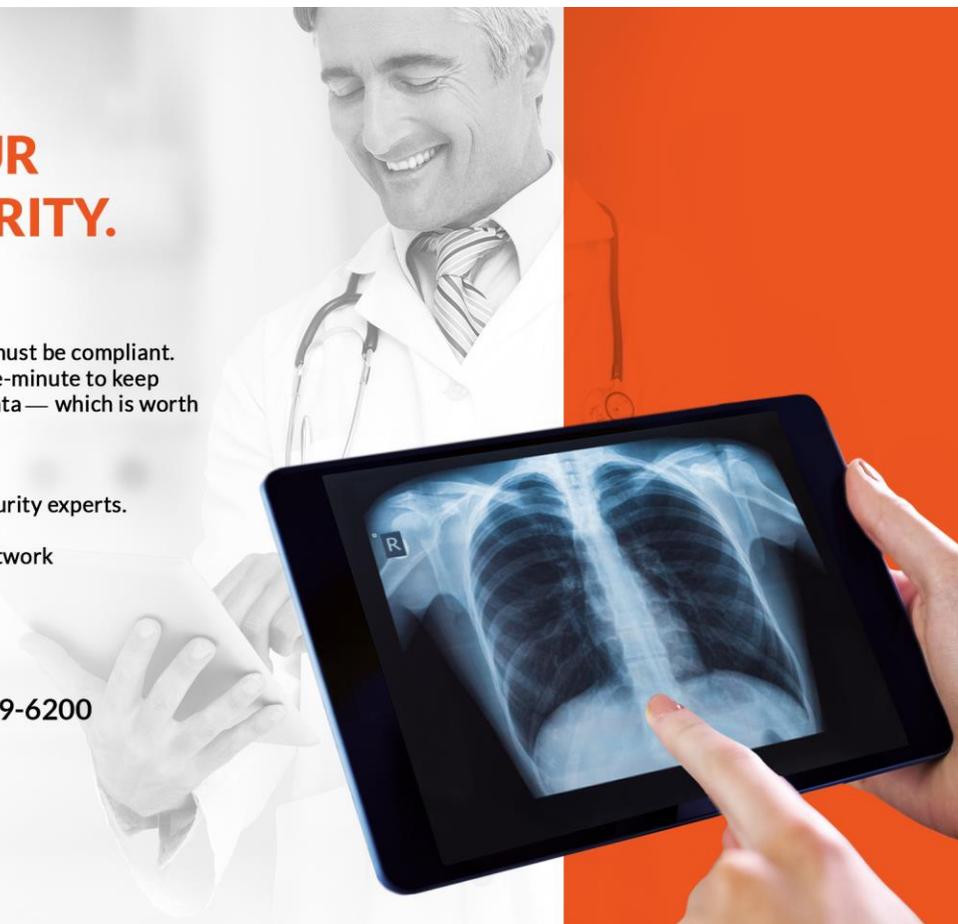
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# Health Care Has Crossed Into a Realm of Social Injury and Systemic Collapse

ANONYMOUS PHYSICIAN



Recently I have been more quiet than usual. Less writing. Less fire and brimstone. Quiet, at least for me. But anyone who is paying attention knows that when the most passionate and the most invested get quiet, something is truly amiss. Whether it be a looming threat or a very real and present crisis is unknown, but the fact remains that in that silence lives the very real possibility of collapse. Of our livelihood, our profession, our health care system. Those of us left standing in the bombed-out shambles of our for-profit system are wondering how exactly it is we use the duct tape and dead pens leftover in the drawers of the hospital to build a human capable of running pumps and providing acute care to our patients. If we could utilize the cheese from the assembly line of “resiliency pizza” to engineer some more doctors we would. Because honestly, we don’t want to eat (most of us would win Survivor if we had the time to participate.) We want to come to work and not wonder how it is we can take care of 20 critically ill patients with a third of the staff and no ability to say no to the continued onslaught of critically and mortally injured and ill patients coming through the hospital doors every minute of every day.

In my current master’s work, there was a whole section on how “happy talk” from management is misleading and detrimental to change. I would argue that it is not only misleading but a contributor to the biggest exodus of health care workers in our living memory. Stop telling us we are heroes and buying us stuff to replace the fact that we have been brutalized and assaulted by a system that puts patients above every other human in the hospital. And then asks those same people shamed into obedience to give a part of their heart and soul to an institution that would rather replace you than listen to you.

Except now there is no one left to replace us. The nurses out there supposedly “chasing money” are not chasing dollars, but respect, admiration, and belonging. The literature clearly shows that money is an incentive, but it is not a reason to stay or go and if it is, either the employer or the employee has somehow miscalculated what it means to take an oath to medicine. Not to say nurses shouldn’t be paid generously for the thankless work they do at the bedside each day, or that we as physicians shouldn’t make money to offset the number of years we spent gaining this knowledge and training, along with the constant fear of litigation. Yet somehow we have become so distraught with the state of medicine, that we are left with monetary rewards or bonuses instead of a passion or calling to care for the sick and dying. No one ever put on their entrance essay or personal statement that they wanted to suffer through years of tests and evaluations so they could be abused by patients and discarded by the administration as long as they made enough money. But today, the only thing that seems to be keeping people in the field is the need to provide for their family and potential bonus pay for spending yet another day understaffed, oversaturated, and disrespected.

What comes next? There is a saying in trauma that “all bleeding stops eventually.” This is a dark and humorous phrase for those of us who live on and are sustained by such humor, but what happens when that same phrase is applied to the actual practice of medicine. What if the ongoing hemorrhaging that is happening in hospitals and clinics across the country doesn’t stop? What if there is no one left to stop the bleeding because we all have left the building, literally or figuratively. Will we still be at fault then? Will it be because we didn’t reach a metric, reduce a cost, or achieve an expected patient satisfaction score? We continue to be under constant scrutiny and pressure from those blind to their privilege and superiority. And this is not limited to administrators. Plenty of our own has contributed to the bombing we have done and will continue to do within a for-profit medical system. We always knew that putting money over people would be an ethical quandary, but when we decided to sacrifice humans to appease other humans and expectations, we crossed into a realm of moral injury and systemic collapse that is all but a foregone conclusion.

# Security Alert: 9 Apps Caught Stealing Personal Data

BY CHARLIE FRIPP, KOMANDO.COM



Smartphones are so intertwined into our daily lives that if you misplace yours or it gets stolen, it will be more than just an inconvenience. [Tap or click here to find your phone when it's lost \(even if the battery is dead\)](#).

Possibly thousands of photos, contacts and messages will be lost in the blink of an eye. The concerning aspect is that criminals don't need to steal your physical phone. Malware has been used for years to swipe personal information, but that is only the tip of the iceberg.

A batch of spyware apps found in an official app store has vulnerabilities in their code that can expose personal data. Read on to see the list of bad apps so you can delete them ASAP.

## Here's the backstory

Spyware apps can be used to track children and make sure they are where they're supposed to be at all times to help keep them safe. Of course, spyware apps can also be used maliciously to stalk people. It's known as stalkerware in those situations.

Some use stalkerware to keep tabs on their spouse or ex. The stalker will download spyware onto the person's phone they want to track, normally without their knowledge.

Beyond the expected risks of using spyware is a new threat discovered in a collection of Android apps found on the Google Play Store.

Over several months, [TechCrunch](#) investigated spyware apps and found a dangerous flaw in nine of them. The problem is the apps don't adequately authenticate or authorize API requests. That means an unauthenticated, remote attacker can access personal information from any device with one of the spyware apps installed.



# Finding a Pathway to Hope: Reflections from a Psychiatrist

JENNIFER REID, MD



You may be feeling hopeless. That wouldn't be shocking, under the current circumstances. Reading the headlines, one can't help but remember the beginning of the pandemic, when we were reading about "flattening the curve" and overrun, understaffed hospitals.

Additionally, the dark days of winter can be a difficult time for many, even under the best of circumstances. Losses from the year become highlighted, family dynamics are under strain, and we may expect to feel far more hopeful than our reality allows.

As a psychiatrist, I help others find ways to cope with hopelessness and move forward, rather than sinking into despair. Fortunately, many brilliant and dedicated individuals have provided me with tools and techniques to utilize in this effort.

For example, a description of hope that I have found helpful, particularly in recent months, was developed by Dr. James Griffith, a professor and chair of the department of psychiatry at George Washington University. Dr. Griffith proposes that hope is an action we can take, rather than an elusive feeling we await.

Designed as brief interventions to target demoralization in patients with chronic illness, Dr. Griffith teaches his psychiatry residents his concept of "hope modules" during their training.

Following Dr. Griffith's guidance when working with patients, I encourage them to shift from the question of "What has happened to me?" to, instead, "How did I cope?" Not only does this stimulate a mindset of action and resilience, it also activates different structures in our brain, including the prefrontal cortex. I think of this

area as the “competent, reassuring parent” of the brain, assessing risk, making decisions, and confirming things are getting done.

Additionally, this shift encourages us to mine our past for coping mechanisms that resonate with us individually. For example, when we have had painful or difficult experiences, did we reach out to our family or friends for more support? Or perhaps we sought comfort through spiritual practices or by engaging more fully in our work or volunteer roles?

Returning to these options, rather than attempting a laundry list of coping skills suggested by experts, has a higher probability of benefit due to its specificity and prior efficacy. We then can move more readily into action mode, rather than feeling overwhelmed by sadness or demoralization.

Another potentially helpful approach to mitigate feelings of hopelessness is based on the concept of mindfulness—awareness and acceptance of the present moment. When we are under stress, our minds may take us either to the past, where we ruminate on mistakes or missed opportunities, or to a catastrophic, frightening future.

Often, my patients suffering from depression will not only view their prior decisions through a negative, self-critical lens, but they will also perceive these regrets as part of an ongoing and pervasive tendency to mess up. A singular argument with their spouse after a forgotten task generalizes to “I can’t get anything right.”

Another journey our thoughts can take is imagining a future filled with disastrous events. Faced with uncertainty, our anxious mind starts making predictions, but the only outcomes it entertains are destructive. “What if case numbers continue to climb and my children’s school closes again?” Our brains then drag us through all of the potential calamities this feared outcome will create.

Why do our thoughts take us to these dark places? What could possibly be the benefit of living in a painfully negative past or an imagined, terrifying future? We are back to our desire for certainty again. Perhaps by agonizing over past mistakes, we can be certain to never repeat them. Or by anticipating a threatening outcome, we can get a head start coping with it, rather than feeling blindsided.

Fortunately, though these experiences are common, applying evidence-based treatments like cognitive behavioral therapy, we can begin to notice, categorize, and shift our thoughts. Additionally, by practicing mindfulness, bringing our awareness to the present moment, we are neither reliving nor anticipating negative events.

Take a moment and ask yourself, “How am I right now? Am I safe? Am I healthy? Is my family safe and healthy? Am I making choices to keep moving forward?” Remind yourself that the only true certainty is what we are doing at this exact moment. The more we can engage our attention in the present, the less our mind can torture us with what might have been, or could possibly be. There is only now.

*[Jennifer Reid](#) is a psychiatrist and can be reached at [The Reflective Doc](#).*

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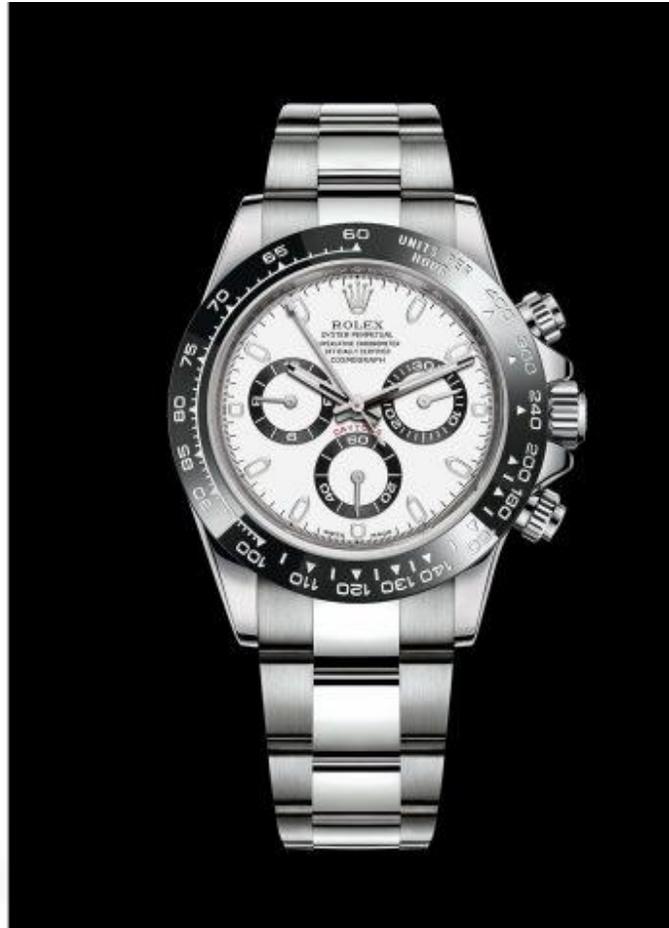
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# Rolex and Cartier Tipped for Best Investment Watches in 2022

By **Rob Corder**, watchpro.com



**Rising demand and continuing scarcity will make Rolex and Cartier two of the hottest investment watch brands in 2022, according to secondary market specialist The RealReal.**

Next year will be building on one of the hottest growth periods in history for the luxury watch business, leading to extreme shortages at authorized dealers and soaring prices on the grey and pre-owned markets.

In exclusive data supplied to WATCHPRO, The RealReal identifies the most profitable watches to have invested in through 2021 before making its predictions for the coming 12 months.

Not surprisingly, the Patek Philippe Nautilus, no doubt concentrating on its soon to be discontinued 5711/1A, saw the sharpest price rise this year with 61% growth.

Rolex's Daytona and GMT Master II took the next two spots in a top four of the best investment watches, with Audemars Piguet's Royal Oak coming in fourth.

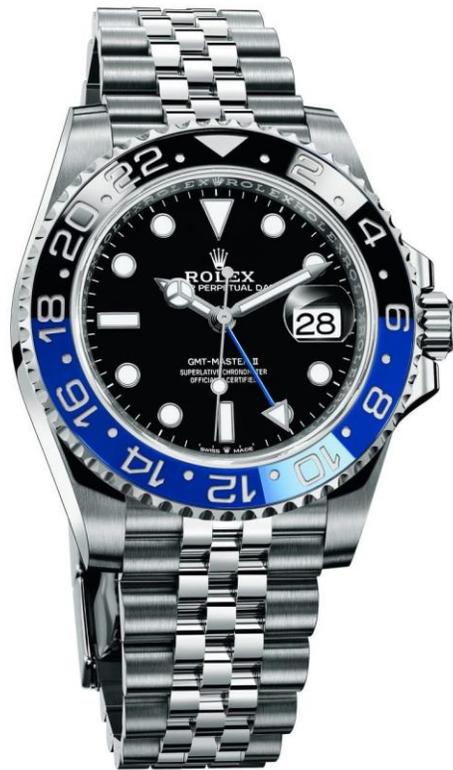
Top Four Investment Pieces for the Year (based on most significant resale value growth YoY)



1. Patek Phillipe Nautilus (+61% YoY)



2. Rolex Daytona (+37% YoY)



3. Rolex GMT Master II (+36% YoY)



4. Audemars Piguet Royal Oak (+22% YoY)

## What makes a good investment watch?

Asked to identify what factors make a watch a good investment piece, The RealReal's watch merchandising manager Matthew Clarke suggests: "The most important criteria for determining a watch's value is its staying power — think of timepieces that have a storied history and an iconic design that has lasted through decades of re-editions. Models that are an integral part of a brand's legacy will remain a mainstay in horology culture for years to come.

"Another factor to consider when evaluating a watch to determine its resale potential is the better the condition, the higher likelihood of it retaining its value. This means minimal wear to the metal, which includes polishing wear, and maintaining the original parts with proper servicing. The goal is to have the watch be as close to the original condition as possible."

The RealReal's watch offer has grown as more watch collectors and enthusiasts have started to see trading as an enjoyable and potentially profitable part of their hobby.

"We've seen tremendous adoption of the resale market; our customers cite sustainability, a desire for one-of-a-kind items or simply the 'thrill of the hunt' as reasons for selling and shopping with us," Mr. Clarke suggests. With no sign that supply will catch up with demand for the most popular waiting list watches, the secondary market for over retail priced pieces will grow again.

"On the primary market, demand continues to outweigh supply, which will likely continue well into the new year. We have the advantage of not being affected by such issues and have a great inventory of popular styles, limited editions and vintage models. Our shoppers not only have instant access to our full library but, they are also getting an authenticity guarantee, making the buying process as seamless as ever," Mr. Clarke advises.

## Best investment watches for 2022

With unicorn watches already commanding exceptional prices, there could be a risk that an overheated market could cool in 2022.

The RealReal does not see it that way. Today's hot watches will keep their value and other brands and references could join a party that will continue to be dominated by Rolex.

"Rolex continues to be exceptionally sought after and this year we saw the Daytona re-establish itself as the leader of the pack among competing models. The Daytona is known to be one of the more challenging models to purchase on the primary market, which echoes the issues of a delayed supply chain with rising demand.

This makes all renditions of the Daytona — stainless steel especially — our top investment pick for the coming year based on scarcity," Mr. Clarke proclaims.

Cartier, which has seen auction prices rising for rare 1960s and 70s pieces this year, is a new brand to watch for its investment potential.

"We've also seen contemporary models from Cartier surge in popularity, however the Tank Solo continues to appeal to collectors of all types," Mr. Clarke suggests.

"The Tank is widely celebrated as the most iconic design of Cartier and as more people turn to the secondhand market for watches, the Solo has proven to be a great starter for a new collection. We expect the demand to remain steadfast into the new year."

# Changing How We Think About Difficult Patients

JOAN NAIDORF, DO

An excerpt from [Changing How We Think About Difficult Patients: A Guide for Physicians and Healthcare Professionals](#).

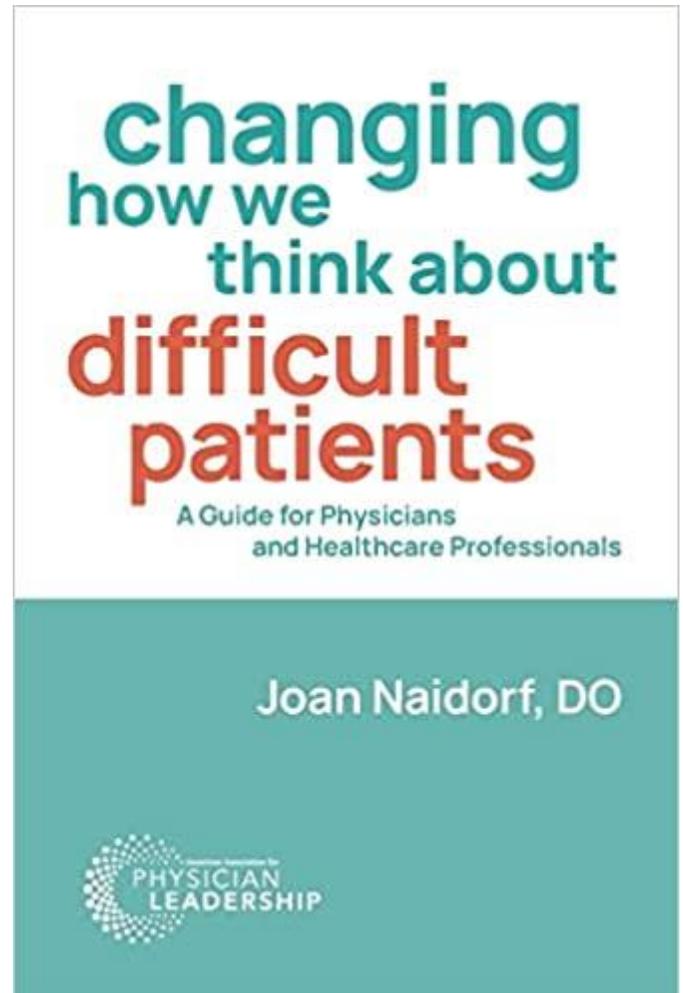
After I finished my residency in EM and started working as an attending physician, I realized I had a problem. I believe a lot of you have the same problem. Some of our patients are so angry, oppositional, and non-compliant that we get angry and frustrated. We become cynical as we start to think, “nothing I do can help this person.” We start to feel exhausted and burned out. I researched the problem from the side of the patients and the physician. I read the literature. I wrote a lecture about it in which I suggested some solutions to our residents in training. I expanded that lecture into a book that has just been published by the American Association for Physician Leadership.

You don’t have to change your job and you don’t have to leave the profession that you worked so hard to get into. You actually have to change the way that you think about your difficult patients. It sounds like wishful thinking, I know, but you can do it.

All of us have adopted a very negative attitude towards our patients. It’s not really our fault because human doctors naturally have a very suspicious and skeptical nature. Our cavemen ancestors had to be on the lookout about lions and bears lurking outside their caves. We are taught to be on the lookout for danger in the form of urgent Zebra diagnoses and dramatic deceptions. On top of all that, we hear our senior residents and attendings loosely tossing about derogatory names for our patients like gomers or dirtballs. Everyone in the nurses’ stations and the breakrooms mocks their patients and tells stories to lighten the mood.

If our patients do not act the way we expect them to or comply with the treatment plan, they are labeled as “difficult” patients. Once you believe a person is difficult, given the concept of confirmation bias, you will naturally look for (and find) evidence that supports that belief. Of course, we find ourselves avoiding difficult patients, cutting off their conversations, and quickly discharging those people we cannot stand.

Our patients go through some very predictable fears and responses to illness and injury. In turn, medical students and residents also think and respond with some thought distortions and misunderstandings about their patients and themselves. Armed with awareness and familiarity with the typical patterns, we learn more about what to expect. We anticipate when we will get push-back and we are better prepared to act calmly and confidently.



Additionally, we can get curious and ask better questions during those challenging interactions. What else is true about that grumpy old man? Is he someone's father or grandfather? Could some of the patient's behavior be a symptom of his disease? If we remember that, don't those facts make the patient's actions a lot more understandable? Is there another way to approach a problem to which you see only one solution? Can you reach some collaborative plan that satisfies both the patient and you?

With intention and practice, you can guide yourself towards better thoughts. More optimistic thoughts lead to more positive feelings which lead to more effective actions and improved results. In addition, it just feels better as a professional to think, feel, and act with more kindness and empathy. What you think really matters and with a little guidance and repetition, you can find that you have no more difficult patients.

*Joan Naidorf* is an emergency physician and author of [Changing How We Think about Difficult Patients: A Guide for Physicians and Healthcare Professionals](#).

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# How Covid Changed Medicine for the Future

By Mattha Busby



The global pandemic sparked a huge superhuman effort to control coronavirus. But the billions spent have also had an unexpected impact on medicine and science.

When Tom Pooley, 21, became the first person to receive an experimental vaccine against plague as part of a medical trial last summer after tests on mice, he was inspired by the thought that his involvement could help to rid the world of one of the most brutal killers in human history.

“They made it quite clear I was the first human to receive it,” says Pooley, a radiotherapy engineering student. “They didn’t dress it up, but they made it clear it was as safe as possible. There are risks, but they are talented people: it’s a big honor to be the first.” The single-shot, based on the Chadox technology developed by the Oxford Vaccine Group and AstraZeneca, took less than five seconds to painlessly administer, he says. That night, he felt a little unwell, but he was fine within three hours; and the small trial continued apace to combat the centuries-old bacteria threat, which killed 171 in Madagascar as recently as 2017. It uses a weakened, genetically altered version of a common-cold virus from chimpanzees.

It is just one example of how scientists are increasingly looking at how Covid treatments can help to treat other diseases. Trials are expected to be developed for other similar jabs against dengue, [Zika](#) and a whole host of pathogens. Another vaccine study against Ebola is already going to human trials. As [Professor Sarah Gilbert](#), architect of the Oxford Vaccine, has said: “We’ve got the cake and we can put a cherry on top, or we can put some pistachios on top if we want a different vaccine, we just add the last bit and then we’re ready to go.”

The Covid pandemic sparked an unprecedented drive to control a lethal disease whose outbreak led to a near global shutdown to contain its spread. Billions in public and private money were pumped into research like never before in such a short space of time. It’s not something the medical world would have chosen, but the developments of the past two years could not have happened without Covid-19 – the pathogen has served as a giant catalyst ushering in different technologies, data and research that offer insights into other diseases.

The lessons that have been learned – and the new norms that have solidified – will change medical science forever. The world now sits on the verge of a number of potentially significant breakthroughs, mostly thanks to the growing research into hi-tech vaccines, which could benefit patients with cancer and a whole raft of infectious diseases. Meanwhile, new studies into long Covid could shine a light into blood clotting, myalgic encephalomyelitis/chronic fatigue syndrome (ME/CFS) and other conditions associated with the stubborn virus. Obesity and vitamin levels are under the microscope; while digitization and increased cross-border collaboration could soon reap rewards.

“Covid has stimulated the rapid translation of previous knowledge into practice,” says Independent Sage member and UCL professor of virology, [Deenan Pillay](#). “Developing science takes many years and needs an opportunity to be implemented. Covid has provided an easier regulatory environment, with fast-tracked trials, so vaccine developments, for example, have been really quick.” Until Covid it could take a decade or more for a new vaccine or drug to go through all the development and regulatory stages, he adds, but now they have been rolled out within 12 months of first description of the disease. “Our expectations are now for a much more rapid translation and implementation of scientific advances,” says Pillay. “The caveat to this is the continuing need for equity of access to these advances, which is yet to be seen with Covid vaccines and drugs.”

Just five years ago, there was widespread hesitation to invest in experimental drugs that use synthetic molecules to guide human cells into making specific proteins that can defend against diseases. No product based on mRNA (which stands for messenger ribonucleic acid, and provides recipes to create proteins) technology had ever been approved, but within two years, the rapid development and success of Pfizer/BioNTech and Moderna’s jabs against Covid were a gamechanger.

***The US big pharma giant*** Pfizer was already working with German start-up BioNTech, which has significant mRNA expertise, on a flu jab before the emergence of Covid. Then focus shifted to developing a vaccine for the pandemic and the pressing need for a treatment to be created accelerated steps into the next frontier – research into treatments based on RNA, a strand of nucleic acid that transfers the instructions needed to make proteins.

“It’s been an unforeseen benefit of the pandemic because RNA and mRNA vaccine technology has been researched for at least 10 years,” says [Richard Bucala](#), the Yale school of medicine chief of rheumatology, allergy and immunology. “It wasn’t until the pandemic that RNA was really heavily invested in,” he adds. “Vaccine development is empiric: it’s very difficult to figure out if it’s going to work. It’s extremely risky. No one really wants to be involved in research and development. You don’t realize it’s a failure until you’re tens of millions into a trial. But the fortuitous success of RNA tech changed all of that.”

Relative public acceptance of an unusual hi-tech approach has also been key, and approval by a diverse range of regulatory bodies has given both investors and industry confidence. This could open the floodgates to further approvals if the new jabs impress in trials that are being prepared for humans.



‘If we want a different vaccine, we just add the last bit and then we’re ready to go’: Professor Sarah Gilbert, architect of the Oxford Vaccine. Photograph: John Cairns

Already they have their sights set on another killer disease, malaria, which is estimated to have killed almost half of all people since the Stone Age. It remained a leading cause of global infectious disease death last year: more than 600,000 people, usually young children, died from it.

Bucala’s team, in partnership with pharmaceutical company Novartis, succeeded in developing a “self-amplifying” RNA (also known as saRNA) jab for it. The technology stems from a successful RNA malaria vaccine for mice developed at Yale and is in advanced preclinical testing. It could be tested for the first time in humans within two years.

“You can potentially protect against a range of tropical diseases using self-amplifying RNA, which targets a parasite-encoded MIF protein that kills memory cells,” he says. “The self-amplification advancement will create the next generation in RNA vaccines, permitting much lower dosing and the generation of critically needed memory T-cell responses. All of this will unfold in the next five to 10 years.”

Or even earlier: at the start of February, Moderna began their trial for an HIV vaccine that relies on the same mRNA technology as the Covid jab. If they’re successful, a one-off jab will offer lifetime protection. Now this technology is being studied to see if it could help control largely treatment-resistant conditions, such as rabies, Zika, and cancer of the colon, skin, breast and other parts of the body.

[Professor David Diemert](#), an immunologist at George Washington University, says: “The Covid pandemic really demonstrated the success of mRNA vaccines. And so the path from discussing its application for HIV to a Phase I clinical trial happened at an accelerated pace.” [Dr Jeffrey Bethony](#), professor of microbiology,

immunology and tropical medicine at George Washington School of Medicine and Health Sciences adds, “This vaccine primes the immune response against HIV by stimulating cells in the lymph node. This procedure is not just unique to Phase I trials; it’s unique for vaccines. It’s very novel.” Moderna alone is developing trials for at least another 30 mRNA-based treatments in six different areas of medicine.

**Meanwhile, there has** been more focus on how to tackle obesity since it has emerged as a leading factor related to Covid – 78% of US patients hospitalized between March and December 2020 were overweight. In June, the first obesity medication approved by the [US Food and Drugs Administration](#) since 2014 hit the market. Semaglutide, also known as Wegovy, could be up to twice as effective as previous weight-loss medications after a study of nearly 2,000 patients saw participants lose on average 15% of their body weight.

The synthetic version of a hormone that reduces appetite was already used in much lower doses to treat type 2 diabetes, but amid growing evidence that substantial weight loss reduces Covid severity, it was greenlighted by regulators. The availability of a drug that can improve both blood glucose and body weight could have far-reaching effects for public health beyond the context of Covid, especially for people who have remained overweight despite their best efforts.

This will open the floodgates for new jabs that impress in trials

Covid has also shone a light on the potential benefits of vitamin D. In Norway, Finland and Iceland, where there’s an emphasis on maintaining healthy levels of the vitamin, persistently low Covid mortality rates have been observed compared to other northern-hemisphere countries with less of a focus on the sunshine nutrient. Amid the ongoing search to ascertain exactly what makes some people more vulnerable to Covid than others, focus on vitamin D earlier this year led to the publication of a paper in a *Lancet* journal co-authored by dozens of experts, which suggested deficiencies could be a root issue in the development of many diseases

“For participants with vitamin D deficiency, genetic analyses provided strong evidence for an inverse association with all-cause mortality,” it said, calling for wider trials and a fresh look at disease prevention strategies. “There are several potential mechanisms by which vitamin D could be protective for cardiovascular mortality... There are also potential mechanisms implicating vitamin D for cancer.”

Digital health has also come to the fore as a result of pandemic responses. “Use of smartphone applications and the public understanding of data and knowledge of disease prevalence are now widespread,” says Pillay. “People are increasingly accustomed to getting clinical advice at distance, through virtual consultations, while other information collected on apps is sent to medical professionals.” Home testing is also a significant advance, as it allows people to effectively self-diagnose and thus be able to limit their exposure to others. This has come alongside rapid clinical evaluation. “Covid has provided a vision for how best to apply science to health problems in the future,” he says.

**And as more** in-depth research into long Covid is starting to emerge, it is throwing more light on other long-term conditions, such as ME/CFS. The crucial link here could be microclotting, an area [Resia Pretorius](#), head of the physiological sciences department at Stellenbosch University, South Africa, has long been exploring, but the need for further understanding has become even more pressing due to Covid. The model under scrutiny proposes that small clots in blood capillaries preventing oxygen from reaching tissues may cause long-Covid symptoms.

Pretorius is now leading a study investigating this further, to understand whether microclotting could go some way to unravelling the enigma of long Covid after research in her lab detected significant formations among

patients. The preliminary results of her initial research suggested that anti-clotting treatments could help ease long Covid.

“There might be a point of no return for many ME/CFS patients – this might also be the case for long Covid, if you don’t treat early in the disease onset,” says Pretorius, “then the body can become overwhelmed by inflammatory molecules that may cause significant damage. We suspect the reasons why people develop long Covid from a viral infection could be similar to why individuals develop ME/CFS.”

Pretorius, among many other scientists, has been impressed by the increasing degree of academic and research collaboration – with Covid uniting people from across the globe in a common goal that could endure. “Thank goodness, there’s a lot of like-minded researchers who have joined the endeavors from a variety of big research institutions all over the world,” she says.

If there’s one area of optimism, it is this move towards scientific collaboration and the impressive advances that have emerged in such a relatively short space of time. “It’s been such a horrific time for so many people”, agrees David Braun, an oncologist and scientist focusing on cancer immunotherapies at the Yale Cancer Centre in New Haven, whose team is working to transfer the RNA technology to a cancer jab. “I hope that some of the scientific advances made during this period might help us to treat other diseases, so that at least there can be one glimmer of hope that comes out of this tremendously difficult situation.”

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# Estate Planning with a Will or Revocable Trust: Which Is the Better Plan for You and Your Family?

By Jay H. Krall, Attorney at Law



A Will is a legal document that directs someone (an Executor, or Personal Representative) to distribute assets on one's death through a governmental process called "probate." A Revocable Trust is also a legal document that can direct how assets will be distributed on one's death, except that no governmental process is necessary. Think of a Revocable Trust as a box designed to hold your assets while you are living, and then distribute the remaining assets on your death. During your lifetime you, as Trustee, retain control over all assets in the box until you resign as Trustee, become mentally incapacitated or die. Upon the occurrence of any of those events, the person you've appointed as your Successor Trustee takes over and is legally obligated to carry out the terms of the Trust.

Both Wills and Trusts have been used by many individuals for hundreds of years. So how does one decide which is the better plan for themselves and their family? To understand the differences between Wills and Trusts, we first need to define "Estate Planning."

Proper Estate Planning should allow you to:

- a) Control what you own while you are alive and not mentally incapacitated;
- b) Provide for you and your loved ones if you become mentally incapacitated;
- c) Give what you have *to whom you want, the way you want and when you want*; and
- d) Minimize attorney's fees, court costs and protect your privacy and the privacy of your loved ones.

Here's a comparison of how Wills and Revocable Trusts stack up, taking into account each of the above elements of Estate Planning.

**Control.** There is no difference between a Will and Trust regarding control over your assets while you are alive and well. You can do whatever you want with the assets you own, whether those assets are in your name or in your Revocable Trust.

**Mental Incapacity.** This is where a Revocable Trust provides significant advantages as compared to a Will. If you have a Will-based estate plan and you become mentally incapacitated, the person you've appointed as your Agent under a separate legal document called a Power of Attorney ("POA") must submit the POA to each bank, brokerage firm or other institution holding your assets. Typically, these custodians will send the POA to their legal departments for review and may—or may not—authorize your Agent to take control of the assets. Whether or not authorization is granted often depends on the specificity of the POA, the particular policies of the custodian regarding POAs, and, in some cases, how many years have passed since you signed the POA.

By comparison, a properly drafted Revocable Trust authorizes your Successor Trustee to take nearly immediate control of the assets held in your Trust and contains very specific instructions as to how those assets are to be managed during your incapacity. There is no need to rely on a Power of Attorney to manage the assets held in your Trust. Note that a POA is necessary to manage assets *not* held in your Trust, such as IRAs—which must remain in your name for tax reasons.

**Distributing Assets to Heirs.** Except for the fact that assets distributed by Will require the prior approval of the Clerk of Probate Court, there are no significant differences between the distribution of assets under a Will versus the distribution of assets from a Revocable Trust. Generally, however, the distribution of assets held a Revocable Trust takes place much sooner than the distribution of assets controlled by a Will, since the Revocable Trust avoids the delay created by Probate Court oversight.

**Minimizing Fees, Court Costs and Preserving Privacy.** Many folks mistakenly believe that if they have a Will, the assets they own at death will *not* be subject to the probate process. Fact is, if you rely on a Will as your estate plan—or if you have no estate plan—all assets you own in your name alone without a designated beneficiary require the approval of the Probate Court before they can be distributed to the beneficiaries. Therefore, a Will (or dying with no estate plan) does not avoid probate, it *requires* probate.

Fees and costs associated with probate can vary greatly depending on the nature of the assets being transferred and the extent to which an attorney is involved in the process. In my experience, most DIY Personal Representatives quickly discover that the process is too overwhelming and engage the services of an attorney.

Finally, everything that happens in probate is open to the public. Loss of privacy begins when the Personal Representative is required to publish an ad in the local paper listing the decedent's name and the probate file number. Anyone who is interested in the decedent's estate for any reason can request copies of everything filed with the court, including lists of assets owned and the names and addresses of all beneficiaries named in the Will. Unscrupulous persons have been known to "mine" probate records in order to obtain contact information for beneficiaries who are entitled to significant assets from an estate.

By contrast, a Revocable Trust can reduce fees and court costs and preserves your privacy. No information published in the paper, and since the trust document is not filed in any court, neither the terms of the trust nor the identities of the beneficiaries become public record—thereby preserving the privacy of all involved.

The distribution of assets from a Revocable Trust still requires someone to "administer" the trust. The Successor Trustee has the duty to pay the bills, taxes and other expenses before making the distributions according to the terms of the Trust. However, since the distribution of trust assets is not subject to the probate process, the costs of settling a Trust-based estate can be significantly less than settling a Will-based estate.

Jay H. Krall has been a licensed attorney for more than 3 decades, concentrating exclusively in the area of Estate Planning and Elder Law. Based in Raleigh, NC, Attorney Krall recommends Revocable Trusts for nearly all of his clients. He can be reached at 919-414-8229 and [jhkrall@earthlink.net](mailto:jhkrall@earthlink.net). Website: [www.ElderLawEstatePlanning.org](http://www.ElderLawEstatePlanning.org).

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# Should I Invest or Pay Off Debt?



By John Neri, The Finity Group

As a financial planner, we are asked many questions about personal finance. These questions can be as basic as how much money should I keep in my emergency reserve account, and as complex as I have \$100,000 saved and want to retire next year, what should I do. One question that arises more than all is, “Should I pay off debt or invest the cash on hand I have?”

There are many rules of thumb when it comes to paying off debt, or deciding that investing is a prudent use of your money. They range from what feels best emotionally, to what makes the most sense logically. Rather than overcomplicating things, we like to simplify this question by letting people know that the answer is simpler than they may think.

## **The 7% Rule**

As we navigate this question, we are big fans of teaching prospects and clients our “7% Rule”. The 7% rule is our line in the sand between whether a debt is good or bad. I know it seems silly to think that there is such a thing as a good debt, but if you look at it through the right lens there can be such a thing.

What we generally recommend is to pay off any debt that carries an interest rate higher than 7%, and to pay the minimum on debts with an interest rate below 7%. With this understanding of how to approach debt, we tell clients to line up their debts from highest interest rate to lowest interest rate, and to pay off the highest interest rate debt first, and to work their way down the list regardless of the size of the balance.

This rule did not come out of nowhere we had to have empirical evidence that supports why this makes sense before we could stand behind such a statement. If you look at how the S&P 500 Index has performed since 1926 until 2018, that index has averaged around 10%. Then why not make the rule the 10% rule?

Well first off, past performance is not indicative of future returns. Also, that does not factor in inflation which has averaged around 3% over the last 100 years. Keeping those factors in mind, we like to standby our 7% rule as it bakes in a margin of safety.

## **Opportunity Cost**

A good example of where we would encourage someone to pay off debt first vs. investing would be considering either a personal loan or a credit card. Those debts carry an interest rate around 10-20%. If we think about the 7% rule, those debts are much higher so you should likely focus your time and energy on ridding yourself of those debts first.

Occasionally, I get asked why not invest when you have high interest rate debt? While there are years where the market can exceed a 7-10% return (take 2021 for instance, the S&P 500 returned a whopping 26.9% in 2021). We like to remind people that while we will never complain about market outperformance, it is not something that should be expected / guaranteed.

I would much rather take a 10-20% guaranteed rate of return by paying down those higher interest rate debts, than gambling and hoping that my portfolio outpaces the interest accruing on my debts.

Remember how I said debt could be viewed as a good thing? Let's take an example of someone who has an auto loan of 2%, no other debts, and money in the bank to pay this off in its entirety. Why not pay off the auto loan, and no longer accrue anymore interest, be done with having monthly payments, and be debt free?

The reasoning behind not paying off this car, has to do with a concept known as opportunity cost. Your options are to either get a guaranteed rate of return of 2% by paying off that auto loan so future interest no longer accrues, or you could get a 7% rate of return in the stock market. Still not comfortable with investing in the stock market?

Remember how I said inflation averages around 3% a year? If you have a 2% auto loan and inflation is averaging 3%, inflation is essentially paying off that auto loan for you, further supporting the idea of considering investing.

## **Historical Performance of Stock Market Returns**

The stock market carries inherent risk, right? It absolutely does, but how much risk, depends on your investment allocation and more importantly how long you leave that money invested before you cash out that investment. If you look at the historical performance of the S&P 500 from 1926 until 2018 you would see the following data (assuming dividends were reinvested):

- The index is positive 75.2% of the time over a 1-year time period
- The index is positive 87.7% positive over a 5-year time period
- The index is positive 94.7% positive over a 10-year period
- The index is positive 99.68% positive over a 15-year period
- The index is positive 100% positive over a 20-year period

## What's the takeaway?

That while the market does carry inherent risk, the longer you stay invested the better your chances are of success. I generally try to stay away from gambling, but with odds like that, it gives my clients and I peace of mind that if you stay invested good things tend to happen.

Now, this doesn't mean that if you have a debt below 7% that it is a bad idea to pay this off. In fact, there is data that shows that it can be emotionally uplifting to do so and gives you a sense of accomplishment when you are able to pay off a debt.

For example, if someone has a sizable mortgage balance at a 3% interest rate, and they have a small 1% auto loan balance it may feel better and be more empowering pay off that auto loan completely and have that out of your life. If that encourages you to continue your journey towards becoming debt free, I am all for that.

Your thought process approaching debt moving forward should resemble something like this:

- Is my debt above 7%?
  - If yes, you will likely want to pay that debt off.
- If your debt below 7%, then you could consider investing extra cash on hand. Or if you would like to pay off that debt, you need to ask yourself: Do you feel confident that the stock market will outperform the cost of the debt?
  - If yes, you should consider investing that money, if you do not feel comfortable with the stock market / it would be more empowering to you to have the debt out of your life, then pay off the debt.

## Should I Invest or Pay Off Debt

In summary, there is no one size fits all approach to tackle debt because debt carries an emotional component to it. With debts carrying a high interest rate, it can be beneficial to get those out of the equation. With debts below 7% interest, I would encourage you to take some time to figure out what the logical choice is, and factor in the emotional choice, and consider how that would impact your mood and progress towards your goal of becoming debt free. Whichever is more appealing, pursue that option and stick with it.

### Disclosure:

*Investing involves the risk of loss, including total loss of principal. Past performance is no predictor of future returns. This should not be construed as individualized investing advice. Consult with your investment advisor to develop an appropriate investment strategy for your circumstances.*



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# Beef Kofta Kebabs With Tzatziki Sauce

*Thefoodiephysician.com*

*These aren't your usual kebabs! My Beef Kofta Kebabs with Tzatziki Sauce are packed with protein and bursting with flavor. Your whole family will love these kebabs and you can make them in 30 minutes! Read on to get the recipe and step-by-step instructions on how to make kofta.*



Get ready to fire up your grill because you're going to love this recipe! These healthy Beef Kofta Kebabs are delicious, easy to make, and packed with flavor. They're easy enough to make for a quick weeknight dinner but I also love to serve them at parties. When you present a platter of these mouthwatering ground beef kebabs accompanied by an assortment of fresh vegetables, pita bread, and tzatziki sauce, your guests will think you're a culinary rockstar!

Grilling is one of my favorite healthy cooking techniques. I make everything from [Tandoori Chicken Kebabs](#) to [Spice-Rubbed Grilled Salmon](#) to [Coconut Curry Shrimp Kebabs](#) on the grill. It's quick, easy and uses a minimal amount of oil. If you don't have an outdoor grill, you can still grill using a [stovetop grill pan](#). My grill pan has one of my most used kitchen items ever since I started cooking years ago in my tiny New York City apartment kitchen!

## WHAT IS KOFTA VS KOFTA KEBABS?

Kofta (also called kafta or kefta) are basically spiced meatballs that are common in many parts of the Mediterranean, Middle East and Persia. Kofta can be served as meatballs or it can be formed onto skewers as kebabs and cooked over an open flame.

Traditional kebabs are usually made with cubed meat. Kofta kebabs, on the other hand, are made with ground meat. They're typically made with beef, lamb or a combination of the two. The meat is mixed with fresh herbs, onion, garlic, and warm spices like coriander and cumin. Then the minced meat kebabs are grilled to perfection.

## INGREDIENTS

Keep in mind that there are many different variations of beef kofta that vary from region to region. There's no one single authentic recipe.

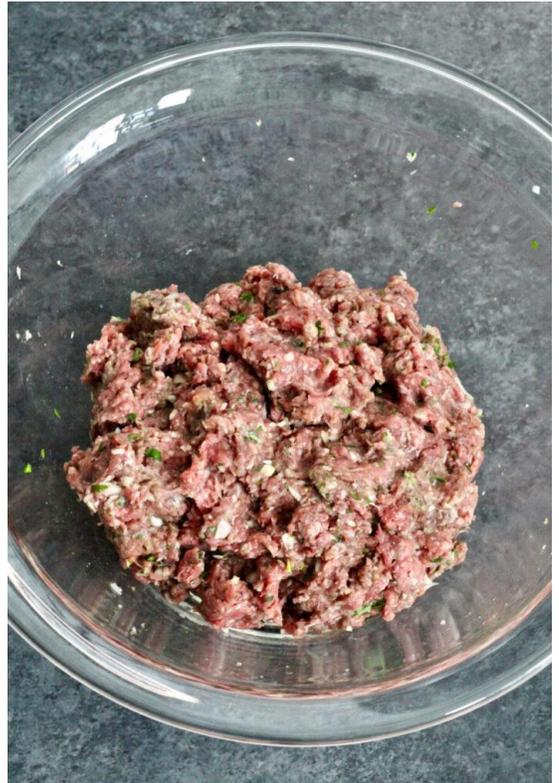
### Here's what I use in my dish:

- Ground beef- I use beef in this recipe but you can use lamb or a mixture of beef and lamb. Although it's not traditional, you can also use ground turkey.
- Fresh parsley- adds bright flavor. You can also use cilantro.
- Onion and garlic add great flavor to the kebabs and the onion keeps them moist.
- Dried spices- I use a combination of cumin, coriander, and cayenne pepper. But you can experiment with other spices like allspice, cardamom, sumac, and paprika.



## INSTRUCTIONS

- Add the onion, garlic, a parsley to a mini food processor and process until very finely chopped. If you don't have a food processor, you can grate the onion on a box grater (you want to keep all the onion as well as the juice) and finely chop the garlic and parsley with a knife.
- Transfer the mixture to a large bowl and add the ground beef, cumin, coriander, cinnamon, salt, and pepper. Mix until combined.



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- Divide the mixture into roughly even balls. Mold each ball around the pointed end of a skewer, making an oval kebab that comes to a point just covering the tip of the skewer. If using [wooden skewers](#), soak them in water for 15 minutes before threading the meat onto them. Place the kebabs on a sheet pan.



- Grill the kebabs on a grill or grill pan over medium high heat. Cook, turning occasionally, until brown all over and cooked through, about 10 minutes.



- Serve kebabs with Tzatziki sauce or other desired accompaniments like hummus, cucumber, tomatoes, and onion.

## KOFTA KEBAB SAUCE

Serve these Beef Kofta Kebabs with my creamy Tzatziki Sauce and pita and you've got a delicious and easy meal that's perfect for casual summer dining! You can buy tzatziki at the grocery store but it's easy to make at home. To do this, simply mix Greek yogurt together with grated cucumber, garlic, lemon juice, and mint or dill.

## FAQS

### Can I use a different type of meat other than beef?

Yes! Beef, lamb or a mixture of beef and lamb is traditional for this dish. However, you can also make these kebabs with ground turkey or chicken. For the juiciest kebabs, I would use a mixture of dark and white turkey or chicken rather than just white meat.



### What if I don't have a food processor to chop up the ingredients?

Using a food processor is convenient because it chops everything up quickly. But if you don't have one, you can finely chop the garlic and parsley with a knife. I would recommend grating the onion on a box grater. Make sure you add the grated onion as well as the juice to the kebab mixture. This will keep the kebabs moist and infuse them with lots of flavor.

### Can I bake these kebabs if I don't have a grill?

Yes! You can make baked kofta kebabs in the oven if you don't have a grill or grill pan. Bake them on a sheet pan at 400°F for about 15-18 minutes until cooked through. You can turn on the broiler at the end for 2-3 minutes to brown them a little more. If baking in the oven, skewers are optional.

### What should I serve with these kebabs?

I like to serve the kebabs on a platter with tzatziki sauce and pita bread. I also arrange sliced vegetables like cucumber, tomato and red onion on the platter. You can also serve them with additional dips like hummus and baba ganoush (Mediterranean eggplant dip).

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# 7 Best Wines for Spring

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To celebrate spring, grab yourself a bottle of our seven recommended best wines for the season, some of your favorite people, and go outdoors!

**You'll love the seven wines we've outlined below.**

Hey spring, thanks for finally showing up! So to celebrate, grab yourself a bottle of our seven recommended best wines for spring, some of your favorite people, and go outdoors!



**Sauvignon Blanc:** A good Sauv is right at any time around the year but springtime really does this grape justice. The warm temps and smell of flowers in the air accents the lightly floral notes of a Sauvignon Blanc, not to mention it pairs well with that chicken you were planning to grill tonight. Go for something from California or even Chile if you want to be a little adventurous.

**Gruner Veltliner:** It's sometimes sweet, sometimes peppery, and mostly sassy. A nice chilled bottle of this is what will make that sunny Saturday in the park feel like the greatest day you could hope for, especially if you

bring along some funky cheese to go with it. A Gruner Veltliner is really only made in Austria, so that should help narrow down your choice.

**Albarino:** One of Spain's lesser known, but just as important, wines, the Albarino will be the best friend to that heart-healthy fish you were planning for your patio garden party. It's grown in high-up pergolas and it gets plenty of sunlight, so you're going to get that perfectly bright, citrusy, floral taste as soon as you take a sip.

**Chablis:** This French beauty is a Chardonnay unlike any of its peers. Grown in Chablis, France, it's a Chardonnay grape but it takes on the fabulous terror of Chablis which provides an intense minerality and salty taste which is absolutely delicious on a warm spring day. You probably won't even realize you're drinking a Chardonnay, it's that good.

**Dry Riesling:** The key here is the dry part of the Riesling. A sweet Riesling has its place but a bright spring day isn't one of them. You want that crispness combined with the fruity flavors of the peach and pear, which combine to be refreshing and sumptuous all at the same time. Grab a couple bottles and stake your claim at the pool.

**Prosecco:** Sparkling wines are always an incredible choice but Prosecco has that delicate flavor that is perfect for spring. It also takes well to fruit flavors so you can freeze berries or peaches to drop in your glass to keep your bubbly cool without diluting it, and the Prosecco will take on a bit of that fruity infusion.

**Light Rosé:** To gear up for summer (the true rosé season), start with the light rosé-aka the rosé that is literally lighter in color. It's going to have a bit more of a gentle flavor but still having that fantastically addictive rosé taste that we all know and love so much

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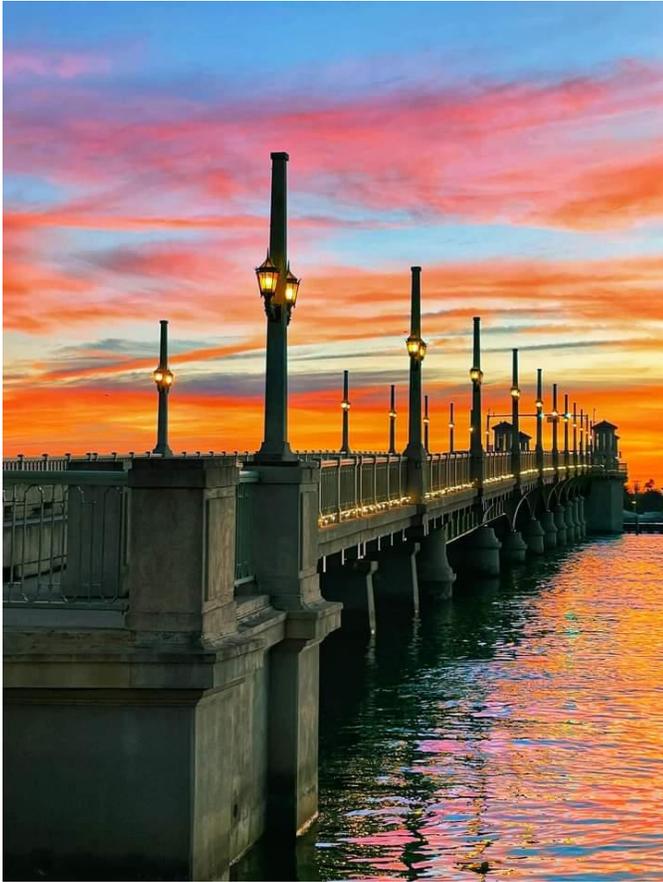
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A perfect first stop on your 3-day trip to Nashville, Ryman Auditorium is considered 'The Mother Church of Country Music.' On self-guided tours, visitors get an introduction to the history of the Nashville music scene in one of the most adored music venues in America.



### Line Dancing at Wildhorse Saloon

Before heading out for a night on the town, brush up on your line dancing moves at the Wildhorse Saloon. Located in a historic warehouse, the 3-story venue offers free line dancing lessons throughout the day. On a Girls Weekend in Nashville or even if you are a solo traveler, line dancing at Wildhorse is a fun way to kick off your Nashville trip.

**Pro Tip:** Get there before 6pm to avoid a cover charge.

### Dinner at Acme Feed and Seed

Ease into the first night of your 3 Day Nashville Itinerary with dinner, drinks and music at Acme. Sprawled over three floors, Acme Feed and Seed is a lively place that is perfect to grab some grub – as each level is designed around a different theme.

The first-floor honkytonk has a full menu of Southern favorites and 28 beers on tap – plus live local bands. Meanwhile, the second level features craft cocktails, sushi and vintage games. On the rooftop (which shouldn't be missed!), guests can savor sweeping Nashville city views – and join dance parties on weekend nights.

### Lower Broadway Honkytonk Bars

A Weekend in Nashville Itinerary would not be complete without venturing into the bars on Lower Broadway. Nicknamed Lower Broad and Honky Tonk Highway, the street is the epicenter of Nashville nightlife.



A must-see, Tootsie's Orchid Lounge is the most well-known live music venue on Lower Broadway. Up-and-coming musicians have graced the stages at Tootsie's for more than 60 years – and Willie Nelson, Patsy Cline and Waylon Jennings are just a few of the legendary country music singers to perform Tootsie's.

Other honkytonk bars to check out on Nashville getaways are Legends (one of our favorite live music venues!) and Robert's Western World.

### **DAY 2 of Your Itinerary for Nashville**

*On Day 2 of your weekend Nashville trip, get a backstage tour of the Grand Ole Opry, discover the delectable tastes of Tennessee and settle in for songwriters' performances.*



### **Grand Ole Opry**

A highlight of many weekend trips to Nashville is the famous Grand Ole Opry House. Home to the famed weekly Grand Ole Opry Show (the longest running radio show in America) and host to countless country music celebrity performances, it is one of the best places to visit in Nashville.

As you plan a trip to Nashville, you have two options for how to experience the Grand Ole Opry: Tour or Performance.

*Note:* The Grand Ole Opry House is not located in downtown; you will need to organize transportation to get there if you don't have a car for your weekend in Nashville.

### **Tour the Opry House on a Weekend Getaway in Nashville**

For our 3 Days in Nashville Itinerary, we recommend booking a morning backstage tour of the Grand Ole Opry House. Tour participants get to walk in the footsteps of singers (and sometimes onto the stage!).

If a Grand Ole Opry performance ranks high on the list of what to see in Nashville in 3 days, then make sure to get tickets in advance! Shows start at 7:00pm and tickets start at around \$50.

### **Nashville Food Tour**

Food is a major factor when planning a trip to Nashville (or, at least it *should* be!). Rather than strenuously trying to figure out where to eat on your weekend trip to Nashville, let a guide lead the way.

Indulge in the tastes of Nashville, Tennessee on a locally guided food tour. In addition to the classic local eats – like Southern BBQ and Nashville Hot Chicken – tours are peppered with history and insider tips (so it is really like taking two tours in one!). The mid-day tours are 3-hour walking culinary adventures – and no one leaves hungry!

### **City Views and Record Shops**

After your filling lunch, carve out a little time in your Nashville trip itinerary to take a walk along the Cumberland River. Start at Riverfront Park, then cross the John Seigenthaler Pedestrian Bridge to Cumberland Park for epic views of Nashville.

Then, get a different view of Lower Broadway – one in the daylight. Walk the length of the street and pop into the historic Ernest Tubb Record Shop. Make it a true weekend in Nashville and go shopping at one of the country western clothing stores – like Boot Country – to peruse the abundance of leather boots and cowboy hats.

**Pro Tip:** Hatch Show Print is another famous shop to see – and it's just a block off Broadway. The store is known for their woodblock print country music posters. In addition to their store, you can tour the workshop, too!

### **Yee-Haw Brewing Co**

If you are starting to get thirsty (and we're not judging!), the Yee-Haw Brewing taproom in Nashville is an entertaining spot to spend an afternoon during your three days in Nashville. The taproom features a spacious interior, outdoor loungers and games. Guests are invited to enjoy a leisurely afternoon sipping flights of craft beer and moonshine tastings.

### **Listening Room Cafe Nashville**

One of the best things to do in Nashville is to listen to songwriters perform their own original songs – and the Listening Room Cafe is one of the best venues to do just that.

Attend one of the two dinnertime shows on your Nashville weekend trip. Tickets are typically \$5 to \$15, plus a minimum food and drink purchase during the show. Rather than the rowdy atmosphere of Lower Broadway, the Listening Room offers a real opportunity for songwriters to showcase their work – and for the audience to listen for future chart-topping hits.

**Pro Tip:** The Bluebird Cafe is another legendary venue for up-and-coming songwriters – and a popular destination on Nashville weekend trips. Just note that it is a little bit further out of town and will require transportation to get there.

### **DAY 3 of Your Nashville Weekend Trip**

*On the last day of your 3-day weekend in Nashville, delve into more fascinating history – not only the Nashville music scene, but the state of Tennessee as well.*

## Nashville Brunch

A leisurely Nashville weekend boozy brunch has become all the rage – it’s an experience not to be missed on your Nashville trip. Top places for brunch in Nashville include Biscuit Love (a trendy spot with origins as a food truck that will likely have long lines) and Woolworth on Fifth (a historic site of civil rights protests during the 60s). At either place, get an order of a Southern classic: Chicken and biscuits!

## Country Music Hall of Fame

Offering an incredible array of country music memorabilia, visiting the Country Music Hall of Fame and Museum is practically a requirement on your weekend Nashville trip.

Through the exhibits and interactive displays, visitors learn about the evolution of country music and the most famous artists throughout it’s history. Must-see exhibits include Elvis Presley’s Cadillac, a guitar played by Johnny Cash and outfits worn by Dolly Parton.



**Pro Tip:** If there is time in your Nashville Weekend Itinerary, also consider visiting The Johnny Cash Museum – which is dedicated entirely to him and his music!

## Tennessee State Capitol and Bicentennial Capitol Mall State Park

When planning a trip to Nashville, enjoy a little time learning about the history of Tennessee at the Capitol.

Spend the rest of your afternoon at the Tennessee State Capitol building and the adjacent Bicentennial Capitol Mall State Park. The State Capitol Building is a national historic landmark – and is open to visitors for free self-guided tours (during weekdays).

In the Bicentennial Capitol Mall Park, visitors can take a walk along the paths, learning about the state’s history via the informational plaques and many monuments. Other attractions near the park to include in your Nashville trip planner are the Nashville Farmer’s Market, the Tennessee State Museum and the Nashville Public Library (which features an excellent Civil Rights Movement Exhibit for free).

## Hattie B’s Hot Chicken Nashville

Make the final meal on your Nashville in 3 Days trip one to remember with Hot Chicken from Hattie B’s. The casual, counter-service fried chicken restaurant is a city favorite and a must-eat on a long weekend in Nashville. The spicy chicken sandwiches come with a choice of Southern sides – like their amazing potato salad, pimento mac and cheese and baked beans.

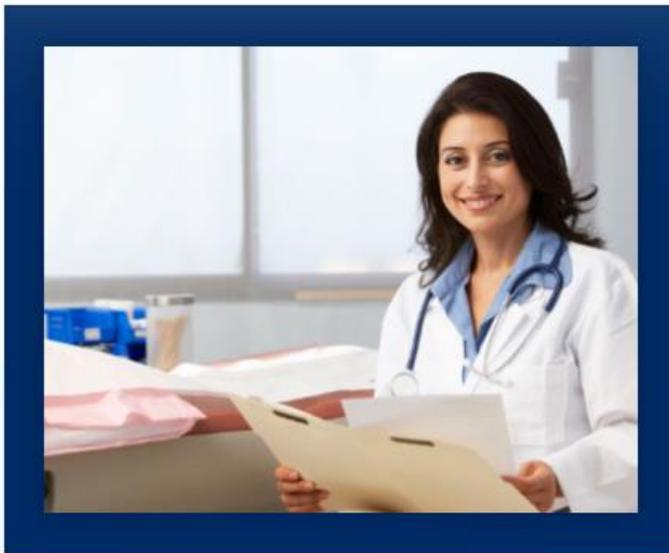
**Pro Tip:** Guests in a hurry can avoid the wait by ordering ahead of time online.

## District Exploration

As your weekend trip to Nashville winds to a close, spend your final hours in the city wandering through some of the best districts near Hattie B’s. Walk through Music Row (home to record label office and recording studios) and consider visiting the Vanderbilt University campus or strolling through Centennial Park.

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