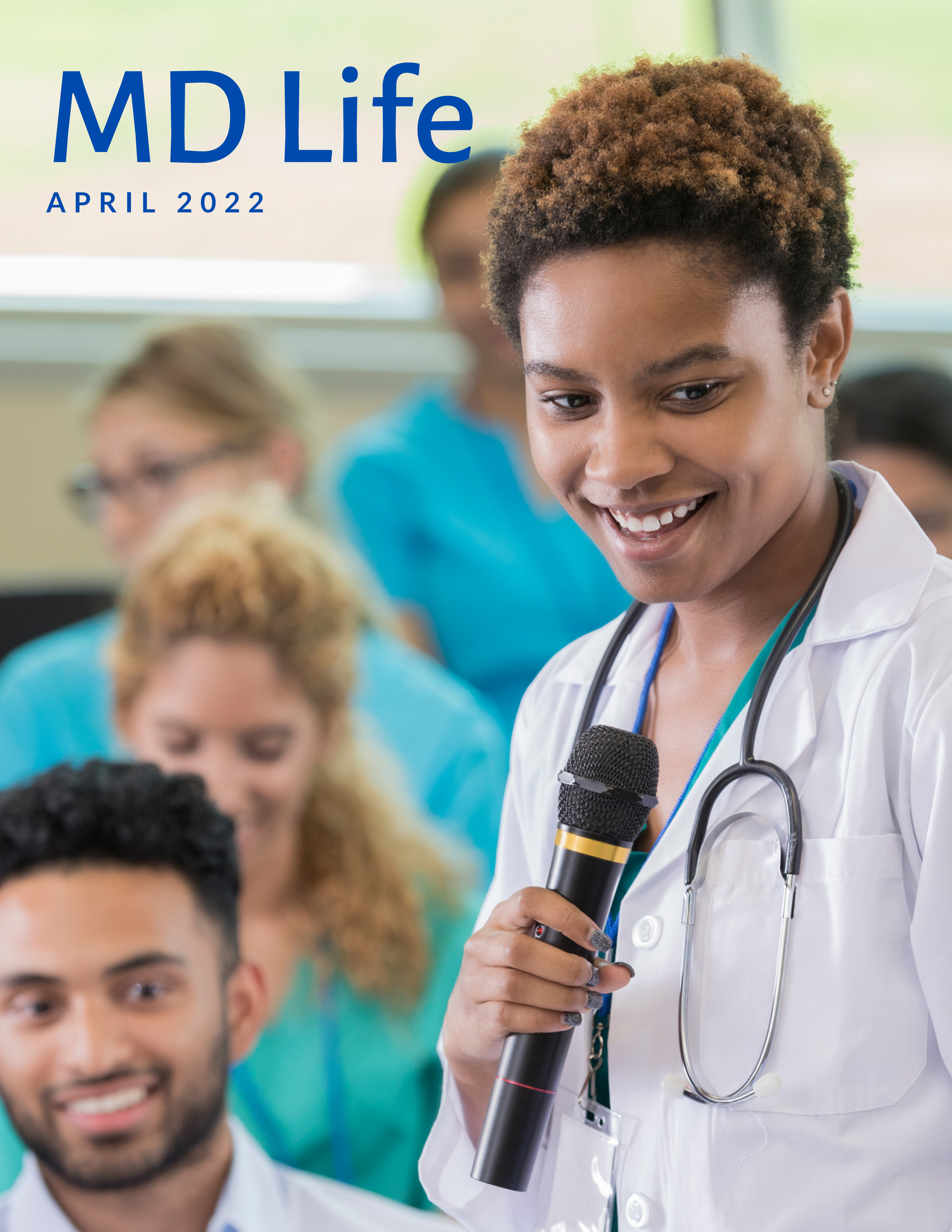
MD Life

APRIL 2022



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Contents in This Issue

I Left Medicine. Then I Found Meaning

Danielle Sweeney, MD

Many years ago, doctors were relied upon to care for the health needs of their local communities. They were trusted fixtures relied upon to diagnose and treat whatever the ailment. They spent time interacting with patients, not paperwork or screens. There was no bureaucratic red tape or a long list of administrative procedures. It was pure medicine.

I think it would be safe to assume that burnout barely existed. These doctors were, in fact, practicing what they spent years studying to do.

No physician is surprised that burnout is getting worse within our profession. While burnout has escalated over the past two years, the pandemic has not been the root cause — a surprise to many except physicians. Stress and fatigue among doctors have been climbing for years. The mounting tide of administrative work has replaced patient care, typing notes have come between face-to-face interaction and the essence of what physicians went into medicine for in the first place has eroded.
As such, we are seeing physicians becoming more disengaged and retiring early, just like I did four years ago at 43 years old. A retired pediatric urologist.

Burned out doctor

Becoming a doctor has been a dream of mine since I was 13 years old. During my adolescence and early adulthood, I was driven to achieve that goal. Even being the first female resident in over 15 years at my six-year urologic surgery residency didn't dissuade me. Medicine has always been my passion.

Yet, ten years into my clinical surgery practice, I left. I was burned out. I felt I was failing myself and my family. But being a doctor had been part of my identity for three decades. What else was I going to do?

At the suggestion of a friend, I re-engaged with IVUmed, a global surgical outreach program that I had volunteered with earlier in my medical career in Ghana. I eagerly volunteered for a pediatric urology teaching workshop in Mbale, Uganda.

Working with IVUmed, I learned that in places like Uganda, there were only 10-20 practicing general urologists and no pediatric urologists for over 30 million people. Parents came to us with their babies in their hands, having lost nearly all hope that their child's condition could be managed. We successfully treated their children and taught local doctors how to continue providing quality urologic care to their own patients.

On one of my trips to Uganda, we treated a young male infant with a condition called Posterior Urethral Valves (PUV). If left untreated, this condition would have progressed to renal failure and, in most low surgical resource areas, death, as kidney dialysis and kidney transplantation are unavailable treatment options. PUV is a commonly treated condition in the U.S. However, the specialized scope used is expensive and out of reach for many of these low-resource health care providers. Fortunately, we were able to have a scope donated to this site, and we were able to teach local physicians how to use it. With the generous support of our volunteers and partners, this child and others like him will thrive.

Immediate help

Today, health care administrators are taking notice of physician burnout, the economic fallout too much to ignore. As a solution, physicians are being presented with a broad array of services from counseling, adjusted schedules, scribes, and more.

These are reasonable efforts, but none quite address the root of the problem — a loss of meaningful life work. Medicine is a vocation. Making a difference in people's lives helps push physicians through the rigors and competitiveness of medical school, residency training and ultimately, their careers.

One initiative that more administrators should support is global medical outreach. The ability to practice pure medicine, like the neighborhood doctor from long ago, renews a love for the vocation that physicians sought when they first entered medical school. Humanitarian outreach will help reinvigorate physician workforces immediately, allowing physicians to have the opportunity to treat patients who are overwhelmingly grateful for the care provided while also teaching local partner doctors dedicated to changing the lives of adults and children in their own community. Meaning in medicine can be found again. I know, it happened to me.

Danielle Sweeney is a pediatric urologist.

Top 5 Best True Wireless Earbuds for Music and Podcast Lovers

BY MONIQUE CRAWFORD, KOMANDO.COM

Wireless earbuds are convenient and offer outstanding sound quality. But with so many on the market, it can be difficult to distinguish one brand from the next. The top earbuds offer a better fit, sound, and improved noise-canceling capabilities for music lovers everywhere. If you're not sure what brand or features you want, check out our top picks for the best wireless earbuds.

1. Adaptive EQ

Apple AirPods Pro

Anyone who loves Apple products will love these AirPods Pro. They feature Active Noise Cancellation with a press on the earbud and Transparency Mode so you can hear everything going on around you. The Adaptive EQ provides rich sounds by taking music and shaping low and mid frequencies to your ear. They are sweat and water-resistant, include three soft tapered silicone tips for a better fit, and automatic in-ear detection. Get eight hours per AirPod or 24 hours total with both AirPods and the charger case.

Promising review: "The audio and mic quality is amazing. They turn on automatically when you put them in your ears, even if it's in the middle of the conversation they connect and the audio switches automatically. I could not be happier with these. Worth every penny!!!"

$197.00 on Amazon.com

2. Improved voice calls

Soundcore by Anker Life P3

These earbuds are a great option if you're constantly on the phone for work, school or entertainment. They are available in black, coral red, oat white, navy blue and sky blue. They come with six microphones, ensuring your calls are crystal clear, and Multi-Mode Noise Canceling. You can sync the noise canceling option to your location for optimized audio for indoor or outdoor environments. Listen to eight hours of audio at a time, or 24 hours if you include a charge from the case.

Promising review: "... I love Anker products, so I trust the brand. These ear buds didn't take long to initially charge, and I tried them using my cell phone. ... So far they seem really good! Good quality sound and easy to adjust the equalizer. ... I'm completely satisfied!"

$79.99 on Amazon.com

3. High-fidelity audio

Bose QuietComfort Noise Cancelling Earbuds

These Bose earbuds include simple touch controls to control noise canceling, play, pause, volume up and down. The microphone quality is impressive, as it filters out surrounding sounds while you're talking. These earbuds are sweat and weather resistant, come with three StayHear Max ear tips to get a secure fit, a rechargeable case and a USB-C cable. Listen for six hours at a time on a single charge, or 18 hours if you use the charging case.

Promising review: "I purchased about five different kinds of noise-canceling earphones before I bought these ones. Yes they are expensive but you get what you pay for and nothing matches these. My wife yells at me that I cannot hear her talking when I'm listening to these."

$279.00 on Amazon.com

4. Enhanced bass

SAMSUNG Galaxy Buds

Bose is known for its enhanced bass sound quality, perfect for anyone who likes to rock out. The AKG-tuned speaker and enhanced bass tone offer studio-quality sounds, but this earbud's fantastic audio quality isn't the only feature. Choose between attractive colors, like Mystic Black, Mystic Bronze, Mystic Red and Mystic White. Use active noise canceling to block out the background sounds when you're on public transport, walking through crowds or want to ignore other household members. Enjoy up to eight hours of listening for a single charge.

Promising review: "I got these for my husband ... and I'm a little jealous that these are his! It did take us a minute to figure out placement, my advice is to keep going further, even if it seems like it'll be too far. They are very secure, and the sound is amazing!! My husband has large ears, and I have very small ears, and they fit us both perfectly! I could run with them, and he can work at a busy, labor intensive job with them all day."

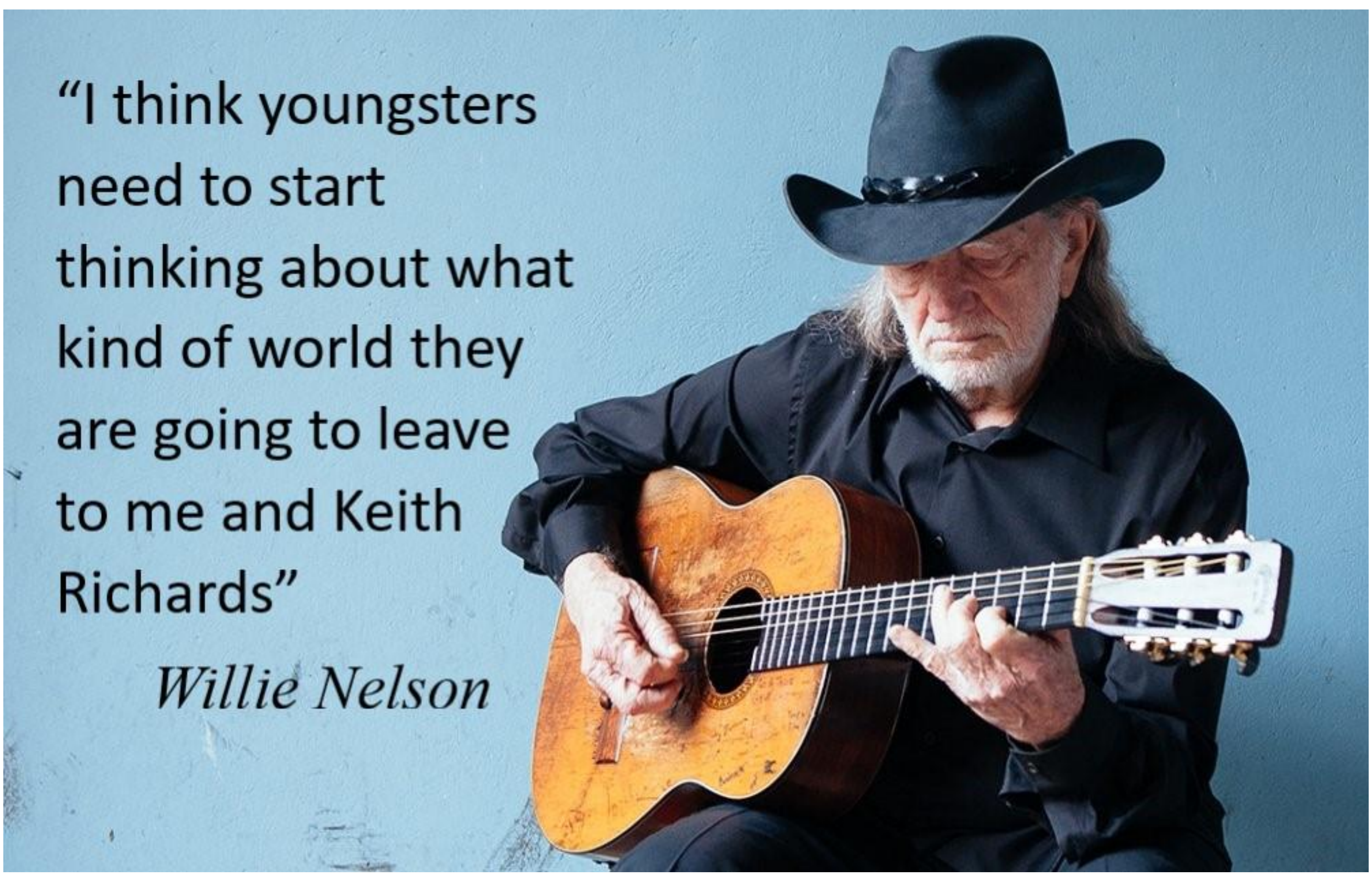
5. One-touch pairing

Beats Studio Buds

Consider these Beats earbuds if you're a parent with kids who constantly play phone games, stream their favorite shows, and listen to music. They are compatible with both Apple and Android devices and can be paired with a single touch. This makes it easy for them to move between devices smoothly without bothering anyone with their clashing audio. Choose a black, red or white case, enjoy Active Noise Canceling and Transparency mode, three soft ear tip sizes and a USB-C to USB-C charging cable. Get up to eight hours of listening time or 24 hours with the charging case.

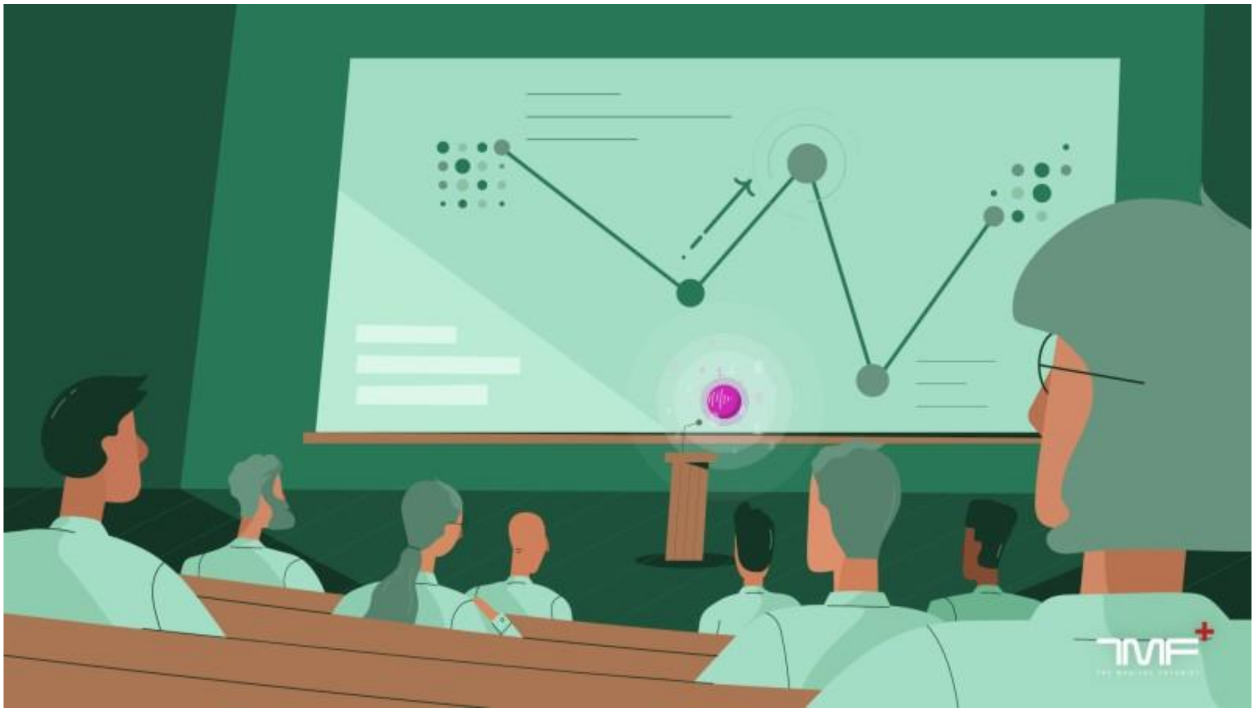
Promising review: "These earbuds are fantastic. The sound quality is clear, vibrate, and bass heavy . Both earbuds provide great surround sound effects. The case is very stylish and give over 15 hours of battery power. Both earbuds work great separately or together. The noise cancellation is good. These are the best earbuds for this price point, period."

$119.95 on Amazon.com



CAN A.I. TUTORS HELP TRAIN ENOUGH MEDICAL PROFESSIONALS?

medicalfuturist.com



By 2030, the global economy will have led to the creation of some 40 million new jobs in the health sector; mostly in middle- and high-income countries. Paradoxically, the WHO stresses that in parallel, the world will be short of up to 9.9 million physicians, nurses and midwives by that year. Moreover, the availability of healthcare workforce is unequally distributed, with some countries having 5 times more doctors than others; or, in some cases, 9 times as many nurses as others.

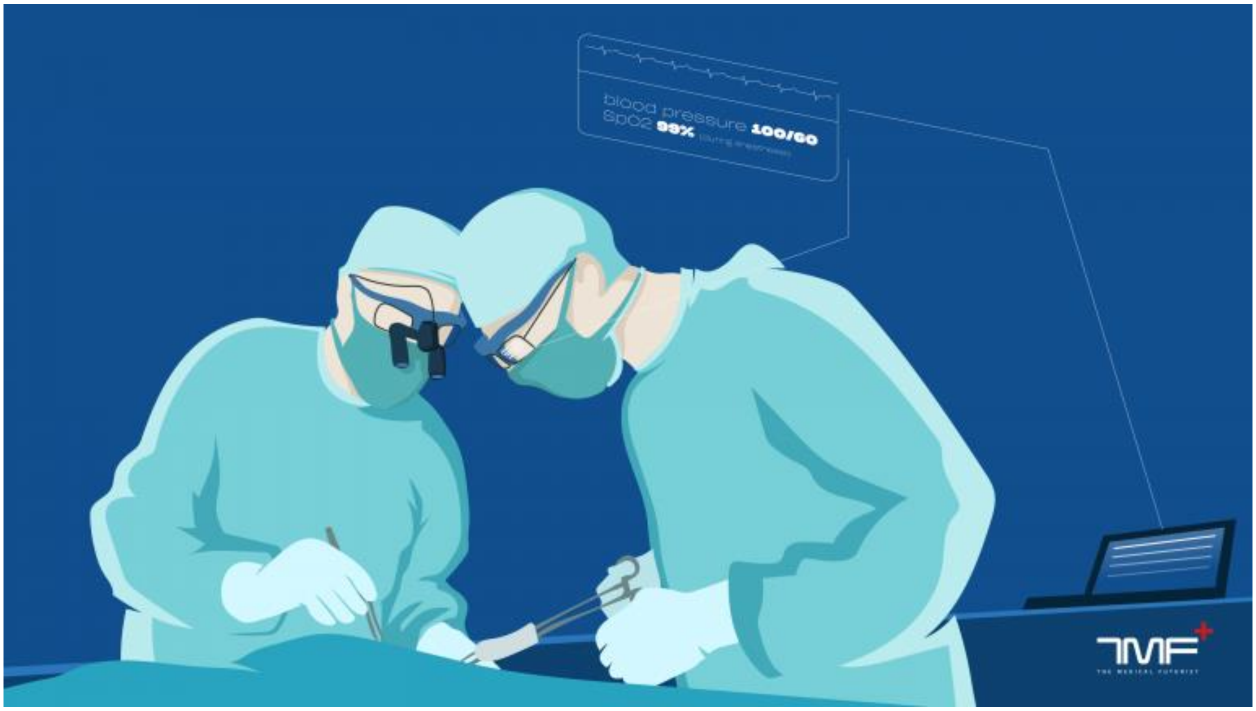
The imbalances and shortages are predicted to persist in the foreseeable future; with the WHO adding that even the increase in health workers in the past decade is unlikely to be stable and may not be sufficient to attend to the needs of ageing populations. As such, it is becoming clear that we are not training healthcare practitioners in adequate quantities and not fast enough; leaving the impression that we will live in a world with doctor shortages forever.

But could new technologies within the realm of digital health be of some assistance to train medical professionals? New developments, especially in the field of artificial intelligence (A.I.), offer such an indication. So let's contemplate how helpful A.I. can be in training medical professionals.

Disrupting the training of medical professionals with new technologies

In the digital health era, technology's assistance in training medical staff is slowly taking a central stage. Mixed reality simulators have been shown to be a viable option to train orthopaedics trainees. Similarly, virtual reality (VR)-trained surgeons have shown a significant boost in their overall performance when compared to traditionally-trained surgeons.

A new option has recently shown promise in a recent study: artificial intelligence. A recent cognitive assessment led by Dr. Jason Harley from McGill University had 70 medical students perform virtual brain tumor surgery on a simulator. The participants were divided into three groups: one receiving instructions from the Virtual Operative Assistant (VOA), an A.I. tutor to teach safe and efficient surgical techniques and provide personalized feedback; a second group in contact with a remote expert instructor; and a third control group receiving no instruction.



The researchers found that those trained with the A.I. tutor showed 35% better performance and learned surgical skills 2.6 times faster than those receiving remote instructions from a human tutor.

“Intelligent tutoring systems can use a variety of simulation platforms to provide almost unlimited chances for repetitive practice without the constraints imposed by the availability of supervision,” said Ali Fazlollahi, the study’s first author. “With continued research, increased development, and dissemination of intelligent tutoring systems, we can be better prepared for ever-evolving future challenges.”

The A.I. tutor in healthcare

One such recent challenge that Fazlollahi alluded to has been COVID-19. The crisis even led some dentistry students to repeat a year due to insufficient hands-on practice and training. With the importance and advantage of remote solutions and digital technologies highlighted during the pandemic, could A.I. tutors be a plausible solution used to address the shortage of healthcare practitioners?

The Medical Futurist Institute previously analysed A.I.’s potential role in addressing the human resource (HR) crisis in healthcare. The paper concluded that while the technology might not immediately solve this HR issue, it can improve the working environment and conditions of healthcare practitioners. While it’s a relatively new approach, there are already real-life examples of such applications.

Founded by a former NHS surgeon, Virti develops A.I.-powered virtual patients that medical staff and trainees can interact with in interactive scenarios through a phone, desktop or VR headset to hone their soft skills. The software relies on speech recognition, Natural Language Processing (NLP) and ‘narrative branching’ to deliver realistic responses, delivering real-time feedback and cues for the trainee to learn and improve from.

The technology is put to use at the Bristol NHS Foundation Trust to safely train medics and surgeons. The Health Education Center at the University of Texas Medical Branch also adopted the technology to enable students to independently work on their communication and clinical reasoning skills.

“We’ve been working with healthcare organizations for several years, but the pandemic has created really specific challenges that technology is helping to solve,” said Dr. Alex Young, CEO of Virti. “It’s no longer safe or practicable to have 30 medics in a room with an actor, honing their clinical soft-skills. With our virtual patient technology, we’ve created an extremely realistic and repeatable experience that can provide feedback in real-time. This means clinicians and students can continue to learn valuable skills.”

Tutoring with A.I.’s future potentials

Using A.I. tutors to train medical students and staff is still a nascent concept, with Virti and its adopters being early examples put in practice. But as the recent McGill University study showed, this approach holds potential in delivering effective training and it’s generating discourse on the subject.

“Artificially intelligent tutors like the VOA may become a valuable tool in the training of the next generation of neurosurgeons,” said Dr. Rolando Del Maestro, the study’s senior author. “The VOA significantly improved expertise while fostering an excellent learning environment. Ongoing studies are assessing how in-person instructors and AI-powered intelligent tutors can most effectively be used together to improve the mastery of neurosurgical skills.”

This could lead to more interest in the field to develop more A.I. tutors in other fields of healthcare for different purposes. Such a tutor could, for example, help medical students by summarizing information coming from traditional resources and subsequently assess their knowledge. Going further, an A.I.-powered system could derive insights from trainees’ wearables to determine when they are at their peak performance to take an exam or perform surgeries successfully.

At the other extreme, such applications could lead to a dystopian scenario where an A.I. system paired with facial recognition technology and cameras constantly monitor students’ behavior and whether they are displaying signs of learning, aggregating their metrics on a scoreboard in the guise of motivation. Such a scenario unfolded in China and students overwhelmingly disapproved of such a system. As such, the discourse around A.I. tutors should also include such extremes to ensure the ethical use of such tools.

Nevertheless, we might still be years away before seeing such options on the healthcare market, but A.I. offers the potential to attend to, at least partially, the need to train healthcare professionals in crucial skills.

Written by Dr. Bertalan Meskó & Dr. Pranavsingh Dhunnoo

Planning and Investing Opportunities During a Market Correction

By Adam K. Wright, CFA, CFP®

As we gather our 1099s and investment statements to file our taxes, we find ourselves in the middle of a market correction.

Predicting when the market will enter “correction territory” is impossible, but recognizing that it has is pretty simple. When the market drops 10%, it’s a correction. A bear market is when it drops 20%.

Right now, we’re flirting with a 10% drawdown for both US and ex-US stocks. Bonds are also experiencing a drop. But this article isn’t about what comes next, but rather what planning and investing moves you can make during a market downturn.

Take action

The standard advice during market drops is to do nothing, and stay the course. Unfortunately, this advice can make you feel helpless; most investors want to act. The good news is that market volatility can also provide some nice, non-routine opportunities to improve your financial health. Just no radical portfolio changes based on emotion, please.

Behaving well with your investments can make or break your financial plans, especially during extremes like market corrections or raging bull markets. The following is a checklist you can use to make sure your financial plan is on track, no matter what your goals are.

Cash flow

Check your safety net. Good income planning includes building a safety net for unforeseen circumstances. Typically, this is a three to six month cash reserve to protect against income setbacks. Additionally, this emergency fund should also be used to cover any large purchases on the horizon. Double check your cash and money market funds to make sure you can weather any storm and cover upcoming large purchases or projects.

Revisit your withdrawal rate. A good rule of thumb is to limit withdrawals to no more than 4% of your portfolio balance each year. If you stick to the 4% rule, you should be able to continue generating investment income without jeopardizing your principle for as long as you need. Another level of security you can add is making sure you have three years of cash in your war chest to cover expenses and protect your principle in case of an extended market downturn.

Idle assets

Look for extra cash. What if after reviewing your safety net, your retirement plan contributions and your war chest, you realize you have too much cash sitting idle? This could be cash in a savings account or a money market account – if it isn’t spoken for by part of your long-term plan, consider investing it to take advantage of lower stock prices. Just make sure you can live without the funds for at least five years. Investing takes patience, and there’s no guarantee prices won't drop further once you’ve invested.

Make IRA contributions. Individual retirement accounts are excellent vehicles to use for tax-advantaged investing. If you haven’t yet fully funded your non-employer sponsored accounts for 2021 (deadline is April

18), or any of your retirement accounts for 2022, you still can. With prices dropped, now could be a great time to contribute to these accounts and invest.

Tax planning

Consider Roth conversions. If you have a 401(k) or traditional IRA, moving some of these assets to a Roth IRA could be beneficial while prices are low. Paying income tax on the conversion might be painful now, but the funds moved will be able to compound tax-free, from now until when you need them.

Harvest capital losses. Tax-loss harvesting during a market correction can be an excellent course of action. Harvesting losses can lower your tax bill from realized capital gains while simultaneously causing you to rebalance and realign your portfolio. Just don't run afoul of wash sale rules.

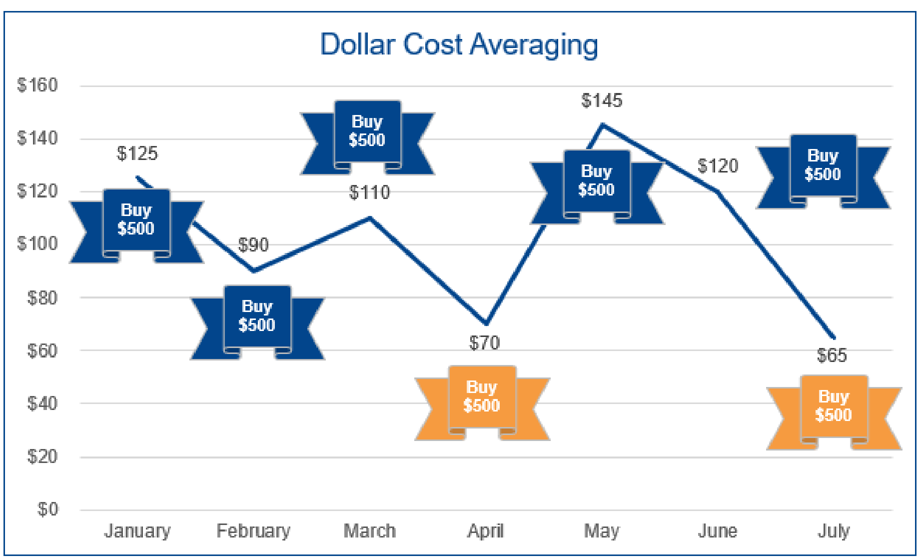
Protecting what's important

Revisit your estate plan. A market correction is a good time to review the impact lower prices may have on the ultimate distribution of your estate. They are not always applicable, but lower prices could help you implement wealth transfer strategies to put more assets into trust vehicles for your beneficiaries.

Make annual gifts. Choosing to make annual gifts is not always a black and white decision. However, if you've already started, or if you were thinking about it, now may be a good time. Gifting assets now (up to $16,000 per person, per year, tax-free), while prices are low, will allow heirs to capture the benefits of the rebound. Gifting stocks can benefit you too, because when you gift appreciated assets that are below the gift tax exclusion, you eliminate potential taxes on gains.

Investing during a downturn

Check your 401(k) contribution rates. Most plan sites make it very easy to adjust your contribution rate to your employer-sponsored retirement plan. A market correction can be a great time to inch up your contributions and acquire assets at lower costs. Once recovered, you can dial it back. By upping it now, you can take advantage of dollar cost averaging into lower share prices.



Review asset allocation. It's a fact that we don't really know our risk tolerance until we experience risk. Market corrections are the manifestation of risk, and provide a great opportunity to recalibrate. Your allocation should match your goals, and depending on what they are, this could mean a stock-heavy portfolio. During market corrections, take your pulse, then see if changes are needed when conditions improve.

Rebalance. Depending on the scope, breadth and depth of a correction, rebalancing may be required. When a correction is bad, our intended long-term stock and bond allocations get out of whack. However, when you go into a correction with 80% stocks, you want to exit the correction with 80% stocks. Rebalancing can help keep your plans on track.

Simple, but not easy

Having a retirement plan, an income plan and an overall financial plan is important for situations like we find ourselves in today. A good plan, with the help of a good adviser, will tell you what to do when the you know what hits the fan.

Sure, inflation is up, growth stocks belly-flopped after an epic 2020 and Russia has invaded Ukraine. It's all very concerning, yet, a lot of this is out of our control. What we *do control* is our behavior in times of stress, our spending, our contribution rates and the risks we take.

Adam K. Wright, CFA, CFP® is the owner of Wright Associates Investment Advisers, a fiduciary advisory firm helping high-earning families and retiring professionals achieve financial independence. To schedule a free consultation, visit www.kswrightassociates.com or call (412) 854-2100.

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Will Smith's Slap is a Trauma Response

Melissa Hankins, MD

This is what the result of unresolved trauma looks like.

What we witnessed Will Smith do in assaulting Chris Rock during the Academy Award ceremony was a trauma response.

While I am in no way condoning violence, this is a very public and important opportunity for us to understand what a trauma response can look like.

A trauma response can take many forms and look like:
Slapping someone for saying "the wrong" thing.
Yelling at someone for not doing something "fast enough" or "up to your standards."
Avoiding or not responding to a boss's emails about scheduling an upcoming performance review.
"Having to" do everything "perfectly," otherwise you feel anxious or unsettled.

Not setting boundaries around your time and energy because you're worried about confrontation and upsetting the other person.

Working endless hours without taking time for yourself or the things and people you enjoy because your job is your primary source and measure of your own self-worth and value.

When a person has experienced trauma ("Big T" or "Little t") from their childhood (or adulthood), the brain and body store that traumatic memory in ways such that aspects of that memory can be re-activated by present-day interactions and situations.

When this happens, the person experiencing this re-activation is split-second processing (on a subconscious or unconscious level) the current event through the filter of that past trauma. This means that that person is, for all meaningful purposes, experiencing things as if they are right back in that previous circumstance of trauma. As a result, they are reacting (taking action)—emotionally, physically, and/or verbally—from that place of trauma.

Those past traumas can be diverse and range from:
Witnessing a parent being physically or verbally abused during your childhood.
You, yourself, experiencing physical, sexual, or verbal abuse in your childhood or adulthood.
Experiencing emotional abuse or neglect as a child.
Being harshly reprimanded (including being spoken to with an angry tone and demeanor) or shamed by others for not doing a task "the right way" or not "well enough."

Being told (and, perhaps, punished) as a child by an adult caregiver that it's not polite nor acceptable to say "No" when an adult tells you to do something (including getting hugs from relatives, being made to attend events despite your objections).

Being called out by a teacher in front of the class for having the wrong answer and feeling embarrassment and shame.

While some of the above may be horrific, and other things may seem inconsequential, depending on the age of occurrence, the emotional, mental, and physical resources that person had at that age and any prior traumas could determine the extent to which that person experienced trauma. A 2-year-old wandering into a closet with a door that shuts behind them that they can't easily open, plunging them alone in darkness for 15 minutes before someone finds them is a far different experience than that of an adult in the same predicament.

In the case of Will Smith, he detailed in his autobiography, Will, that he witnessed physical violence at home as a child. He writes:
"When I was nine years old, I watched my father punch my mother in the side of the head so hard that she collapsed," he wrote. "I saw her spit blood. That moment in that bedroom, probably more than any other moment in my life, has defined who I am."

"Within everything that I have done since then — the awards and accolades, the spotlights and attention, the characters and the laughs — there has been a subtle string of apologies to my mother for my inaction that day. For failing her at the moment. For failing to stand up to my father. For being a coward."

So, the combination of Chris Rock targeting Will's wife for his "joke," along with the look on her face (signaling to Will her level of upset and distress), triggered a split-second accessing (and instantly being placed inside) of that earlier memory when he was 9yo and was unable to protect his mom (the woman he loved).

Will's reaction at the awards ceremony was that of the nine-year-old traumatized little boy who simply reacted in the way that 9yo boy wanted to react back then.

Does having a history of trauma (big or little) give a "free pass" for the present-day trauma reactions that involve the harming (physically, verbally, or emotionally) of another? No, of course not.

However, it does highlight the importance of understanding trauma and its many manifestations, and addressing it with effective trauma-informed approaches that address the emotional, physical (because we hold emotions in our body), and mental aspects of trauma.
Hopefully, rather than simply vilify Will, and say he has "an anger problem," people close to him can help him

recognize that this is “a trauma problem,” and help him get the trauma-informed help in the form of therapy in combination with modalities such as EFT (emotional freedom techniques, or “tapping”), EMDR, or other somatic modalities that can effectively and efficiently release the traumatized aspects held in his memory and body.

Once his trauma and emotions are no longer dictating his actions, he could have a much more measured and effective response to situations such as that that occurred at the awards ceremony.

My further hope is that if anyone reading this finds that they are stuck in patterns of extreme reaction (such as Will experienced), or even less severe reactions, but you recognize are getting in the way of you living life the way you really want, please consider getting trauma-informed support.

Even if you’ve not experienced “Big T” trauma, all of us have experienced various “Little t” traumas that have impacted each of us in various ways personally and/or professionally—some mild, some not so mild.

As physicians, we are masterful at suppressing so many of our emotions, and the thoughts and memories associated with them. However, trauma has a way of impacting us in great big obvious ways (as we saw with Will Smith), and not such obvious ways (perfectionism, workaholism, lack of boundaries).

I’m not suggesting any of us go unearthing swaths of past trauma. Simply be aware that it may be impacting you in ways you recognize and have yet to address, or in ways you never quite thought of as being associated with trauma. And, if needed, allow yourself to get the support you need by working with a trauma-informed therapist, trauma-informed coach, or other trauma-informed specialist.

Melissa Hankins is a psychiatrist and physician coach.

The Little Traditions That Make the Masters Golf Tournament Special

by Joe Hughes

It could be argued the Masters is golf's most traditional tournament.

From the caddies outfits to the Champions Dinner, there are a number of institutions that make Augusta National and the Masters tournament what it is.

We take a look at the some of the best Masters traditions

Caddies outfits: The famous white boiler suits

You'll notice when watching the Masters that all caddies are wearing a white boiler suit.

They are required to wear these and the practice has carried on for decades. Originally, only caddies employed by the club could carry bags during the Masters.

That changed in 1983 but the tradition of players' caddies wearing the distinctive white suits and green hats has continued.

Par 3 tournament

In a serene corner of Augusta National lies the famed par 3 course, which becomes the focus for spectators and a lot of the players on the eve of the tournament.

Many invite their families and friends out to walk the course and caddie for them in this curtain-raiser.

While a competition does take place, this is ultimately a light-hearted spectacle and, for many competitors, is their favorite part of the week.

No player has ever won the par 3 tournament and then gone on to claim the green jacket. In 2018, Tom Watson, at the age of 68, won in an unlikely, but popular, victory.

Skipping balls across the water at 16

You'll hear the refrain of 'skip it' from the patrons when the players reach the famous par 3 16th.

And once the initial tee-shots have been hit during the practice rounds, the real fun begins.

The players stand on the bank of the pond and attempt to skip a ball across the water and out the other side.

Every shot that makes the green is cheered and there has even been the odd hole out to savor. Vijay Singh did just that in 2009 and Martin Kaymer (2012) and Louis Oosthuzien (2016) have followed suit.

Champions Dinner

Each year, on Tuesday evening of Masters week, the past champions of Augusta sit down together for a celebratory meal.

The menu is designed by the defending champion and there are even traditions within this tradition, such as where people sit at the table.

It's a very personal experience for the host, and we've spoken to many of them who have experienced it down the years to get the inside story.

Ceremonial opening tee shots

One of the nicest moments of Masters week is watching some legends of the game hit the first ceremonial shots to officially mark the start of the tournament.

Jack Nicklaus and Gary Player stood on the tee alongside the great Arnold Palmer for many years and they've followed the likes of Sam Snead, Gene Sarazen and Byron Nelson.

The tradition first began in 1963 with Jock Hutchison and Fred McLeod hitting away.

Nicklaus and Player carry it on today, after the passing of the King in 2016.

The use of electronic devices is prohibited

Mobile phones are prohibited throughout Masters week and anybody found using one could find themselves escorted from the grounds, never to return. They're even banned for the players.

During practice days, the use of cameras is permitted. But, once the tournament begins, you won't see a flash in sight.

Those attending the event must be referred to as 'patrons'

If you're watching the coverage on TV you will notice those attending the event are never referred to as 'fans' or 'spectators'.

Broadcasters are required to refer to the attendees as 'patrons'.

The menu

A brilliant aspect of the Masters is the food on offer to the patrons – and best of all it's really well priced.

One thing on every golf enthusiast's bucket list is to try one of the famous pimento cheese sandwiches and many tick that box each year.

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It’s Time to Rethink Board Recertification

Olapeju Simoyan, MD

Doctors are reporting an alarming rate of dissatisfaction and burnout, with some leaving the practice of medicine altogether. Administrators and insurance companies are often blamed; however, our own professional organizations impose a significant portion of the problem.

Several years ago, Danielle Ofri wrote an op-ed in the New York Times about how doctors’ precious time was being wasted on recertification exams. That year (2014), I took my first certification exam in addiction medicine, which was administered by the American Board of Addiction Medicine (ABAM). Addiction medicine was not yet recognized by the American Board of Medical Specialties (ABMS). I understood that we would be “grandfathered” when the specialty was formally recognized, meaning we would not have to take a new exam.

Board certification in addiction medicine required certification in a primary specialty, so I needed to maintain my family medicine. I would be due for recertification in family medicine in 2016. At that time, since the addiction medicine exam was only offered every other year, if I didn’t take it in 2014, I would have been faced with taking two certification exams in 2016.

For some reason, the ABAM exam decided to offer an exam in 2015, the same year addiction medicine was recognized by the ABMS as a subspecialty of preventive medicine. This meant that the American Board of Preventive Medicine would now administer the addiction medicine exam. To my greatest surprise, we were informed that those of us already certified by ABAM would have to take a new exam, except if we had been certified in 2015!

Never mind that the 2015 exam wasn’t even a definitive option at the time I was preparing for the 2014 exam! I wrote a letter of protest and the response read, in part: “Based on your 2014 ABAM certification, at the very latest you would need to take an ADM ‘recertification’ exam by 2024. You have until 2021 to take the ABPM ADM exam, so essentially if you wait for this 2021 exam you would be just three years early in taking your otherwise next ADM cognitive exam …”

While I appreciated their efforts at trying to make me feel better, I did not find the suggestion that I could wait till 2021 particularly helpful, nor did I think it was a practical solution, so I took the new exam at the first opportunity – in 2017.

In 2018, as program director of an addiction medicine fellowship, I was informed by a trainee that while attempting to register, he had been notified of his ineligibility for the certification exam. This was because even though he was certified by the osteopathic (DO) family medicine board, he had not taken the allopathic (MD) certification exam and had therefore not been certified by an ABMS board. We later found out that the American Board of Family Medicine (the allopathic board) had a provision that would allow him to take their exam, successful completion of which would make him eligible for the ABPM addiction medicine exam. What a waste of time and resources! So, instead of preparing for the addiction medicine exam, he had to take another family medicine exam first, despite the fact that he was already certified in family medicine.

The cost of these exams goes far beyond the thousands of dollars spent on review courses and the registration process. The mental and emotional toll on physicians, in addition to time away from patient care is significant. The lack of evidence that these exams affect patient outcomes is another reason to abolish them. While some specialty boards are making changes such as introducing longitudinal assessment options, we still have a long way to go.

Mark Lopatin wrote about his frustrations with the recertification process, stating that it was no coincidence that he retired in 2020, the year his board certification was set to expire. His essay details how the certification exam in rheumatology was not offered in 1989, the year he graduated. The earliest he could take the exam was 1990, when the specialty board decided that certifications would only be valid for ten years. After going through the recertification process a number of times, when 2020 came around, he decided that enough was enough and retired.

If those who certified prior to 1990 when the new requirements for recertification took effect were "grandfathered" for life, why should any physician have to recertify?

I write this as someone who is currently a member of an exam board. I do not suggest that we do away with certification exams altogether, and I still believe there is a place for initial certification exams. However, the current process of maintenance of certification is contributing to the problem of physician burnout, in addition to taking doctors away from patient care and needs to be overhauled.

The National Board of Medical Examiners (NBME) has made significant changes to the United States Medical Licensing Examination (USMLE), namely switching the scoring to Pass/Fail rather than numerical values for Step 1 and also getting rid of the Clinical Skills portion of Step 2.

As medical students already heavily in debt, we had to pay $1,000 to register for the Clinical Skills exam, not to mention the associated travel costs. Now the NBME has decided that the exam is no longer necessary. If such drastic changes are being made at the undergraduate medical education level, the specialty boards can certainly make changes to the requirements for practicing physicians. Medical knowledge is constantly changing, which brings into question the emphasis on exams that test knowledge at a given point in time. The reliance on day-long tests of memory, aptly described as the "height of anachronistic ridiculousness", by Danielle Ofri, is hard to justify.

It's time to do away with unnecessary and burdensome requirements and exams that do not reflect the daily practice of medicine and allow doctors to be doctors. This is necessary to address the various factors contributing to physician burnout.

Olapeju Simoyan MD, MPH, BDS, FAAFP, FASAM is an addiction medicine specialist with training in family medicine and public health. Dr. Simoyan is also an author, musician, speaker and photographer.

Red Pesto Pasta with Eggplant

Thefoodiephysician.com

This Red Pesto Pasta with Eggplant is amazing! I toss flavorful sun-dried tomato pesto with pasta and buttery, roasted eggplant. Then I top the dish off with creamy, whipped ricotta cheese. It's a delicious and soul-satisfying vegetarian pasta dish that will become a staple in your family's dinner rotation. I love making homemade pesto. Pesto...

WHAT IS RED PESTO PASTA?

Red pesto pasta is a delicious pasta dish made by tossing pasta with **red pesto**, which is also known as ***pesto rosso*** or ***sun-dried tomato pesto***.

If you've never heard of it, pesto rosso (which translates to "red pesto"), is **a variation of Italian pesto that uses sun-dried tomatoes**. When most of us hear the word pesto, we think of *pesto genovese*, the classic green basil pesto. Pesto genovese is made with fresh basil, pine nuts, garlic, olive oil and Parmigiano Reggiano.

Pesto rosso, on the other hand, is made with sundried tomatoes and heart-healthy almonds, which are blended together with extra virgin olive oil, garlic and fresh herbs. Some varieties also add other ingredients to the mix like roasted red peppers or olives.

Red pesto has a lovely deep red color and intense flavor that's hard to beat. It adds a pop of rich flavor and umami to any dish!

You can use it to top grilled meat or fish. You can even stir it into your eggs or use it as a sandwich spread. But my favorite way to use it is to stir it into a bowl of delicious pasta.

A TWIST ON PASTA ALLA NORMA

My Red Pesto Pasta with Eggplant is a twist on pasta alla Norma. Pasta alla Norma is a classic Sicilian dish made with pasta, tomato sauce, fried eggplant and crumbly ricotta salata cheese. My husband absolutely loves eggplant and this is one of his favorite dishes.

My dish has all the flavors of pasta alla Norma but with less work. Instead of making a homemade tomato sauce, I use my pesto rosso, which requires no cooking. Simply blend all the ingredients in a food processor and you're done!

Instead of frying the eggplant, I roast the eggplant in the oven. Eggplant absorbs oil like a sponge when it's fried, so roasting the eggplant lightens up the dish significantly. It's also easier and less messy!

Instead of using ricotta salata, which is a crumbly Italian cheese, I top my dish with dollops of whipped ricotta cheese instead. As you stir the ricotta into the pasta, it forms a delicious, creamy sauce that takes this dish over the top!

If you're a fan of eggplant parmesan, you'll love this dish. It has all the flavors and ingredients of eggplant parmesan but with a lot less work!

IS RED PESTO PASTA HEALTHY?

Red pesto is made with nutritious ingredients like sun-dried tomatoes, olive oil, and almonds. These are staples of the Mediterranean diet, a **healthy-eating plan that incorporates the traditional flavors and ingredients of the countries that border the Mediterranean Sea**.

- The Mediterranean diet emphasizes plant-based foods such as whole grains, vegetables, legumes, fruits, nuts and seeds, herbs and spices. Read my post about the nutritional benefits of nuts.
- Olive oil, which is rich in heart-healthy monounsaturated fat, is the main source of fat. Read my post about the health benefits of olive oil.
- Lean protein from fish, seafood and poultry is consumed in moderation. Seafood is rich in omega-3 fatty acids and should be eaten 2-3 times a week. Read my post about seafood and omega-3s.

Eggplant is rich in fiber and a wide variety of vitamins and minerals. It's also rich in antioxidants. Antioxidants are molecules that help the body eliminate free radicals (unstable molecules that can damage cells).

To make this dish healthier, I roast the eggplant in the oven instead of frying it like many traditional Italian dishes do. This method uses a lot less oil and lightens up the dish.

If you want to incorporate some nutritious whole grains into the dish, you can use whole grain pasta. The US Dietary Guidelines recommend that half of the grains you eat should be whole grains. To learn more, read my post on everything you need to know about whole grains.

INGREDIENTS

VARIATIONS AND SUBSTITUTIONS

- **Red pesto (sun-dried tomato pesto)**- I use my homemade pesto rosso (red pesto) recipe; you can also buy prepared red pesto from the grocery store. It's sold as either red pesto, pesto rosso or sun-dried tomato pesto.
- **Rotini**- I like to use this corkscrew-shaped pasta but you can substitute other shapes like rigatoni, penne or farfalle
- **Eggplant**- I love the combination of eggplant with the flavorful red pesto and creamy ricotta cheese. You can use other vegetables like roasted mushrooms, roasted red pepper, spinach or zucchini.
- **Ricotta cheese**- I whip the ricotta in a food processor to make it extra fluffy (see instructions below). It adds richness to this dish as you stir it into the pasta.
- **Fresh basil**- adds fresh flavor and color; it's also used in the red pesto.

HOW TO MAKE THIS DISH

1. PREP THE EGGPLANT

First, peel and chop the eggplant. You can leave the skin on or peel it off completely depending on your preference. I prefer the middle ground and like to peel off some of the eggplant skin in strips. Leaving some skin on prevents the eggplant from falling apart as it cooks. But it's not so much skin that you get big chewy pieces in your mouth.

2. ROAST THE EGGPLANT

Next, toss the cubed eggplant with olive oil, salt, and pepper on a sheet pan. Roast in the oven until tender. Meanwhile, start cooking the pasta.

3. MAKE THE RED PESTO

While the eggplant is cooking, make the red pesto (pesto rosso). Blend sun-dried tomatoes, almonds, garlic, basil, parmesan cheese, balsamic vinegar, red pepper flakes, and olive oil in a food processor.

4. WHIP THE RICOTTA

This step is optional but whipping the ricotta cheese in a food processor takes this dish over the top! Whipping the ricotta gives it a fluffy, cloud-like texture that's so good on the pasta.

5. TOSS THE PASTA WITH THE PESTO AND EGGPLANT

Once the pasta is cooked, drain it, being sure to save about a cup of the pasta water. Then stir some of the red pesto into the hot pasta. Stir in some of the reserved pasta water until the sauce clings to the pasta. Then, stir in the roasted eggplant.

6. TOP WITH A DOLLOP OF RICOTTA

Serve the pasta with dollops of whipped ricotta and fresh basil on top. Stir the ricotta into the pasta and devour!

WHAT TO SERVE WITH RED PESTO PASTA

This is a hearty vegetarian pasta dish that can be served simply with a salad like my Tuscan Kale and Apple Salad and bread like my Pan con Tomate. You can also serve it alongside chicken or seafood main dishes like my Quick and Easy Chicken Cacciatore or Salmon Oreganata.

Equipment

Sheet pan

Pasta pot

Ingredients

- 3 small or 2 large eggplants (about 1 ½ pounds total)
- 2 tablespoons olive oil
- Kosher salt and black pepper
- 1 pound rotini or other pasta
- 1 cup **pesto rosso (red pesto)**
- ½ cup ricotta cheese
- ¼ cup fresh basil, torn

Instructions

1. Preheat oven to 425°F.
2. Using a vegetable peeler, peel off strips of the skin from the eggplants, leaving some skin in place.* Cut the eggplant into 1-inch cubes.
3. Place the diced eggplant on two baking sheets. Toss them with the olive oil and season them with salt and pepper. Bake in the oven until golden brown, about 25 minutes, stirring halfway through. Remove from oven.
4. Meanwhile, bring a large pot of salted water to a boil over high heat. Add the pasta and cook until al dente. Drain the pasta, reserving about 1 ½ cups of the pasta water.
5. Return the hot, dry pot to the stove and heat over low heat. Add the cooked pasta, the pesto rosso, and about 1 cup of the reserved pasta water. Stir to combine. Add more pasta water as needed to coat the pasta. Gently stir in the cooked eggplant.
6. Whip the ricotta cheese in a food processor until smooth and fluffy (optional step).
7. Serve the pasta in bowls and top with fresh basil and dollops of whipped ricotta.

Notes -*I like to peel strips of the eggplant skin off before cutting it up. This leaves some skin intact so that the eggplant holds its shape, but isn't too much skin that it is bothersome to chew.

Dr. Sonali Ruder DO is a board-certified Emergency Medicine physician, trained chef, mom, and cookbook author. She is a graduate of Brown University, Midwestern University- Chicago College of Osteopathic Medicine, and the Institute of Culinary Education. Dr. Ruder is a contributing writer, recipe developer, spokesperson, and health and wellness expert for several national magazines, cookbooks, websites, and companies.

The SECURE Act Has Dramatically Impacted Planning for IRAs and Other Retirement Plan Assets—Here's What You Need to Know

By Jay H. Krall, Attorney at Law

Many retirees rely heavily on distributions from qualified retirement plans, such as IRAs, to maintain their lifestyles and to pass assets on death to their loved ones. Planning for qualified plans used to be straightforward. Then in December, 2019, Congress passed the SECURE Act (Setting Every Community Up for Retirement Enhancement) which became law on January 1, 2020. The SECURE Act changed the rules regarding distributions from all types of qualified plans such as IRAs, 401(k)s and 403(b)s. For simplicity, I'll refer to these qualified plans as "IRAs."

Before the SECURE Act, a spouse named as beneficiary of an IRA could create a "spousal rollover" by transferring the IRA into his or her own IRA account and managing the account as if the surviving spouse was the original owner. No distributions (called Required Minimum Distributions, or RMDs) were required before the surviving spouse attained 70 ½ (now age 72), and the surviving spouse could utilize something called the "Uniform Table" to take distributions from the IRA over the surviving spouse's life expectancy (the "Life Expectancy Rule"). Fortunately, the "spousal rollover" was not affected by the SECURE Act, and, for most couples, a spousal rollover continues to be the most tax-wise choice when leaving IRA assets to a surviving spouse. The challenge under the SECURE Act is how to deal with distributions from IRAs for non-spouse beneficiaries.

The End of the "Stretch-Out IRA"

Congress' objective in passing the SECURE Act was to prevent IRA owners from using IRAs to transfer significant tax-deferred wealth to younger family members, such as children and grandchildren. Before the SECURE Act, a designated beneficiary of an IRA received on the death of the owner (an "Inherited IRA") could elect to take the RMDs over the beneficiary's life expectancy. Life expectancy is determined by referencing the "Single Life Table" published by the IRS. Estate planning attorneys routinely encouraged clients to name the *youngest-possible* beneficiaries to receive the balance of their IRAs, often creating trusts designed to "stretch" the tax deferral for many decades.

With the passage of the SECURE Act, Congress effectively achieved its goal of eliminating the stretch-out of retirement plan benefits for most non-spouse beneficiaries. Unless an exception applies (see below), the SECURE Act requires beneficiaries of traditional IRAs, Roth IRAs and all other qualified plans to withdraw the account assets—*and pay the tax due*—by the end of the 10th year following the year of death of the original plan owner ("the 10-Year Distribution Rule"). No RMDs are required during the 10-year period—distributions can be made in any amounts in any or all 10 years. However, since these distributions can be substantial and are taxed to the beneficiary as ordinary income, calculating when to distribute the assets can be challenging.

Exceptions to the SECURE Act's 10-Year Distribution Rule

When choosing beneficiaries of an IRA, it's important to understand the exceptions to the SECURE Act's 10-Year Distribution Rule. With careful planning, these exceptions can provide substantial opportunities for certain IRA owners to maximize benefits for loved ones. Here is a summary of the exceptions:

a) Distribution to a Surviving Spouse. As was the case prior to the SECURE Act, a surviving spouse named as beneficiary of an IRA (or a trust established for the sole benefit of a surviving spouse) can use the Life Expectancy Rule to take distributions from the inherited IRA. And, as noted above, a spousal rollover provides the most effective tax deferral for a surviving spouse.

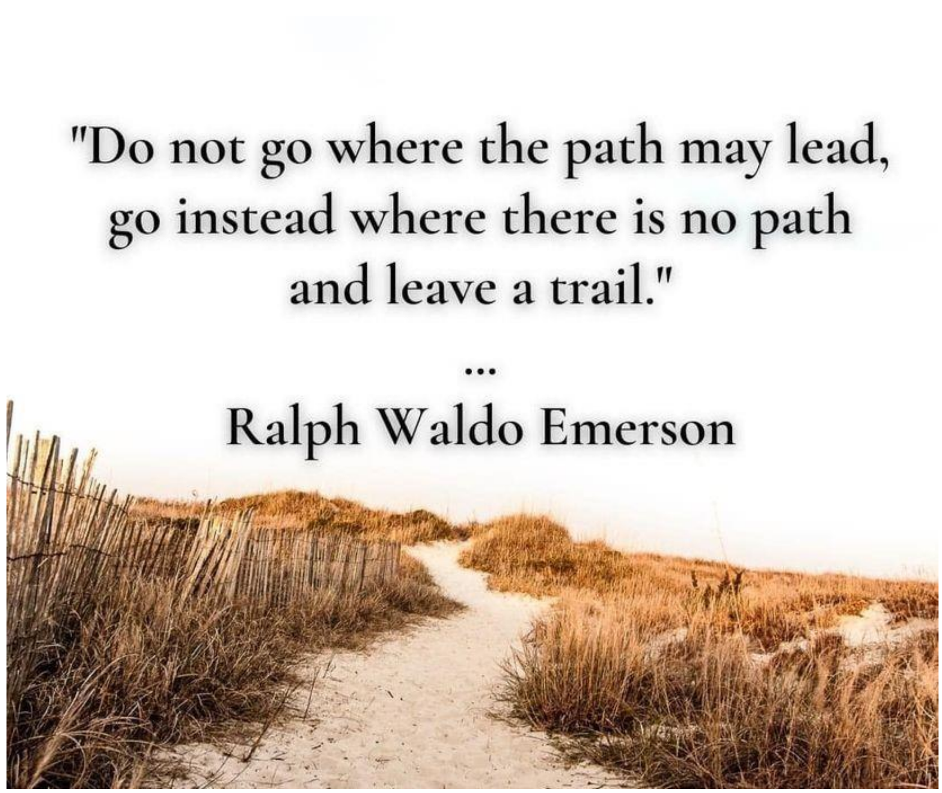
b) The Minor Exception. A retirement plan distributed to a minor (under the age of 18 in NC) is not subject to the 10-Year Distribution rule *until the minor attains the age of 18*. For example, an IRA directed to a trust for the benefit of a one-year-old grandchild could provide tax deferral for 27 years. [Distributions during the first 17 years must be made using the grandchild's life expectancy table.] What's more, if the child is enrolled in a "specified course of education," the 10-Year Distribution period can be postponed until the beneficiary completes his/her education or attains the age of 26, whichever is later.

c) The Disabled Person Exception. If the beneficiary of the IRA is "disabled" (defined as unable to engage in any gainful activity due to a physical or medical impairment), the beneficiary can use the Life Expectancy Rule to stretch distributions for their lifetime. Attorneys often use Supplemental Needs Trusts to receive the IRA assets.

d) The Chronically Ill Person Exception. The Life Expectancy Rule also is allowed for "chronically ill" persons. Medical evidence must demonstrate that the beneficiary is unable to perform at least 2 activities of daily living for a period of 90 days due to loss of functionality or cognitive impairment. In such cases, the IRA would be made payable to a special trust for the individual's benefit.

e) The Not More Than 10 Years Younger Exception. If the beneficiary is not more than 10 years younger than the original plan owner, the beneficiary may use the Life Expectancy Rule. This exception could be effective for an IRA owner who wishes to leave IRA assets to a younger sibling, friend or partner.

While the SECURE Act has eliminated the ability for most beneficiaries of inherited IRAs to stretch-out IRA distributions for their lifetimes, the exceptions under the Act create substantial opportunities to benefit loved ones who meet the specific requirements. IRA owners should seek the advice of competent attorneys and financial planners who are familiar with all of the provisions—including the exceptions—under the SECURE Act.



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Housing Market Predictions 2022: Will it Crash Soon?

By Marco Santarelli

Let us discuss the most talked-about housing market predictions for 2022. Here are some educated guesses as to what the future of the US housing market will look like based on what real estate pros are saying. The housing market has had an outstanding year, with record low-interest rates, the strongest yearly growth in single-family home prices and rentals, historically low foreclosure rates, and the highest number of home sales in 15 years. Strong price appreciation, scarcity of inventory, and high demand. That does not appear to be decreasing, even in some of the country's most expensive markets, the tier one markets. What is the state of the housing market? And this appears to be a frequently asked question. Everybody is talking about housing, but how is the market doing? Are we ascending? Are we on the decline? Is there a risk that rates will continue to rise or that housing prices will continue to appreciate?

The overarching question is how the housing market is doing or will it crash in 2022? The simple answer is that it will not crash. The current trends and the forecast for the next 12 to 24 months clearly show that most likely the housing market is expected to stay robust, with many of the trends that propelled real estate to new heights last year remaining firmly in place this year as well. Last year, homeowners saw a market in which their properties sold quickly and frequently above the asking prices, as numerous home buyers fought for the winning bid.

The housing market is coming off a year in which home prices in the United States increased by an unsustainable 18.8%. Will the market continue to grow at this rate or will it be a little less frenetic this year? The housing market is even tighter now than it was prior to the spring 2021 housing frenzy. Even industry titans like Zillow increased their bullishness in January, increasing their projected home price growth rate for 2022 up to 16.4 percent.

However, Zillow determined this month that even that rate was too conservative. The home listing site now predicts that the year-over-year rate of home price growth will hit 22% in May — an acceleration in-home price growth. It would then gradually slow through February 2023 by the end of which the typical U.S. home is expected to be worth almost $400,000. This robust long-term outlook is driven by their expectations for tight market conditions to persist, with demand for housing exceeding the supply of available homes.

According to another study by Zillow, the total value of the private residential real estate in the United States increased by a record $6.9 trillion in 2021, to $43.4 trillion. Since the lows of the post-recession market and the corresponding building slump, the value of housing in the United States has more than doubled. The most expensive third of homes account for more than 60% of the total market value. The market value hit the $40 trillion mark in June of last year and since has been gaining an average of more than half a trillion dollars per month.

Housing Market Predictions 2022

One of the most widely held housing market predictions for 2022 is that inventory will remain scarce but price appreciation will be slower than it was this year. While spring and summer will likely see an increase in listings, it is unlikely that there will be enough to meet demand. The housing market has been particularly robust in 2021, with high demand for homes in almost every area of the nation. The same trend will follow in 2022.

The shortage of inventory has created a red-hot housing market, with homes selling within hours of being listed, frequently for well over the asking price. According to many housing experts, buyers can predict similar trends this year to those seen over the last two years: increased prices, low inventory, and quick turnaround. However, some significant hurdles are approaching the US housing market. Most experts had predicted mortgage rates for housing to rise this year. The cost of borrowing money through mortgages has been steadily increasing this year. Most experts predicted that mortgage rates would climb this year, but they did so more quickly than expected, averaging more than 4% for 30-year fixed-rate mortgages in mid-February.

According to Bankrate, as of March 1, 2022, the national average 30-year fixed-mortgage rate is 4.30 percent, up 8 basis points over the last week. Last month on the 1st, the average rate on a 30-year fixed mortgage was lower, at 3.78 percent. The average rate for a 15-year fixed mortgage is 3.51 percent, up 7 basis points from a week ago.

At the current average rate, you'll pay a combined $489.02 per month in principal and interest for every $100k you borrow.

Monthly payments on a 15-year fixed mortgage at that rate will cost roughly $448 per $100k borrowed.
The average rate on a 5/1 ARM is 2.94 percent, up 1 basis point from a week ago.
Monthly payments on a 5/1 ARM at 2.94 percent would cost about $415 for each $100,000 borrowed over the initial five years.

While today's rates are not outrageous by historical standards, they are much higher than they have been in years, which is likely to have a few knock-on consequences in the US housing market – though they are unlikely to produce significant declines in housing prices. While quickly rising mortgage rates may dampen the strong housing demand somewhat, do not anticipate a halt to home price appreciation. A slower rate of appreciation is more likely.

Even with rising mortgage rates and higher prices, the housing market should remain strong due to very tight inventories and increasing demand as more millennials are projected to buy houses in 2022. Now millennials make up the largest share of homebuyers in the US, according to a 2020 survey from the NAR. According to a new study by Realtor.com, buying is more cost-efficient than renting in a growing number of the largest cities in the country.

This is encouraging news for the millions of millennials who are approaching peak homebuying age. Millennials are the largest generation in history, and they are already in their mid-thirties, approaching their prime home-buying years. They were delayed in purchasing a home, but are now back in full force. Thus, we have two, four, or five years of millennial homeownership.

According to Fannie Mae's National Housing Survey in February, the good news is that people still think it's a good time to sell a house. The bad news is that they don't think it's as good a time to buy one because of concerns over rising home costs and mortgage interest rates.

The percentage of respondents who say it is a good time to buy a home increased from 25% to 29%, while the percentage who say it is a bad time to buy decreased from 70% to 67%. As a result, the net share of those who say it is a good time to buy increased 7 percentage points month over month.

The percentage of respondents who say it is a good time to sell a home increased from 69% to 72%, while the percentage who say it's a bad time to sell remained unchanged at 22%. As a result, the net share of those who say it is a good time to sell increased 3 percentage points month over month.

The percentage of respondents who say home prices will go up in the next 12 months increased from 43% to 46%, while the percentage who say home prices will go down increased from 14% to 16%. The share that predicts home prices will stay the same decreased from 35% to 32%. As a result, the net share of Americans who project home prices will go up increased by 1 percentage points month over month.

The Fannie Mae (FNMA/OTCQB) Home Purchase Sentiment Index® (HPSI) increased in February by 3.5 points to 75.3. The HPSI is down 1.2 points compared to the same time last year as affordability constraints continue to drive consumers' perception of the housing market. High home prices continue to be the most commonly cited reason by consumers for their belief that it's a good time to sell (and a bad time to buy) a home. The HPSI is constructed from answers to six of 100 national housing survey questions that solicit consumers' evaluations of housing market conditions and address topics that are related to their home purchase decisions.

Will The Housing Market Crash in 2022?

Here is when housing market prices are going to crash. While this may appear to be an oversimplification, this is how markets operate. When demand is satisfied, prices fall. In many housing markets, there is an extreme demand for properties at the moment, and there simply aren't enough homes to sell to prospective buyers. Home construction has been increasing in recent years, but they are so far behind to catch up. Thus, to see significant declines in home prices, we would need to see significant declines in buyer demand.

Demand declines primarily as a result of rising interest rates or a slowing economy in general. Thus, there will be no crash in home prices; rather, there will be a pullback, which is normal for any asset class. The home price growth in the United States is forecasted to just "moderate" or slow down in 2022. The year 2022 is expected to be a healthy one for the housing market.

Mortgage rates are expected to increase somewhat but stay historically low, home sales will reach a 16-year high, and price and rent growth will drop significantly compared to 2021. Affordability will be a concern for many, as home prices will continue to rise, if at a slower pace than in 2021.

With 10 years having now passed since the Great Recession, the U.S. has been on the longest period of continued economic expansion on record. The housing market has been along for much of the ride and continues to benefit greatly from the overall health of the economy. However, hot economies eventually cool and with that, hot housing markets move more towards balance. Housing market forecasts are essentially informed guesses based on existing patterns.

While the real estate pace of last year appears to be reverting to seasonality as we approach 2022, demand is not waning. Increasing interest rates will almost certainly have a greater impact on the national housing market in the early months of 2022 than any other factor. While sellers remain in an advantageous position, price stability and the continuation of competitive interest rates may provide some much-needed relief to buyers this year. Housing supply is and will likely remain a challenge for some time as labor and material shortages, as well as general supply chain issues, delay new construction.

The latest housing market trends show that prices are rising in most parts of the country and most price segments because of the lack of supply. Economic activities are ramping up in all sectors, mortgage rates are rising, and jobs are also recovering. The housing market remains largely a seller's market due to demand still outpacing supply. The inventory of available houses continues to be a constraint on both buyers and sellers. Forecasting home price appreciation is a challenging task. While inventory has increased slightly, it remains significantly below pre-pandemic levels and is simply unable to meet current demand. Tight supply following years of underbuilding, combined with increased demand due to remote work, US demographics, and low mortgage rates — will continue to be a factor in 2022. It will continue to be a seller's real estate market in

2022. Expect to see bidding wars on several houses, especially as the spring and summer shopping seasons approach.

Let's look at what real estate professionals are saying and make some educated estimates about the future of the US housing market.

According to Zillow, the current typical value of homes in the United States is **$331,533**. This value is seasonally adjusted and only includes the middle price tier of homes. In February 2021, the typical value of homes was $275,000. Home values have gone up **20.3%** over the past year and Zillow predicts they will rise **17.8%** over the next twelve months, i.e; by the end of February 2023.
Zillow's housing market forecast for 2022 has improved. The real estate listing site now claims that its previous forecast was too pessimistic. The forecasts for seasonally adjusted home prices and pending sales are more optimistic than previous forecasts because sales and prices have stayed strong through the summer months amid increasingly short inventory and high demand.

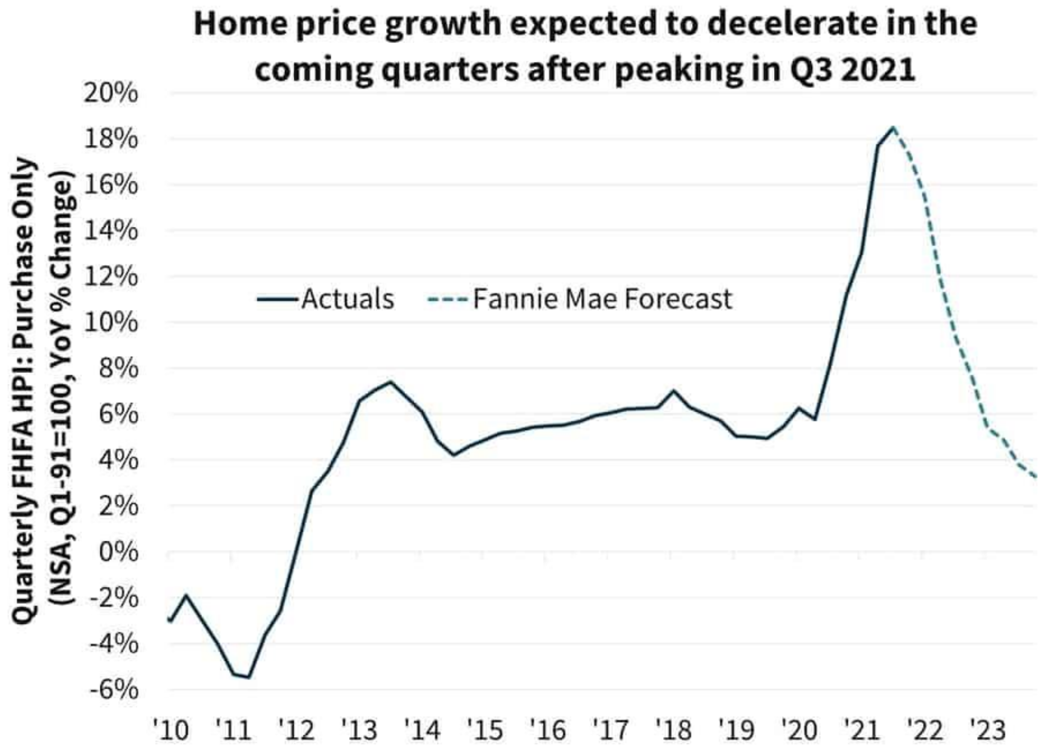
Back in December, the company predicted that the 12-month rate of home price growth would decelerate to 11% by the end of the year. Then in January 2022, Zillow revised that figure — saying that we would finish 2022 up 16.4%. As of March, it forecasts that home price rise will peak at 22 percent in May before gradually slowing thereon.

Simply put, Zillow anticipates that the 2022 spring housing market will heat up even more. The main downside risk to its prediction is rising inflation, which increases the likelihood of near-term monetary policy tightening, increasing mortgage rates, and weighing on housing demand.

- Their bullish long-term outlook is based on their expectation that tight market conditions will persist, with housing demand exceeding supply.
- Zillow expects annual home value growth to continue to accelerate through the spring, peaking at 22% in May before gradually slowing to 17.8% by February 2023.
- Monthly home value growth is also expected to continue accelerating in the coming months, rising to 1.8% in March and growing to 2% in both APRIL & MAY before slowing somewhat.
- By the end of February 2023, the typical U.S. home is expected to be worth more than $400,000.
- Existing sales volume (SAAR) is expected to remain the same in March as in February, before climbing slightly to around 6.4 million, where it is forecast to remain through the remainder of the year.
- Overall, Zillow expects 6.416 million existing homes to sell in 2022, up 4.8% from an already strong 2021.
- Existing sales volume (SAAR) is expected to grow throughout the spring home shopping season, before falling very slightly beginning in July.

The robust long-term outlook is driven by the expectations for tight market conditions to persist, with demand for housing exceeding the supply of available homes. While Zillow's housing market forecast is bullish, it is also a bit of an outlier when compared to CoreLogic's forecast. The CoreLogic Home Price Index Forecast has the annual average rise in the national index slowing from 15% in 2021 to 6% in 2022. Homes for sale should stay on the market a little longer with fewer people competing for them, which should keep prices from rising too quickly.

On the other hand, Fannie Mae's housing market prediction is less bullish than Zillow's. According to their recent housing market forecast, home price growth will remain strong but decelerate. They predict the effects of worsening affordability to lead to a drag on home price growth. They still expect strong appreciation for this year as inventories currently remain very tight and measures of buyer traffic remain robust. Fannie Mae's expectation of 7.6 percent growth in 2022 is still considerably higher than the average pace of 5.4 from 2012 to 2019. However, this represents a large deceleration from 2021's expected record house price growth of 17.3 percent.



The FMHPI is an indicator for typical house price inflation in the United States. It shows that home prices increased by 11.3 percent in 2020 and 15.9 percent in 2021, as a result of robust housing demand and record low mortgage rates. According to Freddie Mac's recent housing forecast, house value growth in 2022 will be less than half of what we've witnessed last year.

Given the anticipated rise in mortgage rates, Freddie Mac anticipates some cooling in housing demand, forecasting house price growth to slow from 15.9 percent in 2021 to 6.2 percent in 2022 and then to 2.5 percent in 2023. Home sales were strong in 2021, with fourth-quarter home sales expected to come in at 7.1 million. They forecast home sales to hit 6.9 million in 2022 and increase to 7.0 million in 2023.
The increase in house price growth will be less transitory than the increase in consumer prices, as the U.S. housing market will continue to struggle with a shortage of available housing for many months to come.

Strong house price growth is expected to lift home purchase mortgage originations from $1.9 trillion in 2021 to $2.1 trillion in 2022.

With a higher mortgage rate forecast for 2022 and 2023, they anticipate refinancing activity to soften, with refinancing originations declining from $2.7 trillion in 2021 to $1.2 trillion in 2022 and $930 billion in 2023. Overall, the company forecast total originations to decline from the high of $4.7 trillion in 2021 to $3.3 trillion in 2022 to $3.1 trillion in 2023.

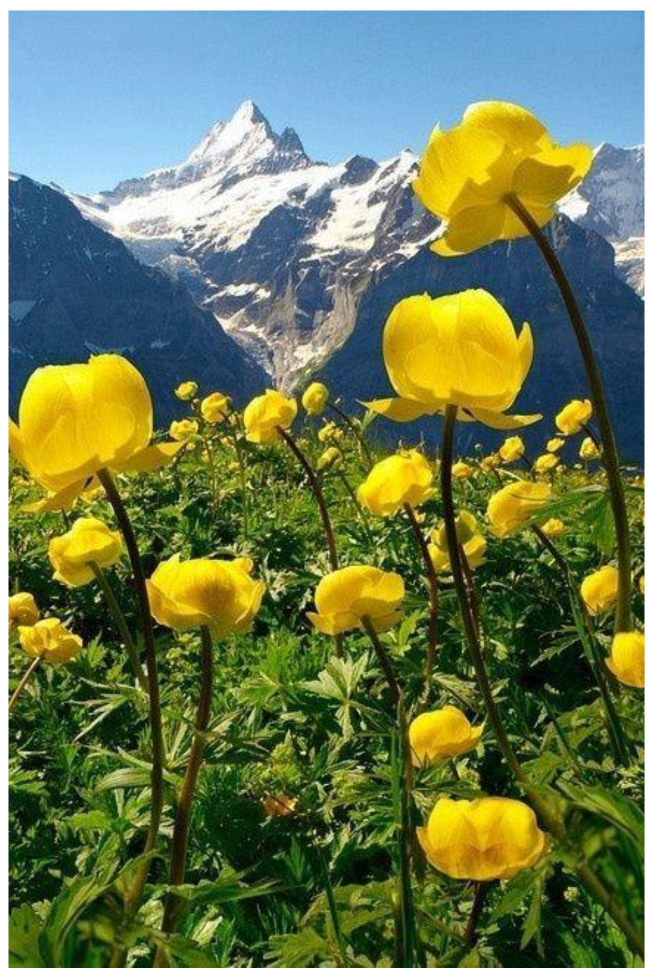
Redfin's chief economist forecasts that 30-year fixed mortgage rates will gradually rise from around 3% to around 3.6 percent by the end of the year, owing to the pandemic subsiding and inflation persisting. By late fall, the combination of high mortgage rates and already-high housing prices will likely slow annual price growth to around 3%. This low rate of price growth is likely to deter speculators from entering the market, giving first-time homebuyers a better chance of obtaining a home.

A respite of this kind means a return to normalcy in 2022. If you look at America's house price history, they tend to rise over the long term, between 3% and 5% every year. According to Black Knight, a real estate and mortgage data analytics company, annual home price growth has seen a 25-year average of 3.9%. In 2019, the average annual price gains marginally decreased to 3.8 percent, the first time since 2012 they have decreased. The significant double-digit gains witnessed over the last year are an exception caused by an overheated US housing market.

Such quick price increases are typically unsustainable in the long run, as they exhaust many potential homebuyers. A 7.4 percent gain in home prices would be more in line with historical trends. If you're wondering what the state of the housing market will be like over the next six months, especially if you're an investor, then here is some good news for you. The mismatch between supply and demand is driving prices higher, but this isn't a housing bubble.

Many experts were predicting that the pandemic could lead to a housing crash worse than the great depression. But that's not going to happen. The market is in much better shape than a decade ago. The housing market is well past the recovery phase and is now booming with higher home sales compared to the pre-pandemic period.

The Dakota Studios



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Live music. Smoky BBQ. Colorful murals. Millions of fuzzy, flying little bats. Uhh, what was that last bit?

Let me first start off by saying that bats are adorable. Like, scroll through this post and tell me that you think bats are *scary.* You want to know what's scary? Austin's most famous serial killer, the Servant Girl Annihilator. Yes, that's the word they used: *annihilator.* Look at a cuddly, fuzzy little bat in its giant, adorable eyes and tell me it looks like it could annihilate anything other than my heart. *Also, yes: I am biased because my dog totally looks like a bat in the face.*

Whoops, I'm getting really off-subject. **Austin, Texas is one of the most beloved cities in the USA.** A city that defies expectations, is totally and wonderfully weird, and has everything to offer a visitor on a 3-day weekend!
Gorgeous downtown Austin, Texas!

ALL ABOUT AUSTIN, TEXAS

As a native Texan who fled to the haven of Austin nearly 20 years ago *(it's not anything like the rest of the state, y'all)*, I love coming back home here whenever I'm not traveling elsewhere in the world. It's a fun city with a unique vibe.

I'll admit the city has changed a lot over the past 10 years, it has experienced a surge of growth as it hit "best places to live" lists in magazines, newspapers, and websites over and over.

The Austin we know today started out as a town called "Waterloo" in the 1800s, back hen it was a buffalo-hunting region occupied by the Tonkawa and Comanche.

In 1839, it was selected by scouts as the site for the permanent capital of the Republic of Texas and renamed to honor Stephen F. Austin, father of the republic *(and I have to admit, sometimes Texans still act like we're living in our own republic!).*

Just a few decades ago, Austin was still a sleepy college town with a large hippie contingent and major quirky factor. That atmosphere still persists in spite of the fact that it's grown into quite a cosmopolitan city! That said, some of that growth has been negative (mostly the traffic, and when you visit you'll hear locals bitch endlessly about this, as well as lament the "old" places that have closed to give way to new, hip spots). But with its magical mix of artists and entrepreneurs, hipsters and hippies, musicians and high-tech professionals, Austin is still an amazing place to live and visit, and has a lot to offer for everyone.

To begin with, the setting is beautiful, in rolling Texas Hill Country and with abundant parks, green spaces, and outdoor recreation. It's not called the "live music capital of the world" for nothing (a moniker, by the way, that we gave to ourselves): on any given night some 75 musical acts play around town everywhere from major stages to small coffee houses and even the supermarket.

The creative culture here is vibrant and infuses everything, from that healthy music scene to the visual arts, working studios and galleries, museums and cultural events.

If you have only three days to spend in my hometown, here is the weekend in Austin itinerary I would suggest to fully experience the capital city that's so different from the rest of Texas!

Austin, Texas is all about street art and music!

WHEN TO VISIT AUSTIN

Honestly, Austin is a year-round destination. The spring and fall are the most pleasant times to visit, with mostly gorgeous weather. It's also the most crowded/popular, with major events like the South by Southwest Festival (March) and the Austin City Limits Music Festival (October).

Winters are pretty mild, although we do get several cold snaps and even freezing weather — but they're brief and two days later we might be in shorts and t-shirts again.

Summer is fun and there are lots going on then, but non-Southerners need to understand that Texas summers are hot. I mean, *hot*. July and August will routinely break 100 degrees daily; but *everything* is air-conditioned, and the city has tons of places to keep cool, like natural swimming holes! *(Note from Lia: This is my favorite swimming hole near Austin.*

Outside of the iconic Austin Motel.

WHERE TO STAY IN AUSTIN

Austin has a killer variety of accommodations — from the fun and quirky and from budget to splurge.
If you love boutique hotels, you can't go wrong with Heywood Hotel, a gorgeous renovated 1920s bungalow on the happening East Side. Also in that neighborhood is the affordable and super-chic East Austin Hotel.

If you're trying not to spend big bucks, you don't have to sacrifice the cool factor. We have some incredible hostels: check out the ultra-hip Native Hostel, a gathering place of creatives and thinkers, that offers everything from live music to yoga *(locals love it, too!)*. The hostel is perfectly situated at the intersection of Austin's artsy East side and the downtown entertainment district.

Located squarely downtown is Firehouse Hostel, which was created in an actual historic fire station; a bonus is its cocktail bar, which is hidden speakeasy-style behind a rolling bookcase.
Although there are short term rental restrictions in Austin, there are a handful of excellent places to stay.

- West End Bungalow: This adorable bungalow in the heart of Texas's West End and has a private front patio with seating and lighting, perfect for sitting under the stars.
- Austin Retreat: This beautiful two-story property has its own backyard and you can bring dogs! With colorful furnishings, huge bright windows, and plenty of space to stay with friends. Located in trendy Travis Heights, we love this house!
- The Forest Retreat: Across the river, in downtown Austin, this cottage in a wooded lot feels totally rural yet you are within walking distance to SoCo and downtown. The property also has a huge swimming pool and lake with an adorable bridge. A hidden gem in the city!

The area of South Congress Avenue, is an area of Austin, TX that leads directly into downtown Austin, ending at the state capitol.

HOW TO GET TO AUSTIN

The Austin-Bergstrom International airport recently expanded with a second, small terminal, and every month we get more and more nonstop flights from around the country and world.

There isn't really another good way of getting here from farther away in the country or globe (unless you're ready for a really long ride); but if you're coming from elsewhere in Texas or a nearby state, you could also take a look at Amtrak's train schedule, Megabus or Greyhound. Budget Travel Tip: Booked a flight yet? We recommend using Kayak to price-compare flight deals & dates before you book to save money on your flight.

View from above of the 360 bridge traffic in Austin, Texas.

HOW TO GET AROUND AUSTIN

If you aren't familiar with Texas, it's not the most public-transportation friendly area of the country. But one of the ways Austin differs from the rest of the state is that Austin does have a pretty decent system with Cap Metro, which operates both a city-wide bus system and a light rail that runs between downtown to Leander, way north of the city.

You may not even need the bus, though. If you're staying in one of the concentrated neighborhoods of Austin — **downtown, Eastside, South Congress/Lamar, the University area or Midtown/North Central** — they are pretty walkable.

Austin is also a huge bicycling town, with lots of bike rental companies in town along with the ubiquitous electric scooters.

And if all else fails, there's always ride sharing (Uber and Lyft, etc) and taxis. You can also rent a car direct from the airport and get around Austin at your own pace.

Now that you have all the when, where and how logistical tips, let's get down to the fun part: **What should you do with a few days in the Lone Star State Capital City?**

Outside of the Texas State Capitol.

AUSTIN WEEKEND ITINERARY: DAY 1

For your first day in Austin, you'll explore Austin's history and culture, get in touch with the city's weird side, and meet its most famous resident critters. Let's get started!

BREAKFAST TACOS

Let's start this 3 days in Austin itinerary off right, with one of Austin's most famous delicacies: **tacos**! Yes, for breakfast! If you've never had tacos for breakfast before, you're in for a treat. The taco is practically the state dish of Texas, so much so that we eat them any time of the day.

Breakfast tacos aren't that different from any taco, in that they can be filled with a nearly endless variety of ingredients; but they are typically a soft taco rather than crunchy, and fillings like egg and potatoes are common.

Start your day off right by heading over to Austin institution **Jo's Coffee** and grab a cup of java along with the choice of a wide assortment of breakfast tacos – we recommend the Migas. They have a location downtown, or hit Jo's on South Congress and get a pic at the iconic "I love you so much" wall.

LEARN ABOUT AUSTIN'S HISTORY & CULTURE

Once you've fueled up, start exploring the heart of Austin at the **State Capitol**, where you can take a free tour. You'll see the legislative chambers *(yasss, democracy!*) as well as historical artifacts.

Directly across the street from the Capitol, you'll find the **Texas Governor's Mansion**, the oldest continuously occupied executive residence west of the Mississippi. Discover more of Texas' colorful history on a free guided tour, available Wednesdays, Thursdays, Fridays, from 2:00 to 4:00 p.m.

Afterward, your history lesson, stroll down the tree-lined Congress Avenue to the **Mexic-Arte Museum**, showcasing contemporary Mexican, Latino, and Latino art and culture. After all, Mexican heritage is the foundation of Texas.

Now that you've been sufficiently historic and cultural, it's time to dive into modern-day Austin and head to the **Museum of the Weird** around the corner on 6th street. The name of this old-timey dime museum says it all: you'll find an array of curios & oddities, from Bigfoot to shrunken heads, a cyclops pig, a hand of glory *(supposedly the dried and pickled hand of a man who has been hanged*), a two-headed chicken. You'll learn about the legend of "The Minnesota Iceman" and even see a live sideshow – just be sure to tip the performers.

After that – if you've still got an appetite for lunch – head a block away to the historic **Driskill Hotel**, the oldest hotel in Austin. There you will find one of Austin's best lunchtime spots, the **1886 Café & Bakery**, which serves homemade gourmet sandwiches, soups, and salads – but the real draw is the sinful desserts, like their famous 1886 Chocolate Cake. I've run into local celebs there like Matthew McConaughey and Robert Duvall, as well as TV travel host Samantha Brown filming a segment!

EXPLORE SOUTH CONGRESS (SOCO)

After lunch, work off that chocolate cake by heading across the Congress Avenue Bridge to **South Congress Avenue.** Known as SoCo to locals, this stretch (*between Academy & Annie Streets)* is home to numerous vintage stores, boutiques, restaurants, and clubs, as well as street performers and pop-up artisan fairs.

The best way to experience South Congress is just by walking and stopping at absolutely anything that looks interesting!

- **Parts & Labor:** A boutique store featuring gifts and art made exclusively by Texas-based artists.

- **Lucy in Disguise with Diamonds:** A fantastic and quirky costume and vintage shop. Save room in your luggage for wigs!

Amy's Ice Cream: This locally beloved institution is said to have the best ice cream in Austin – if not all of Texas! With over 350 rotating flavors, you're bound to find something new.
After a few hours of wonderfully aimless browsing, it's time for dinner. There are a few excellent places to get dinner in SoCo:

- Funky **Guero's Taco Bar** serves up down-home Austin Tex-Mex – this was Bill Clinton's favorite restaurant in town.
- Famous Austin taco institution **Torchy's Tacos** has a South Congress location Tacos for breakfast, tacos for dinner… welcome to Texas, I say.
- There are also plenty of food trucks in the area, all of them good. *(Seriously, I've never had one bad food truck meal in Austin).* Take your pick!
- For something a little less casual, I recommend **South Congress Café.**

The Austin Bats fly out from under the Congress bridge every night from March through November. Watch them from the water on a kayak tour! Photo Credit: "austin bats0053" (CC BY-SA 2.0) by mrlaugh

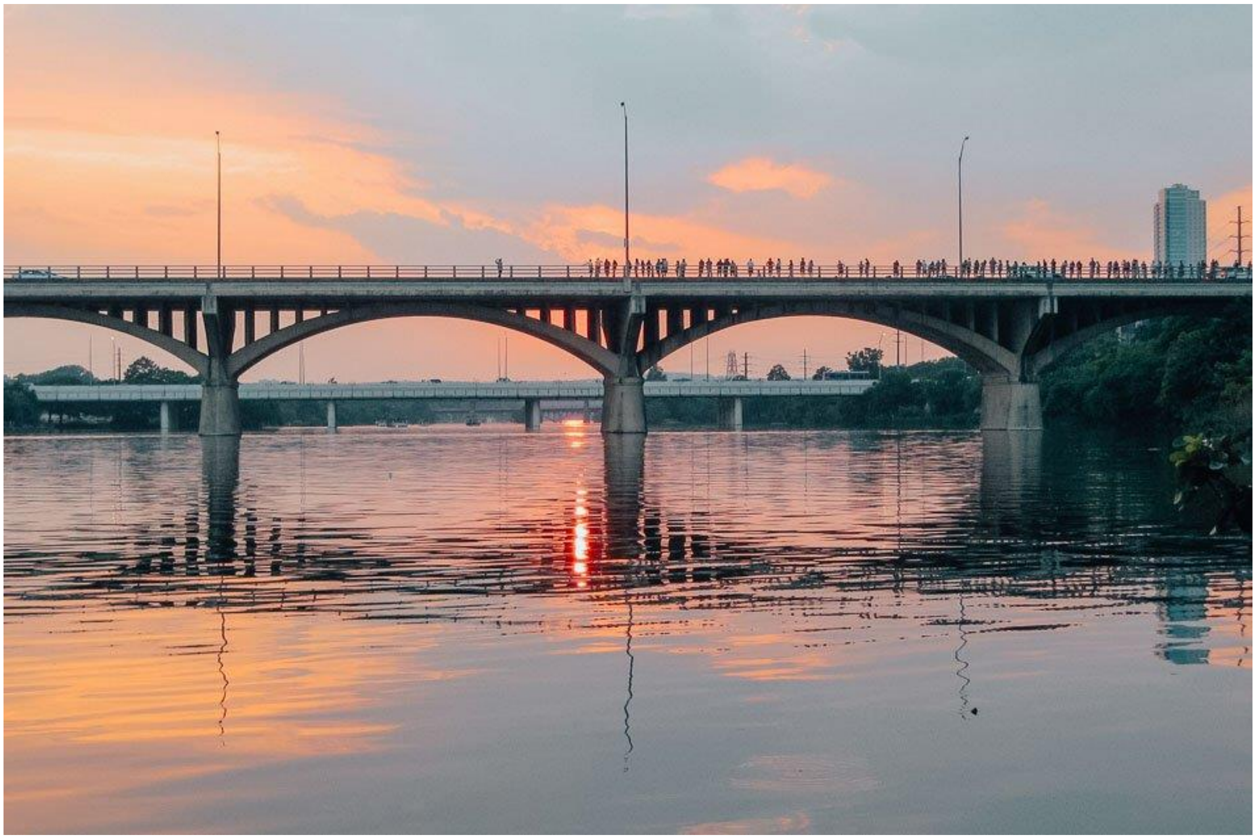
MEET THE AUSTIN BATS

Before or after dinner (*depending on the time of year)*, gather at the Congress Avenue Bridge for one of the most unusual, magnificent sites in the US — **the bat flight.**

You see, this bridge hides a secret: underneath it lives the world's largest urban colony of Mexican free-tailed bats, 1.5 million of them to be precise. *Yes, I said million.*

Every night at sunset from March through November, the bats leave the bridge en masse for the night and fly east across Lady Bird Lake – a sight so awesome that it draws hundreds of spectators each evening. It's a quintessential Austin experience that you absolutely can't miss!

Travel Tip: Experience the bat flight from a whole new angle on a sunset kayaking tour! You'll get a front-row seat to the show, plus a taste of Austin's outdoorsy side. Prefer to be above the bats rather than below them (*I get it*)? Take a bat-watching bike tour instead!



After the sun sets – and the bats are out – Austin turns into a live music lover's dream! Original Photo Credit: "congress ave bridge" (CC BY-SA 2.0) by robzand

DANCE THE NIGHT AWAY

After the sun goes down and the bats head off to munch on mosquitos and do other adorable and helpful things (*bats are the cutest, don't @ me)* head back to South Congress to the famous local institution, the Continental Club — because surely you came to Austin to hear some music!

With a rockabilly 1950s décor and a decades-long history of top musical acts, a night out doesn't get much better than this. It's hard to know what kind of music will be playing that night: it could be rock, country, jazz & blues, local bands, or someone famous! But no matter what, you'll definitely have a good time.

Travel Tip: Want to experience MORE live music in Austin? This live music crawl led by a local Austin musician will take you to three iconic clubs and up-and-coming venues to experience the best and most authentic live music Austin has to offer!

AUSTIN WEEKEND ITINERARY: DAY 2

Today, you'll get outdoors and soak up at the sun in Austin's giant city park, followed by an afternoon choose-your-own adventure: touring or museum.

ENJOY ZILKER PARK

To fuel up for your day, grab some coffee and breakfast tacos at Austin Java downtown or Torchy's near Zilker Park. If you're taco'ed out but still have room for delicious, over-the-top southern comfort food, hit up the Biscuits & Groovy food truck on Barton Springs. Once you're sufficiently fueled, it's time to take advantage of Austin's natural beauty and explore the great outdoors – within the city!

Head to Lady Bird Lake and the sprawling oasis of Zilker Park, the city's green crown jewel with 358 acres spread through the heart of Austin!

One of the most refreshing things to do in Zilker Park when it's warm outside is to swim at Barton Springs, a natural underground spring-fed pool that stays a cool 68 degrees year-round.

Or, just enjoy Lady Bird Lake! You can rent kayaks, stand-up paddleboards or paddleboats at several places along the lake *(which is actually just part of the Colorado River*), such as Live Love Paddle or EpicSUP. If you are made of muscle, you can even take a SUP yoga class.

Prefer to stay dry? Rent a bike – or book a bike tour – to explore the park on the Ann and Roy Butler Hike and Bike Trail and Boardwalk. The complete route makes a 10-mile circuit around stunning Lady Bird Lake, and is one of the best hikes in Austin.

OPTION 1: MUSEUM-ING AT THE UNIVERSITY OF TEXAS

After a morning spent outdoors, the afternoon presents a perfect opportunity to visit one of Austin's museums. Head towards the University of Texas, and take advantage of being on campus by having brunch or lunch at Kerbey Lane Cafe, one of the locals' most beloved eateries (*open 24 hours)*. Their queso played a role in Richard Linklater's film Boyhood, and there's even a mural on the restaurant documenting Austin's love affair with the melted cheese dip.

When you're sufficiently ready to museum, art vultures can visit the Blanton, our premier fine art museum that showcases regional artists to international exhibits; and history lovers can take in the Bullock Texas State History Museum, an interactive and immersive experience in learning the story of Texas.

OPTION 2: TAKE A TOUR OF AUSTIN

If yesterday was enough museums for you or you're up for even more time outside, the perfect way to spend your day today is to take a tour of Austin! Guided tours are a fantastic way to explore a new place because you learn a ton of local history, get to see a side of the city you never would've known even existed, and have a whole bunch of fun (*and, frequently, food)*.
Here are a few suggestions:

- **Secret Austin Food Tour:** Navigate past the tourist traps and into the best restaurants in Austin as you learn about the city's history and quirks, see cultural landmarks, and of course, eat a bunch of incredible food! As you taste dishes dating back to Austin's Aztec days, you'll learn how the Aztecs, as well as our immigrants, have shaped the flavors of this modern metropolis.
- **Keep Austin Weird Scavenger Hunt:** Get to know the weirder side of Austin by completing wacky missions all over town while learning about this unique city's best-kept secrets, quirks, conversation pieces, local secrets, points of interest, fun facts, history, art, culture and more! Plus, as a bonus, you can aggressively compete against your loved ones.
- **Weird Austin City Tour:** How did Austin get its "weird" reputation? Why is Willie Nelson worshipped like a king? What's the deal with all the bats? Why are locals getting into bar fights over the best breakfast taco? You'll learn all the weird and wild tales of Austin on the Weird

Austin City Tour, which includes enjoying live music, sampling local foods and beers, and the perfect street art & skyline photo ops.

- **Texas BBQ & Winery Tour:** This tour takes you into stunning Texas Hill country to 2 local wineries and one of the best BBQ joints near Austin, Salt Lick. You'll start before noon by filling up with insanely good BBQ, then get progressively more wine-drunk. Aww hiss. *Note: this is totally doable as a self-guided tour if you have a car and a DD!*
- **Brewery Tour (with BBQ!):** Breweries, BBQ, and local history – need we say more? *Psst: if you prefer a brewery tour without the BBQ, here's another option!*

On campus at the University of Texas at Austin, Texas.

LIVE MUSIC ON DOWNTOWN SIXTH STREET

When night falls, Austin wakes up — it's definitely a town where people know how to have fun. If you're a party animal you'll want to check out famed **Sixth Street**, an absolute must for at least a people-watching walk (*though locals call it "Dirty Sixth" for a reason)*.

For dinner, head to Manuel's down the street for upscale and authentic Mexican food. Or, for a more intimate dinner – and drinks – head to Townsend, a beautiful cocktail lounge with a mid-century vibe and a small listening room in the back where live music plays almost every night.

Afterwards, catch some live music at an authentic local standby: Antone's, a club pulsing with energy where musicians from Stevie Ray Vaughan to B.B. King have taken the stage. Also, fun fact: Kathy Valentine of The Go-Go's is an owner-investor and the music program consultant.

AUSTIN ITINERARY: DAY 3

Today's the day to explore the artistic hipster haven of East Austin, chock-full of restaurants, craft brewpubs, vintage shops, and coffee houses. You're in my home neighborhood now, and the hardest decision to make is where to go! But before you start exploring, it's important to note that East Austin wasn't always the colorful, mural-splashed, Instagrammable hotspot it is today.

For over a century, East Austin was a center for Black culture, one of the few in the state of Texas. The city's oldest university was founded here in 1877, and the historically Black university provided higher education for freed slaves after the Civil War. In the 50's and 60's, East Austin – especially around 11th street – was a thriving business and entertainment district for the city's Black residents, not unlike Beale Street in Memphis. Today, this important and historic area is a prime example of gentrification and urban renewal – read the full history here. Thankfully, the heritage and history of the area, which has the unique distinction of being the only Black cultural district in Texas, is being preserved by the Six Square Cultural District in Central East Austin, a nonprofit organization working to highlight the achievements of local African Americans while educating the population about our painful history.

As you explore East Austin, let that context frame your experience as you explore both the old and the new in East Austin.

One of the iconic street art murals near East Sixth Street in East Austin, Texas.

EXPLORE EAST SIXTH STREET

Cesar Chavez and East Sixth Street are both highly walkable and bikeable thoroughfares that are lined with colorful murals, wacky yard art, food trucks, vintage shops and working artist galleries where you can often see makers in motion. You'll be spending today exploring the area!

For breakfast or brunch, I recommend Counter Cafe, a laid-back diner with some of the best eggs benedict and steak-and-eggs in town. Then, it's time to wander. Explore! Roam (*if you want to)*! Here are a few suggestions to guide your wanderings:

- **Street Art:** Austin has fantastic street art, and you'll see it all around East Sixth St. There are plenty of detailed guides to Austin's street art, like this colorful wall guide (*with over 80 walls!*), this "Instagrammable" photo op guide, and this mapped-out guide. But we recommend this self-guided mural tour of East Austin created by the Six Square Cultural District, which highlights meaningful murals that speak to the soul and history of the neighborhood.
- **Breweries:** Austin is famous for its craft beer – we've got over 65 craft breweries in town, and that number keeps on growing. *Yes, we are #blessed*. In this part of town, you can walk to 4 of then: Zilker Brewing, Lazarus Brewing, Blue Owl Brewing, and Hops & Grain. Or, book a guided tour: this brewery walking tour in East Austin takes you to 4 local East Austin hot-spots with plenty of history and local insight along the way. Check out this East Austin brewery guide on Big World Small Girl for more brewery suggestions!
- **Cultural Heritage:** If you're looking for the original flavor of East Austin, you'll find it in Central East Austin and just south of Sixth Street in East Cesar Chavez. Visit the George Washington Carver Museum, Cultural and Genealogy Center to learn about Black culture in Austin and the celebration of Juneteenth – admission is free! Here's a guide to a few more places of historical note in Central East Austin. I also recommend the Tejano Walking Trail, a 5 mile self-guided walking or biking trail that features 22 culturally significant sites. This area was historically home to Austin's Hispanic residents, many of whom were displaced by urban development, and the trail preserves these neighborhood treasures despite the onslaught of gentrification.

Self-Guided History Tours: Preservation Austin has a free *Historic Austin Tours* series available through the **Otocast app**! These self-guided audio-visual tours explore the city's heritage through narrated histories and historic photographs. I recommend the **East Sixth Street Tour,** including the Driskill Hotel and Alamo Ritz, or the **African American Austin tour**. *(There's also a Congress Avenue tour!)*

You'll be spending all day exploring, which means you're gonna get hungry for lunch – and I know just the place. Besides breakfast tacos, Austin is known for its barbecue. While Franklin's is the most well-known, lines are often hours long and they're usually sold out by 11 am.

But equally as good is my go-to, La Barbecue, run by LeAnn Mueller of the Mueller "barbecue royalty" family. Try their mouth-watering Central Texas-style smoked brisket or ribs, all home-smoked in a custom-built smoker. The restaurant is located in the Quickie Pickie store and cafe — you'll thank me later.

Travel Tip: If you're here on a Sunday, the HOPE Farmers Market is always fun, featuring live music, and yoga along and kid's activities as well as a selection of farmer's stalls and prepared food vendors. If you happen to visit Austin in November, check out the East Austin Studio tour which happens over two weekends and invites the public into creative spaces to interact with the work of more than 1,000 artists.

OPTION 1: HIT UP A HONKY-TONK

The nightlife scene in East Austin is lively, with every block in the neighborhood boasting several spots. If you can stay out on East Sixth Street all day and make it into the evening, you'll be rewarded with a uniquely Texan experience. Head over to the White Horse to get your Texas honky-tonk on. There is live music and dancing every night of the week, from rockabilly and swing to blues and rock, and even dance lessons if you want. The vibe is hot and the drinks are cheap. This place is as Austin as it gets!

When you're ready to wind down, my absolute favorite cocktail lounge is Ah Sing Den, named for Charles Dickens' favorite London opium den and run by a mother and daughter team. Grab an aperitif and a small plate and, if you're lucky, enjoy some more live music!

OPTION 2: MEET SOME GHOSTS

If three days of drinking and dancing in a row sounds like a bit much (*Note from Lia: what up my over 30 crowd, hayyy y'all)*, take an afternoon siesta and then – when it's nice and dark – emerge from your lair to meet some of Austin's resident spooks.

No, I'm not talking about the bats. They are adorable and fuzzy and not at all scary. Plus, you already met them! Nope, we're talking literal ghosts. Murderous ghosts, at that! Intrigued? Terrified!? *Little Column A, little Column B?*

On this haunted walking tour of Austin, you'll hear the historical tales of murder and mayhem that helped make Austin weird. You'll explore Austin on foot with an acclaimed storyteller – and a small group – and see all of Austin's supernatural nooks and creepy crannies, including a tour of the famous Driskill Hotel.
If your idea of a nightcap is a glass of wine and an episode of My Favorite Murder, take this true-crime walking tour of Austin, aka **Murder Walk** (*ooh, sounds fun*)!

Just listen to this description: "In the year 1885 America's first serial killer stalked the streets and alleyways of the young, emerging city of Austin. More terrifying than any ghost story, this monster brutally and systematically hacked eight women to death using an ax. For one calendar year, he terrified a city and came to be known as the "midnight assassin". He was never captured and his identity remains a mystery or does it…?" Um, does anyone else have *chills?* The tour covers 2 miles of historic Austin including West 6th street, Guy Town, the Warehouse District and the iconic Driskill Hotel as you learn all about the theories surrounding the mystery of the midnight assassin.

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