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NOVEMBER 2022



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# A Doctor's Foray into Online Therapy

By Beverly Joyce, MD

I've had my share of therapy.

My mother was a clinical psychologist, and I grew up around the concepts of consciousness and the unconscious, growth and awareness, and "authenticity" before "authenticity" was even a buzzword. I'm quite certain she did some sort of therapy on me during my childhood. I remember vividly her briefcase with the blocks from the Stanford-Binet IQ test. She prepped me at home, at 4, in advance of the required testing for early entry into kindergarten. She pushed me my whole life. When I was a new doc in practice, I did therapy to help with my feelings and thoughts about my relationships with my boyfriend at the time and with my mother. Even as an adult, I was expected to have "intimate" conversations with her. Not "intimate" like sexual details or anything, but innermost thoughts, dreams, and opinions. As I write it, this doesn't sound bad, but it was positively stifling. Every phone call would last an hour or more. No superficial chit-chat about the weather; no, she needed DEEP. I think she was in heaven when my 7-year relationship with my residency heart-throb ended. She didn't like him, and she didn't want me ruining the career I (she) had planned out for me.



The therapy at that time was helpful. I got help in trying to differentiate from Mom and stand up for myself. When I told her about it, she bad-mouthed the therapist because she didn't yet have a PhD. Looking back now, I can see her narcissism and her controlling nature well into my adult life. Because I always looked up to her and wanted her praise, I didn't push back.

When I was dating my current husband, she met him while he was on a business trip to her city. What a mistake. She challenged everything he said and raked him over the coals about his relationships with his siblings. He came home shell-shocked. Nevertheless, we did get married, and my mother acted like the quintessential mother of the bride, being social with everyone and acting like a queen.

She came for the births of both of my kids but didn't stay long and didn't really help. She dubbed herself "Grand-Moma," but she was not the "Happy Grandma" type. As my life became my own, we spoke less and less. She never acknowledged that her grandchildren deserved anything from her. So they got nothing, not even at Christmas or birthdays. We continued to send cards to her, but these were summarily dismissed as trite, superficial, and inauthentic.

Fast forward several years. Another therapist, this time for my husband and me to work on parenting issues, and this included the kids (now 10 and 12) prior to a planned family trip to Europe. Family vacations had historically been nightmarish; arguing, pouty children who pushed each other's and our buttons. These were not vacations; they were trips to nice places, with all the frustrations but none of the comforts of home. This is where I first learned about the Enneagram. I'm a 3. My husband is a 6. We learned a bit about our kids too, and how to better align with each other in our relationships. Then after the trip was over, my husband bowed out of the therapy sessions, and I continued with individual therapy. I learned a lot about myself and my mother's influence over me.

When she died in 2018 and left me and my kids nothing, I made another trip back to therapy. All the feelings of anger, resentment and grief over my mother's figurative (and now literal) loss were churning and burning inside me. But there was also a relief. The struggle was over. The struggle of when to call her, what to say, what to write, would be received or rejected, like the gift she once sent back. And then there was the guilt about the relief. Oh man, did I need therapy.

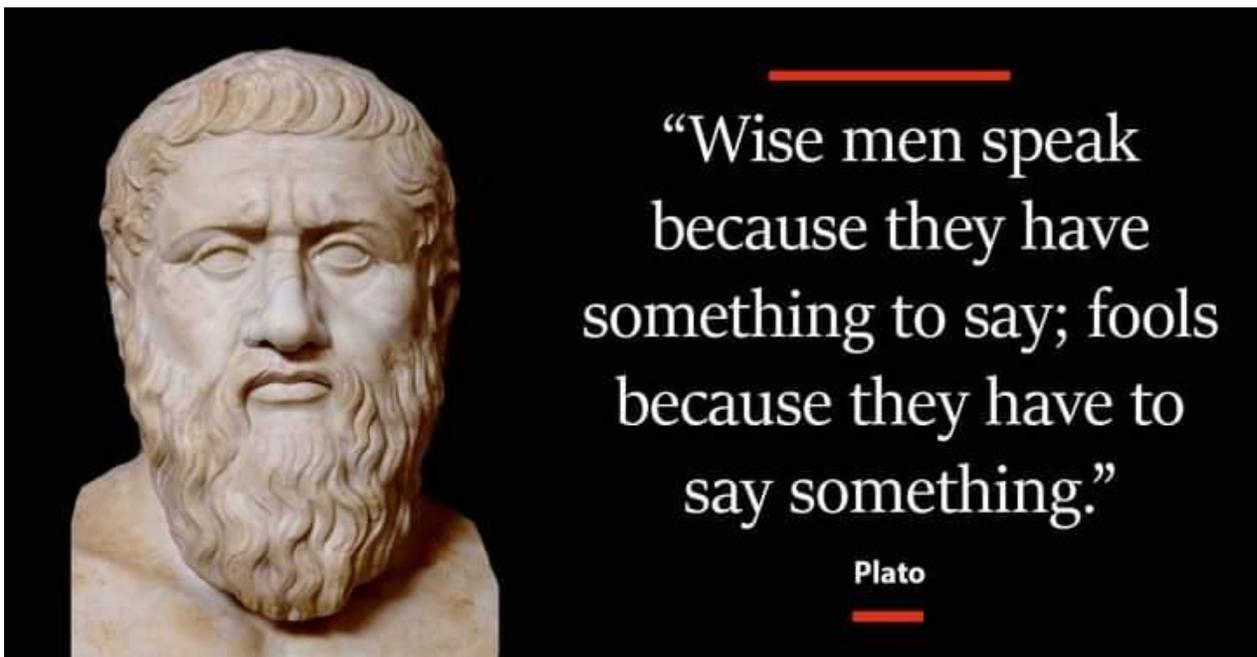
Now that I am several years older and wiser, I can be thankful for the things I learned from her and be more objective. But I find myself thinking a lot about the past and how it has impacted who and what I have become. It was through her encouragement and guidance that I became a doctor. As much as I thought I was making my own decisions, I can see that she was shaping (manipulating?) my formative life. Those were the old days when I didn't know any better.

So today, after 25 years of marriage, kids in their 20s, burnout, and a pandemic, I recognized a lot of anger, frustration, and constant irritability. On a whim, I decided to try online therapy. My first match was a male therapist, who probably matched with me because I clicked "anger management" as one of my issues. At our allotted time, he texted that he had a workman at his house and would be delayed. My obedient self hung on for 30 minutes. A sign? I went back to my profile and asked for an older, female therapist who worked with relationship issues and offered executive/professional coaching. I found a great one.

After our first session, I have some new insight about my marital relationship (not at all how we started), some homework, and another appointment. How is this different from coaching? Not sure yet. I think, eventually I will want to talk more about my mother. I suppose that is more therapy than coaching. We know that things that happened to us in the past shape how we relate, how we parent, and how we are in the world.

As for me, I am excited to start on a new growth curve and see how this shapes my life, my relationships, and my coaching. They say every coach should have a coach. Right now, this is the kind of coaching I need.

*Beverly Joyce is an obstetrician-gynecologist and physician coach. She can be reached at DrJoyCoaching.*



# Here's Everything TikTok Collects on You – Delete it Now

BY CHARLIE FRIPP, KOMANDO.COM



TikTok has exploded in popularity recently. The video-sharing platform has some fun things to watch, and you might find your next favorite recipe.

The problem is the platform has a shady history with security and privacy. In fact, we recently told you that TikTok has the capability to record everything that you type. [Tap or click here for our report.](#)

Earlier this year, TikTok faced the wrath of U.S. lawmakers, accusing it of capturing sensitive user data. Before that, its content moderation raised some eyebrows as many viral posts could seriously harm users. There's a new reason why you should finally ditch TikTok for good. Keep reading for details.

## Here's the backstory

If you need more reasons to uninstall TikTok from your devices, pay attention to what the FCC recently said. Without mincing words, Brendan Carr, one of five commissioners, called for an outright ban on the app.

In an interview with Axios, Carr said he doesn't believe there is a way forward for the app to operate in the U.S. and highlighted concerns about user data flowing back to China. Carr sent a letter to Apple and Google in June, calling for the tech giants to immediately remove the service from their respective app stores.

"TikTok's pattern of conduct and misrepresentations regarding the unfettered access that persons in Beijing have to sensitive U.S. user data violated Apple's and Google's standards," Barr wrote.

Think that the FCC is overreacting? A recent report from Dot.LA claims the app collects tons of personal data. And while it's stated in TikTok's privacy policy, few users take the time to go through it.

The investigation found that TikTok receives names, ages, phone numbers and emails when you sign up for the service. TikTok also knows your approximate location and identifiers of your mobile device, like its IP address. All this is on top of personal data, biometric info and your keystrokes, Dot.LA said.

### How to delete the TikTok app

The easiest solution to protecting your data from TikTok is to delete your account and remove the app from your device. Deleting the app is a simple process for iOS and Android. Remember that deleting the app won't delete your data.

To have your data removed from TikTok, you'll need to delete your account. Here's how:

- Open the TikTok app.
- Tap **Profile** in the bottom right.
- Tap the **three-line icon** in the top right.
- Tap **Settings and Privacy**.
- Tap **Manage account > Delete account**.
- Follow the instructions in the app to delete your account.

**NOTE:** TikTok says it can take up to 30 days for your videos and data to be removed.

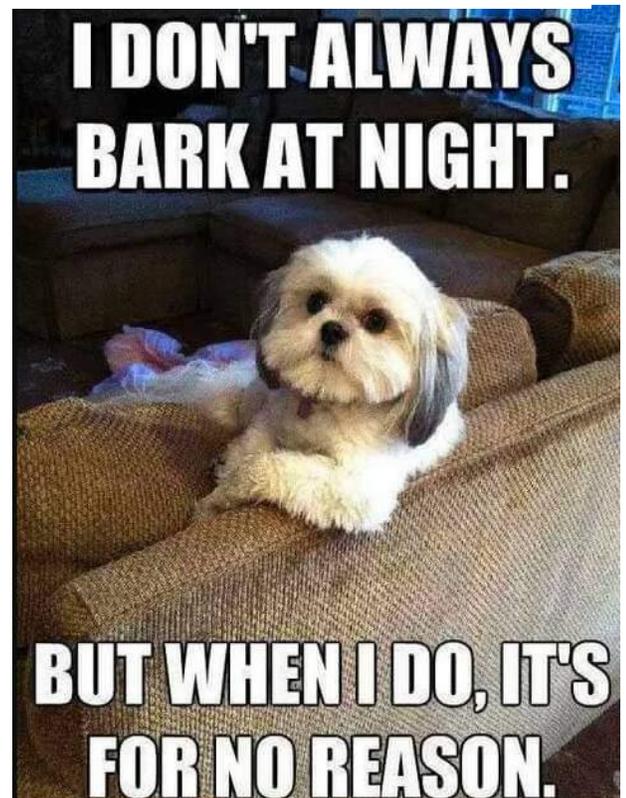
Now it's time to delete the TikTok app. Here's how:

#### For **Android**

- Open the **Google Play Store app**.
- At the top right, tap the **Profile icon**.
- Tap **Manage apps & devices > Manage**.
- Tap the name of the app you want to delete.
- Then finally, tap **Uninstall**.

#### For **Apple devices**

- Touch and hold the app icon on your device.
- Tap **Remove App > Delete App** and finally, tap **Delete**.





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**Mortgage**

# Amazon, CVS, and Walmart are Playing Health Care's Long Game

By Robert Pearl, MD

In recent months, three of the nation's largest retailers have stirred up a frenzy on Wall Street with a string of high-profile health care deals. Amazon bought primary-care company One Medical in early August for \$3.9 billion. That was a month before CVS spent \$8 billion to acquire Signify Health and its network of 10,000 clinicians who make home visits (both virtually and IRL). A day later, Walmart inked a 10-year agreement with the world's largest health insurer, UnitedHealth Group.

But these big deals have come with heavy skepticism. Critics point to past failures as proof that these companies cannot accomplish in health care what they've done so successfully in retail.

"Is four times a charm for Walmart (Health)?" snarked a headline in the *Journal Of Urgent Care Management* after Walmart's "three previous failures to penetrate any significant share of even its own stores with a retail clinic model." Others in the industry have taken hard jabs at Amazon's recent efforts in medicine, citing that Haven (a nonprofit health care venture) and Amazon Care (a telehealth offering) folded within three years.



## Big business, big picture

The skepticism is understandable, but these negative analyses ignore the credentials of the companies in question. After all, you don't become the largest pharmacy company (CVS), largest online retailer (Amazon), largest health insurer (UHG) or largest company, period, (Walmart) by chance or luck. I've spent most of my career in the business and medical arenas, occupying both spaces. Though I have no insider information about these three retailers, I believe they're all on similar strategic paths in their quest for total health care domination.

## The short game: find the missing pieces

There are two ways to look at CVS' \$8 billion purchase of Signify. One is to assume CVS just placed an overly expensive bet on the "return of the house call" (per the *New York Times*). Another way is to see Signify as one part of a long-term strategy.

To CVS, the Signify purchase isn't a wager on home health. It's a missing piece—an investment in becoming a dominant player across the entire \$4.1 trillion health care industry. In that context, \$8 billion is a small price to pay. Unlike most new entrants in health care (primarily middlemen who offer point solutions for the industry's existing problems), corporate giants like CVS, Amazon, and Walmart aren't entering the health care market for short-term profit. They want it all.

To dominate all of health care, they can't be reliant on (or held hostage by) any of the legacy players. Instead, they want their own pharmacies, health insurance plans, clinics, and physicians. So, how are they doing so far?

Pharmacy: check. Already, CVS claims 10,000 pharmacy locations. Walmart has 5,100 of its own. Amazon, meanwhile, has parleyed its 2018 acquisition of PillPack into its own pharmacy offering in all 50 states.

As for insurance, Walmart now has a partnership with UnitedHealth. CVS acquired Aetna in 2017. Using the physician networks of these insurers, the two retailers can now provide medical care and attract new patients. Amazon, however, is just getting into the game. That's why its acquisition of One Medical—with its 800,000 subscribers and 188 clinics across 25 metro areas—is an important step. Here are three reasons this move makes good short- and long-term sense.

One Medical is in expansion mode. And growth, as Amazon knows well, is expensive but essential. In health care, expansion involves acquiring buildings and hiring staff before the organization receives any revenue.

Amazon is thinking ahead. For a company like Amazon, with \$60 billion in cash reserves, One Medical's \$250 million loss last year is like a rounding error, particularly given the retailer's long-term vision. Looking ahead, if Amazon can capture even 10 percent of the U.S. health care market, the company would add \$400 billion dollars a year in revenue, nearly doubling its annual topline.

There's power in members. One Medical's unique membership model has the potential to attract not only millions of new patients but also thousands of excellent physicians, many of whom are dissatisfied with the treadmill pace of medicine. Currently, most primary care doctors have to care for 2,500 patients to earn \$220,000 (the average income). But with One Medical's \$200 a year membership fee, a physician who cares for only 1,500 earns \$300,000 (even before seeing a single patient). This means One Medical physicians can spend significantly more time with each patient, which is shown to improve care.

### **The middle game: Master capitation**

Once these companies have assembled the care-delivery, insurance, and pharmacy pieces, I believe they'll pivot toward making medical care more effective and efficient. Why? Because that's where the money will be. They recognize that health care is headed toward a fiscal cliff. U.S. businesses and government payers can't keep funding ever-higher insurance costs. So, instead of looking for ways to raise already high prices, the retail giants will generate health care profits by eliminating inefficiencies. There's plenty of opportunity to do so. Researchers estimate that 25 to 30 percent of U.S. health care spending is wasted.

But to understand this middle-game strategy, you first need to understand how health care is paid for today. The most common reimbursement model in the United States is called "fee for service," whereby doctors receive a payment for every test and treatment—even when these services add no value. This pay-for-volume approach incentivizes physicians and hospitals to over-test and overt-treat and, as a result, drive up costs. This explains why health care inflation has risen nearly twice as fast as general inflation for decades.

The alternative to fee for service is capitation, a prepaid approach to medical care. In simplest terms, capitation involves paying clinicians (in a medical group or health system) a fixed, annual, up-front sum to provide all the care their patients need. With capitation, physicians are prepaid based on their patients' age and known diseases. And because doctors receive a fixed annual amount, they do best financially when they address medical problems before they become severe.

Unlike fee-for-service, capitation creates incentives to avoid medical errors and prevent illness (heart attacks, strokes, cancer) while making the process of care delivery more efficient and effective. Right now, the best opportunity for these retail giants to take advantage of capitation is through Medicare Advantage (MA). This program—a private-sector alternative to traditional Medicare—is fully capitated and growing rapidly (on pace to receive \$665 billion in federal spending by decade's end).

In 2023, the largest private insurers will be rolling out MA plans in more than 200 new counties. But they're not the only ones who see an opportunity. All three mega-retailers have made acquisitions that give them an on-ramp to Medicare Advantage.

Amazon's entry comes via One Medical's subsidiary, Iora Health, a primary care organization designed for patients 65 and older. For CVS, it's Caravan Health, a Signify subsidiary already a major Medicare Advantage player. Meanwhile, UHG brings Walmart 10 million MA subscribers and 53,000 directly employed physicians. These large corporations recognize that making Medicare Advantage even 15 percent more efficient and effective would generate \$100 billion for the taking. And they know that with 10,000 Baby Boomers turning age 65 each day, MA will continue to be a high-growth market in the future.

### **The long game: dominate the market**

In the long run, these corporate giants know that the winner will be whichever company achieves the greatest economies of scale. That's the path to market dominance in every high-profit industry: more customers, more revenue, more resources, lower cost, more profit, lower cost, more members, more revenue. Health care will be no exception.

To win in the long game, CVS, Amazon, and Walmart/United can't be niche players in a narrow part of the health care ecosystem. Having mastered capitation through Medicare Advantage, they'll look to expand, offering capitated products to self-funded businesses, their employees, and, ultimately, everyone.

Once the companies have their own insurance products, pharmacies, and physician networks, they'll go for the jugular. They'll select and hire their own medical specialists. They'll progressively internalize specialty care. And when they have to contract out for specific services, their massive size will allow them to purchase care (hospital or outpatient) at far lower costs.

For large retailers, the recent acquisitions and partnerships aren't ends in themselves. They're opening moves in a long game that will play out over a decade or longer. Though many bumps and barriers could derail their progress, it would be foolish to bet that none of these behemoths will succeed, especially given what they've accomplished in retail.

[Robert Pearl](#) is a plastic surgeon and author of [Uncaring: How the Culture of Medicine Kills Doctors and Patients](#). He can be reached on Twitter [@RobertPearlMD](#). This article originally appeared in [Forbes](#).

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# MEDITERRANEAN SHRIMP PASTA

Thefoodiephysician.com

As a busy working mom, I know the struggle of getting nutritious meals on the table for my family, especially on busy weeknights. When people ask me how to eat healthy, one of my most common tips is to cook at home. After all, when you cook at home, you can control the ingredients and you know exactly what's going into your food. But I know how hard it is to find the time. We're all so busy these days between work, school, after-school activities, etc. that it can be really tempting to pick up food on the way home or order take out. But the good news is that it is possible to cook nutritious and delicious meals for your family that won't have you slaving over a hot stove for hours. One of the ways you can do this is by taking some help from the grocery store.



I made this delicious *Mediterranean Shrimp Pasta* in just 30 minutes using [Gorton's Simply Bake Shrimp Scampi](#). You simply pop the bag in the oven and then while the shrimp are baking, you can prepare the rest of the dish. We eat a lot of seafood in my house. Seafood like fish and shrimp provide high-quality, lean protein, omega-3 fatty acids, and plenty of vitamins and minerals. When I buy seafood, I like to turn to companies like Gorton's that have stood the test of time. I remember the iconic Gorton's fisherman from when I was growing up. This 167-year-old company has been a trusted name for quality seafood for decades.

I'm happy to be part of the Gorton's *Going Global Campaign* highlighting how their products can be used in dishes from all around the world. When I tasted the Simply Bake Shrimp Scampi, I knew it would taste great in a pasta dish with Mediterranean ingredients. I love Mediterranean flavors as they span a wide variety of cultures and cuisines including Italian, Greek, Turkish, French and Spanish.

While the shrimp is cooking in the oven, I boil some whole grain pasta and sauté earthy mushrooms, delicate baby spinach, and sweet sun-dried tomatoes in a skillet with some garlic. For an extra hit of flavor, I add a splash of white wine because it just makes everything taste

better! Then, once the shrimp is done, I toss it into the pan along with all of that delicious, flavor-packed scampi sauce- yum

To finish the sauce, I add a little bit of the pasta water and some grated Parmesan cheese. It's a little trick used in Italian cooking and helps to coat the strands of pasta with a silky sauce. A final sprinkling of chopped parsley and voilà, dinner is served!

I just love the beautiful colors in this Mediterranean Shrimp Pasta! It looks like a restaurant-quality dish but it's so easy to make and it comes together in just 30 minutes! Nutrient-packed seafood, veggies, and whole grains- how can you go wrong? Your family will devour this!

## INGREDIENTS [serves 4]

- 2 boxes Gorton's Simply Bake Shrimp Scampi
- 8 ounces linguini preferably whole wheat
- 1 tablespoon olive oil
- 8 ounces cremini (baby bella) mushrooms, sliced
- 2 cloves garlic finely chopped
- 1.5 ounces (1/3 cup) sun-dried tomatoes, chopped
- 3 ounces (3 packed cups) baby spinach
- ¼ cup white wine (can substitute chicken stock)
- 1/8 teaspoon kosher salt
- 1/8 teaspoon black pepper
- 2 tablespoons grated Parmesan cheese]
- Optional garnish: chopped Italian parsley



## INSTRUCTIONS

- 1] Preheat oven to 350°F.
- 2] Bake the Simply Bake Shrimp Scampi according to package directions.
- 3] Meanwhile, bring a large pot of water to boil. Add the linguini and cook according to package directions. Drain the pasta reserving about 1 cup of the pasta liquid.
- 4] Heat the oil in a large sauté pan over medium high heat. Add the mushrooms and cook, stirring occasionally until they start to soften. Add the garlic cook another minute until fragrant. Add the sundried tomatoes, spinach, wine, salt and pepper. Cook 2-3 minutes until spinach wilts. Add the shrimp scampi along with the sauce and toss to combine.
- 5] Add the cooked linguini and Parmesan cheese to the skillet. Add about ¼ cup of the reserved pasta water and toss to combine. Add more pasta water as needed until the sauce thickens and coats the pasta.
- 6] Garnish the dish with chopped parsley and serve. Enjoy!

# My Daughter and COVID: A Tale of 3 Doctors

LAURA FERNANDO AND LINDA BLUESTEIN, MD

It was the best of medical encounters; it was the worst of medical encounters. But it is indeed a story of how two physicians viewed the same situation very differently, and how one brought trauma to a young patient, and one (two) brought healing to that very patient with the same set of information.

My daughter was a healthy and vibrant 12-year-old when she first had COVID in June 2020. She was a straight-A student, active in her church and community, played rec sports, was a pianist and organist and loved to volunteer.

She was symptomatic but not dangerously so. After around 10 days, the most serious of those symptoms passed. But she just never fully recovered. Later that fall, she was bitten by a tick and contracted a tick-borne illness. It was too much for her body, and even with treatment, her health began to decline rapidly. She was in a wheelchair, unable to walk well, and developed chronic headaches, severe GI pain and classic symptoms of postural orthostatic tachycardia syndrome.



She worked very hard in physical therapy and occupational therapy to recover. By the end of 2021, he was back to about 90 percent of baseline.

And then, in January of 2022, she contracted COVID a second time. All the old problems came back twice as severe. She was diagnosed with hypermobile Ehler-Danlos syndrome (hEDS), postural orthostatic tachycardia syndrome (POTS), dysphagia, systemic mast cell disease, chronic urticaria and so much more.

An MRI showed inflammation in her cauda equina. She had multiple anaphylactic episodes requiring hospitalization, including one to MRI contrast dye (there is no worse feeling as a parent than hearing a code blue being called over the loudspeaker and knowing it's for your child).

She developed extreme muscle rigidity and posturing from a brief trial of sertraline for chronic pain, which still hasn't fully resolved after over four months, and for which she still utilizes a wheelchair. Along the way, one of her doctors suggested a trial of scheduled Benadryl (diphenhydramine) to help the muscle rigidity. This not only gradually helped the rigidity, but it also helped her headaches and her general feelings of well-being.

Shortly thereafter, again in the ER to trial another medication, a physician closely questioned the amount of Benadryl she was taking. I affirmed I understood her concerns and indicated where she could see in the physician's notes that this course was recommended and not something that I had decided to do on my own. Instead, she reported our family to CPS for medical negligence. A social worker showed up with two sheriff's

deputies a few weeks later to begin the investigation (which was closed after no negligence was found and all my daughter's doctors were contacted). A child who had already been through so much medical trauma was now terrified she would be removed from her family and put in foster care with no one to advocate for her unique and complex medical needs.

Later that month, we traveled 900 miles to see autonomic specialists — a husband and wife neurologist/gastroenterologist team — and gave them all the same information we had given the ER doctor.

They were the first, after two years of unrelenting GI and head pain, to propose that maybe this was a migraine issue. The neurologist affirmed that, yes, it wasn't ideal to be taking that much Benadryl, but possibly the reason why it helped so much was that she was dealing with both traditional and abdominal migraines. Plus, he could treat them much more effectively with other medications that would allow her to wean off Benadryl.

After a migraine cocktail trial confirmed a migraine diagnosis, the gastroenterologist offered some more hope — couched in multiple infusions of DHE — to fully treat the migraines. For the first time in two years, my daughter's headaches fully resolved, and her abdominal pain was reduced by at least two-thirds. She was having substantial problems with visual tracking, which also resolved (as well as dysphagia). They put her on a path to health because they believed in her and took the time to listen to our narrative and check the records of her previous medical appointments. They took the time to ponder why the Benadryl made her feel so much better.

She was hospitalized for three weeks between the DHE and other treatments and getting a solid medication regimen. In the time we've been home, she's back to extracurricular activities and church, she's working hard at physical therapy and occupational therapy. She is plowing through her freshman year of high school, back to her straight As and "can do" spirit. She's a girl on a mission to make the most of her life, and she has started volunteering again and has organized a toy drive for the child life department at the hospital that treated her so well. All while still needing to rely on her wheelchair (and someone to push it) for mobility.

As a mother, I'm working on not being bitter about the first physician and focusing on being profoundly thankful for the second two. The ER isn't a place for in-depth medical analysis, and perhaps she didn't have time to look at the note from the previous office visit (although I did offer to pull it up for her on my daughter's electronic record).

Often, what happens is meant to be. My family is much more resilient (and I am an even more thorough record keeper) for having gone through this experience. Being a mom of a (now) medically complex child in the midst of a pandemic isn't for the faint of heart. It's a good thing she and I are up for the challenge!

*Laura Fernando is a patient advocate. [Linda Bluestein](#) is an integrative medicine physician.*

People who wonder  
if the glass is half empty  
or half full, miss the point.  
The glass is refillable.



# HELPING YOU ADDRESS YOUR RETIREMENT PLANNING PRIORITIES



There should be no compromise when it comes to your financial future. Your financial advisory team should work diligently to serve as the ultimate steward for your wealth, simplifying life's complexities with a full spectrum of strategies for a tailored plan that is the only one you'll ever need.

No matter what stage of life you're in, your financial team should help you pursue independence, freedom and the things that matter most to you. Your journey begins now. The following can help you get you on your way.

## **PLANNING FOR RETIREMENT**

When it comes to your financial future, the most important factor in your favor is your age. Take advantage of the time you have, regularly contributing to tax-advantaged retirement accounts and potentially boosting savings with matching funds offered by your employer.

Your goal should be to begin building up enough assets to provide adequate income to meet your needs throughout retirement – accounting for factors like increased longevity, healthcare costs and inflation. To accomplish this goal, you need a plan.

Wherever your work or life leads you, we assist in managing your cash flow and allocating your resources, striving to help you reach both your short- and intermediate-term goals without endangering your long-term plans. •

## **ALMOST TO RETIREMENT**

Life has a way of throwing curveballs. As you approach the end of your career, you may have questions about what comes next or if you're ready emotionally and financially. Together, your financial management team should seek to uncover the answers, identify and address any concerns you may have, and update your estate plan to reflect your current wishes.

You should start by identifying your short- and long-term goals. When do you want to retire? Where do you want to live? How will you spend your days? Then, your financial team can estimate income and expenses for the life you're envisioning, taking into account the unexpected and other obligations so they won't catch you unprepared.

If you need to play catchup, your financial team should examine the best way to do so by making larger contributions to your retirement accounts or possibly cutting back in other areas. They should also discuss your Social Security and Medicare options with you, so you'll be ready as soon as you're eligible.

## IN RETIREMENT

The right plan can bring your retirement vision into sharper focus, so you can enjoy the lifestyle you want and deserve. Keep in mind that the planning doesn't stop when your paychecks do. It's a continuous process that goes on all the way through retirement.

Your advisory team should analyze your current situation to help you remain on track to pursue all you've envisioned from retirement, identifying sources of income and expenses to create and adhere to a tax-efficient withdrawal strategy. Your financial team should make the most of your assets and income streams by creating a steady and sustainable income strategy, consolidating accounts, if necessary, to effectively recreate the predictable cash flow of a steady paycheck and ensuring contributions to your philanthropic interests.

Your needs and wants will change during this time. Reevaluate your plan so you can maintain a clear picture of the kind of lifestyle you desire, reassessing your short- and long-term goals, plus your risk tolerance in retirement. Also make sure you have the proper up-to-date documentation to help ensure your legacy is protected and wishes are respected.

As your life changes, so will your plan. Regularly review your plan and make adjustments, as needed, along the way.

Investing involves risk and you may incur a profit or loss regardless of strategy selected



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# Cut These 5 Habits if You Want to Last in Medicine

BY JONATHAN FORD HUGHES, MDLIX



No one—even a physician—is perfect. This is an unfortunate truth, despite the fact that the medical profession expects nothing short of perfection daily. All of that striving and selflessness, however, have a way of wearing a body and a mind down.<sup>AD</sup>

If you want to last in medicine, you need to be just as compassionate and methodical with yourself as you are with your patients. Anecdotally speaking, these are five habits that we’ve observed cutting the careers of promising physicians short. Nip them in the bud, and you’re setting yourself up for a long, prosperous career.

## **Poor patient communication**

Medical school and residency teach you many things, but communication skills may not be one of them. Bolstering your ability to communicate will improve your patient interactions, keeping you in medicine longer.

A 2021 *Journal of the Association of Medical Colleges* [analysis](#) reviewed 210 studies, looking for patterns in effective physician-patient communication. They found that when speaking with patients, doctors should use clear language, making sure that patients are being spoken with—not to—and that they are active participants in the conversation. Furthermore, doctors should strive to use relationship-oriented language (i.e. we, not you) and emphasize care goals.

A 2021 [research article](#) from *Health Communication* gets even more concrete. The research article consisted of two studies, one in which patient-physician conversations were recorded and evaluated for goal-related content. Those goals might include providing information, reducing distress, increasing patient satisfaction, increasing patient adherence, and encouraging hope.” In study two, patients evaluated their doctor’s use of the goals.

The researchers found that all of the goals had positive relationships with physician and patient outcomes.

“These findings suggest that physicians should generally approach consultations with communication goals in mind, but prioritizing efforts to reduce distress may be particularly beneficial.”

## **Poor posture**

Few things can cut a promising medical career short as quickly as a disabling injury. It could be something unexpected, such as a car crash, but it could also be something with a slower onset.

A building that’s structurally unsound may stand for a while, but eventually, it breaks down. The same is true for the human body. While remarkably adaptable, poor posture has long term health consequences. And unfortunately, medical practice forces many physicians to work with compromised posture. Think of a surgeon working over an operating table, or any physician pecking away at an EHR for hours. All of that poor posture can contribute to pain, which can lead to short- or long-term disability. Executive computer and smartphone use “exposes individuals to cumulative trauma

disorder caused by maintaining the same posture for long periods of time,” according to a 2016 *Journal of Physical Therapy Science* study.

Researchers worked with a study population of 126 college students, ages 19-24 to determine how the forward-head posture associated with smartphone and computer use contributes to indices of neck disability. They concluded that neck disability indices changed with degrees of forward head posture. “Maintaining proper posture may prevent postural pain syndrome, functional disability, and postural deformity,” the researchers wrote.

### **Poor colleague communication**

Effective colleague communication is equally important, according to a 2012 *Physician Executive* [essay](#).

“Effective communication between physicians is especially vital in certain clinical settings: between referring physicians and consultants; between emergency department or hospital-based physicians and primary care providers, between house staff at end-of-shift; and between primary care providers caring for patients who transfer locations.”

To improve physician-physician communication, the essay recommends flattening traditionally hierarchical hospital structures. While no physician can do this alone, they can and should attend structured professional events, as well as other opportunities to meet colleagues. You’ll be more likely to collaborate with organizationally distant colleagues once you can put a face to a name. The essay also encourages sticking to standardized forms of communication, whenever possible.

“Distribution of guidelines with structured referral sheets (e.g., checklists to be completed at the time of referral and standard forms for specialists’ replies) has been shown to improve communication between primary care providers and specialists,” the author wrote.

### **Leaving your vacation time unused**

In 2019, the US Travel Association [estimated](#) that more than half of American workers are not using all of their vacation days. That represented a 9% increase from two years prior. To make matters worse, 236 million of those days were forfeited, representing about \$65.5 billion in lost benefits. That works out to about \$570 per worker in donated time. Leaving those unused days off on the table can cut your career short in countless ways, according to an [MDLinx article](#) from last year. Need some specific reasons to put up your out-of-office message? Here are just a few:

- **Cardiovascular disease:** The Framingham Heart [study](#) found that men who don’t vacation are 30% more likely to have a heart attack. Women are 50% more likely.
- **Decrease depression:** In a [study](#) of Canadian lawyers, even a short vacation was enough to reduce depression and job stress.
- **Decrease stress:** A German [trial](#) found that even a 4-night vacation was sufficient to have “large, positive, and immediate effects on perceived stress, recovery, strain, and well-being.”

### **Drinking too much**

Alcohol abuse among physicians: It’s more common than you might think. And it can definitely be a career-ender. According to a 2015 *American Journal on Addictions* [study](#), among a group of 7,288 physicians, 12.9% of males and 21.4% of females could be clinically classified with abuse of or dependence on alcohol. Interestingly, all specialties were associated with alcohol abuse or dependence, except internal medicine.

The consequences, researchers noted, speak for themselves. Alcohol abuse and dependence were linked to burnout, depression, suicidal ideation, lower quality of life, lower career satisfaction, and recent medical errors. All of these factors—along with alcohol abuse—carry an inordinate amount of stigma for physicians. But physicians are human, too, and with proper support, can recover just like anyone else. Just check out [this doctor’s account](#) for proof.

Final thought

Actually, it’s more like a sixth habit to give up: Beating yourself up. In the age of patient satisfaction reports, everyone’s a critic. But is there any harsher critic of your performance than yourself? Yes, each of the items listed in this post can and do have serious health and career consequences. But nobody is perfect all the time—even physicians. Progress and improvement begin with calling attention to our shortfalls, and continuing with gentle course corrections. We can and should all strive to be better, and that includes being better to ourselves, too.

# What is the Best Luxury Hybrid SUV?

Relaycars.com

Luxury hybrid SUVs offer drivers better fuel efficiency for a long commute. Luxury models also typically provide upgraded standard features when compared to non-luxury models, and buyers also might have more choices for high-end options, too.



SUVs have become one of [the most popular body styles](#) in the country; in fact, the majority of the [top-selling vehicles in 2021](#) were either SUVs or trucks. These models can offer more [space for taller drivers](#) or even a better [ride for shorter drivers](#). For buyers looking for a new SUV on a higher budget, what is the best luxury hybrid SUV?

KBB rounded up a list of the best options [for 2022 and 2023](#); the recommendations included:

- **2022 Lexus RX**
- **2022 Lexus NX**
- **2022 Lexus UX**
- **2021 Land Rover Range Rover**

There are a few other models that didn't make the list. Buyers also could choose:

- **2022 Porsche Cayenne E-Hybrid**
- **2023 BMW X5 PHEV**
- **2023 Volvo XC40 Recharge**
- **2023 Mercedes-Benz GLC**

## Lexus Dominates the Luxury SUV Market

Among the recommendations from KBB, three out of four of the models were from Lexus. The brand offers three different hybrid SUVs for those looking for a fuel-efficient roomy ride.

### [2022 Lexus RX Hybrid](#)

The Lexus RX Hybrid has a starting MSRP of \$49,795. The SUV offers an estimated 31 MPG in the city and 28 MPG on the highway. The 2022 RX received a Top Safety Pick rating/award (with specific headlights) from the Insurance Institute for Highway Safety (IIHS).

### [2022 Lexus NX Hybrid](#)

The NX is a compact luxury hybrid that starts at \$46,625. It's also available as a plug-in hybrid. The standard hybrid offers an estimated 31 MPG combined. The NX offers two rows of seating and space for five. The 2022 NX received a Top Safety Pick+ rating/award from IIHS.

## [2023 Lexus UX Hybrid](#)

The UX Hybrid is the most affordable luxury hybrid SUV offered by Lexus; the 2023 UX starts at \$35,850. The 2022 UX Hybrid gets an estimated 41 MPG in the city and 38 MPG on the highway. The 2022 UX received a Top Safety Pick rating/award (with specific headlights) from the IIHS; a separate safety report for the hybrid wasn't available.

## [2021 Land Rover Range Rover](#)

The Range Rover is offered as a plug-in hybrid (PHEV). According to Carbuzz, the 2021 Range Rover PHEV has a [starting price of about \\$97,000 to \\$130,000](#). The site noted that the PHEV could get an estimated 42 MPGe. The Range Rover offers three rows of seating and space for seven.

## **Other Luxury Hybrid SUVs**

While Lexus offers the most options for luxury hybrid models, there are a few other models on the market for buyers. Porsche and BMW also offer a luxury hybrid SUV model in their lineup.

## [2022 Porsche Cayenne E-Hybrid](#)

The 2022 Porsche Cayenne E-Hybrid has a starting MSRP of \$86,500. The E-Hybrid can get an estimated 21 MPG (combined) and an estimated 46 MPGe (using the electric option). The Cayenne E-Hybrid has two rows of seats and space for five.

## [2023 BMW X5 PHEV](#)

The X5 PHEV has a starting MSRP of \$65,700 and can accelerate from 0 to 60 in 5.3 seconds. It offers 30 miles of range (when utilizing only the electric option). **The standard design for this model offers two rows of seating and space for five**, but buyers also could opt for three rows and space for seven.

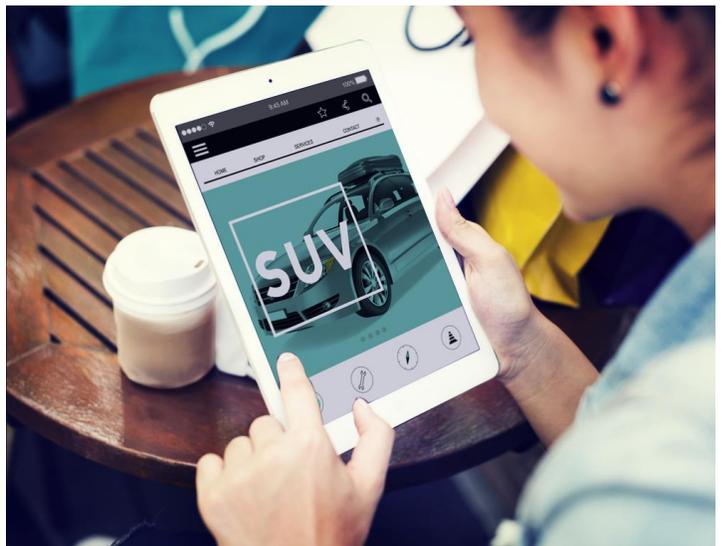
## **2023 Mercedes-Benz GLC**

The 2023 GLC will offer a hybrid powertrain. Car and Driver reports that it is expected [to start at \\$45,000](#).

## **Shop Used or Pre-Owned for More Hybrid Luxury SUV Options**

Car buyers might have limited choices for luxury hybrid SUVs. More luxury auto makers might be focusing on electric models versus hybrid options. Buyers who are committed to choosing a hybrid luxury SUV could choose to expand their search to the used or pre-owned market.

In addition, some luxury buyers could shop used models to better align with their budget. The price for used models can depend on:



- Age
- Make/model
- Condition
- Mileage

Inventory (or lack thereof) also impacts pricing. Those who are shopping for a used car during a supply crunch could brace for higher prices. Again, though, prices also vary on other factors related to the vehicle.

### Are Luxury Electric Models a Better Option?

Luxury buyers might gravitate to hybrid SUVs because they offer better fuel efficiency. For buyers who don't want to worry about the fluctuating price at the pump, though, choosing an electric luxury SUV also could be an option.

Luxury electric SUV/crossover models include:

- BMW iX
- Tesla Model X
- Tesla Model Y
- Cadillac LYRIQ
- Jaguar I-PACE
- Rivian R1S
- Audi e-tron
- Audi e-tron Sportback
- Mustang Mach-E
- GMC Hummer EV
- Volvo XC40 Recharge
- Mercedes-Benz EQS (upcoming)
- Porsche Macan (upcoming)



Buyers who prefer luxury have many choices for electric SUVs. Luxury SUVs are available from Rivian, Audi, Tesla, Volvo, Ford, GMC, BMW, Cadillac, Mercedes-Benz and Porsche. Buyers might focus on which model offers the range that fits their driving needs.

Currently, Tesla offers the SUV with the longest range. **The Model X offers three rows of seats and space for seven; the X has an estimated range of 348 miles.** The Model X starts at \$148,000.

The Tesla Model Y Long Range offers an estimated range of 330 miles. It also offers three rows of seating and has space for seven. The Model Y Long Range starts at \$65,990.

Every buyer might have different criteria for their ideal perfect electric SUV. Luxury buyers can research the range and features of each model to find their best vehicle.

### Charging Stations for PHEV and Electric Luxury SUVs

PHEV (or plug-in hybrid electric vehicles) and electric luxury models need to be charged to regenerate the battery that powers their electric engines. Buyers can opt for a level 1 charger or a level 2 charging station.

A level 1 charger is simply a cord that connects to the vehicle and plugs into a standard outlet. **These chargers might be fine for a driver who doesn't travel far via their [electric vehicle](#).**

Buyers who have a longer commute, though, might find that these chargers don't regenerate the battery fast enough. In fact, depending on the vehicle, it could take up to 20 hours to fully recharge the battery via the level 1 charger.

The level 2 charging station is more efficient and can allow the battery to be fully charged overnight. These charging stations are an extra cost, though. Some homes also might not offer a voltage capacity that's compatible with the level 2 charger.

While the level 1 can be used with a standard outlet, **the level 2 charging station requires a higher voltage outlet.** Car owners might have to upgrade the wiring in their home, which is an extra cost (and requires an electrician).

Those who drive a plug-in hybrid or an electric car also could use a [public charging station](#). Not all areas offer many of these public stations, though. In addition, the price of charging at a public station could vary. While many new electric vehicles might come with free access to specific public stations for a certain period of time, eventually the free access will expire; car owners could find that using a public station is more expensive than charging at home.

Before settling on a plug-in hybrid or an electric vehicle, car buyers might want to think about their charging options. Is a level 2 charging station compatible with the voltage in the home or would this station require an electrical upgrade?

For those whose homes don't offer the voltage required for a level 2 charger, would a level 1 charger provide an adequate charge overnight? Buyers need to consider their driving habits and the vehicle's range.

Some buyers might find that a level 1 charger would not adequately charge their car overnight to power the next day's commute. In this case, a level 2 charger might be a necessity. Again, buyers would need to figure in the cost of installing this upgraded charging station.

### **Are Luxury Hybrid SUVs Applicable for a Tax Credit?**

Many electric models are still eligible for a tax credit. According to the Internal Revenue Service, the [credit starts to phase out](#) **"...for a manufacturer's vehicles when at least 200,000 qualifying vehicles manufactured by that manufacturer have been sold for use in the United States (determined on a cumulative basis for sales after December 31, 2009)."**

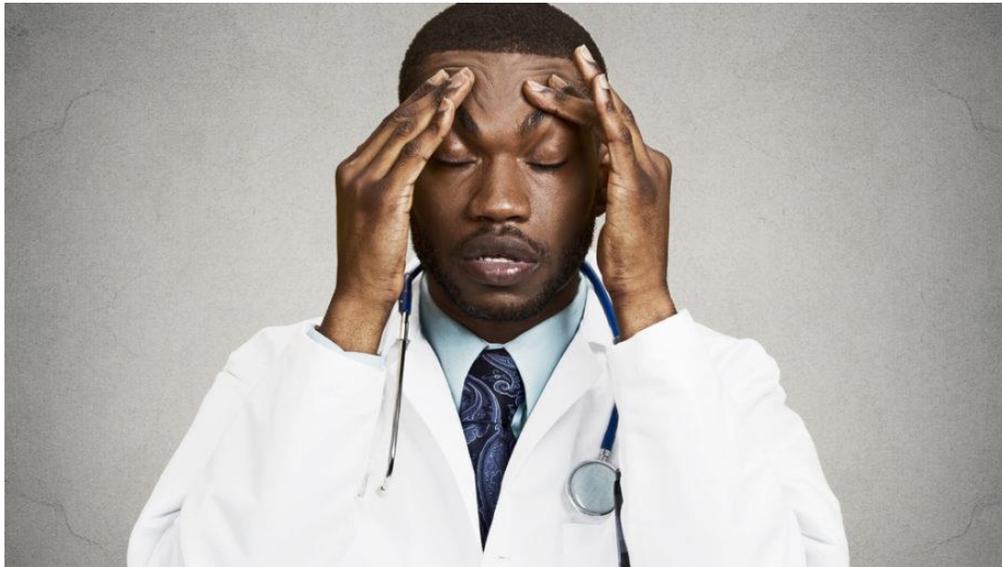
What about hybrid models, are they included for the credit? Not all hybrids qualify, but some PHEV SUV models are on the list of eligible vehicles. Buyers who are wondering which plug-in hybrid or electric vehicle qualifies should consult the list of vehicles and their applicable credit which is available via the IRS website.

In addition, buyers also should consult with their tax professional or CPA about this credit. Not every vehicle qualifies, and buyers cannot take a credit for which they don't qualify.

Buyers wondering about the best luxury hybrid SUV might find that they have several options on the market. However, Lexus offers the most SUV hybrid models. The best luxury hybrid SUV might be the model that meets the needs of the buyer and offers the features they demand.

# 5 Causes of Physician Burnout and How to Address Them

Physicians are generally happy in their career choice but remain at a higher risk of burnout than professionals in other fields.



For most doctors, getting their white coat is a dream come true. According to the [American Medical Association \(AMA\)](#), almost three out of four doctors chose their career path before the age of 20. And [61 percent](#) say they would choose the same career again if given the chance.

But physician burnout remains a serious concern in the healthcare industry. Being a physician has always been a stressful job, and a number of factors are contributing to rising stress and increasing burnout. Rapid change in the industry, increasing regulations, and growing patient demands have all played a role, as has the COVID-19 pandemic.

According to a recent study by the [Mayo Clinic](#), physicians are at a higher risk of burnout than those in other professional fields. And if you own your own practice, you're managing the stressors associated with being a physician as well as those that come with running a business.

## **Nearly half of doctors experience physician burnout**

According to the 2022 [Medscape poll](#) on physician burnout, overall physician burnout increased from 42 percent in 2020 to 47 percent in 2021. This poses a risk not only to physicians' health but also to their ability to deliver care effectively. According to the [American Academy of Family Physicians](#), the three main symptoms of burnout are exhaustion, depersonalization, and lack of efficacy.

The effects of physician burnout are far-reaching. Burnout has been associated with an [increase in medical errors](#) and when looking at burnout-related turnover, it could cost as much as [\\$17 billion annually in the US alone](#). The [2022 MedScape Physician Burnout & Depression Report](#) similarly found that of the 21 percent of physicians who report being depressed, 34 percent said they are more easily exasperated with patients and 23 percent said they're less careful when taking patient notes as a result.

## **What causes physician burnout?**

There are many reasons a physician might experience burnout. Here are five of the [most common causes](#).

## 1. Completing too many administrative tasks

Most doctors did not get into medicine to sit behind a desk. Among those with physician burnout, 60 percent say too many bureaucratic tasks such as charting and paperwork are to blame. About a third say that the “computerization of the practice” or the rise of electronic health records (EHR) contributes.

So how much time are physicians spending on paperwork or related tasks? According to the Medscape Physician Compensation Report, 74 percent say they spend at least 10 hours per week on administrative tasks alone, with 36 percent of this group saying they spend more than 20 hours a week. A recent Mayo Clinic study puts it even higher, with the average physician spending roughly half of their workday plus 28 additional night and weekend hours per month completing EHR tasks.

## 2. Not having enough time with patients

Spending more time on administrative tasks leaves physicians with less time for patient care, which is where most doctors find the most joy in their work.

In another recent Medscape report, doctors noted that their relationships with their patients were the most rewarding part of their job, followed by finding answers and diagnoses, and knowing that they’re making the world a better place. But 55 percent of physicians say their individual time with patients has declined since they started practicing.

## 3. Working too many hours

Physicians typically work long hours, and increased demands on their time are stretching them even thinner. “Too many hours at work” was third on the list of factors contributing to burnout in the 2022 MedScape report. Another recent Medscape poll found an even stronger correlation, with more than half of physicians working over 60 hours per week reporting feeling burned out. That increases to 57 percent among doctors who work more than 70 hours per week.

## 4. Keeping up with growing patient demand

Patients today want more from their care providers, and physicians are expected to continually adapt to evolving patient demands in order to keep them happy and coming back.

What do patients want most? More than half say that convenience and easy access to care is the most important factor in their decision-making when choosing a new physician, according to a Healthcare Consumer Trends Report by NRC Health. That’s ahead of insurance coverage and even quality of care.

Adding to the stress is the fact that consumer demands in healthcare are propelling an influx of retail clinics and on-demand care options, increasing competition and pressure on providers.

## 5. Worrying about online reputation

When choosing a healthcare provider, 74 percent of people consider a positive online reputation to be very or extremely important according to a recent PatientPop survey. And nearly one in five patients only consider providers with a minimum of 4.5 out of five stars. In the age of online reviews, a strong online reputation is paramount to bringing new patients through the front door.

Providers know this and, as a result, feel uneasy about their online reputations. A whopping 88 percent of providers say they worry about receiving a negative review, according to the [PatientPop 2018 healthcare providers survey](#). Their main concerns are that a negative review will give others the wrong impression of the practice, will be unfair or inaccurate, or will prevent the practice from acquiring new patients.

### **Solving for physician burnout**

Eliminating physician burnout entirely may not be likely, but it is possible to lessen burnout by strategically addressing common causes.

#### Improve practice efficiency

Eliminating physician burnout entirely may not be likely, but it is possible to lessen burnout by strategically addressing common causes.

#### Improve practice efficiency

Three of the five causes mentioned above are related to time: too much time on specific tasks, not enough time with patients, and too much time on the clock. Looking for ways to [improve practice efficiency](#) can help reduce or even eliminate tedious tasks and boost morale in the office.

You can improve your practice's overall efficiency by:

#### Delegating tasks

Ask yourself: are you spending time doing things that someone else can do for you? For example, consider using a scribe or medical assistant to help with note-taking and other administrative tasks.

#### Introducing automation

Software solutions such as [PatientPop](#) can help with appointment scheduling, email and text reminders, and patient feedback requests so your staff has more time to tackle more valuable tasks.

#### Empowering patients

Can your patients download and fill out forms from your website before their appointment? Save time by giving them the option. Better yet, send them an SMS message that lets them fill out forms on their phone. This is one of the five key interactions patients prefer to do digitally, according to [our survey](#). You can also use your website to answer any frequently asked questions patients may have, which can reduce the number of incoming phone calls as well as time in the waiting room.

#### Maintain a healthy work-life balance

Improving efficiency can help reduce your workload—but to reduce physician burnout, you also need to remember to take time for yourself. If you gain back time, try not to fill it with more work. Make time to practice self-care with things like exercising, talking with family and friends, getting more sleep, listening to music, and taking time off.

*“The public health emergency has again reminded us that physicians and other health care professionals on the front line face high levels of stress. While we are taking care of our patients, we sometimes forget to take care of ourselves.” —Thomas J. Madjeski, M.D., AMA Trustee*

Take control of your online reputation

A negative review can be stressful, but you can maintain a strong online reputation by having a strategy in place for how to respond. Sending out an automated request asking your patients to leave a review following their appointment can also help you safeguard your practice’s reputation.

A steady stream of reviews can help boost your average star rating. Consumers are paying more and more attention to the number of reviews a business has as well as how often reviews are received. In fact, 85 percent of consumers think reviews older than three months are irrelevant, according to the Local Consumer Review Survey.

Physician burnout does not have to be your reality. Following these tips can help physicians decrease the amount of time they spend on non-medical work and help them spend more time doing what they love: delivering excellent patient care.

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# Ten Ways to Showcase Your Luxury Home with Landscape Lighting

www.thepinnaclelist.com



Whether you are trying to sell your home or are simply tired of driving up to a darkly lit lawn and garden, you can easily learn how to showcase your home with landscape lighting. Curb appeal is more important than you can ever believe if your home is for sale, but if not, at least you can learn how to light up your grounds so that your home stands out in the neighborhood. Here are ten ways to showcase your luxury home with landscape lighting.

## 1. Understand the Basics of Landscape Lighting

Before beginning your landscape lighting project, it is imperative to understand a few basics. Not only will you need to learn about the kinds of lights available for outdoor use and the difference between lumens and wattage, but you also need to decide what you will be lighting. You can find a great deal of information by visiting [this site](#), in which you can learn the basics of outdoor lighting, but you also need to consider the exact areas you want to showcase before setting out on your project.

Are you going to light your drive and walkways, or will you be focusing on showcasing trees, shrubs, and plants? This all makes a huge difference when plotting out your lighting, so take the time to learn a few basics before drawing up your plans.

## 2. Sometimes More Is Better

Some homeowners settle for a few solar LED garden lights, but that won't showcase anything! You will most likely need to do some underground wiring, especially if you are going to showcase a large outdoor area. By all

means, power some with solar energy, but when you use LED lights, they are not expensive to operate, so light up as much as you need to in order to get the effect you are looking for.

### **3. Calculate How Much Space You Need to Light**

Before looking at the [difference between lumens and wattage](#), you must calculate how much area needs to be covered. There is a real difference and just because a light is higher powered in terms of wattage doesn't necessarily mean it will be brighter in lumens. This is an important calculation so that you buy the right kind of light with the power you need.

### **4. Whenever Possible Opt for LED Lights**

As mentioned above, whenever possible, choose LED lights. They are not only less expensive to power but being [solid-state technology](#), they are longer lasting. Many homeowners shy away from LED landscaping lights because the initial cost of each bulb is more. However, other kinds of lighting like halogen lights burn out quicker, needing to be replaced much more often. Now you have savings in terms of energy used to power them, as well as a reduction in replacement costs over time.

### **5. For Optimum Results Do Your Positioning in Hours of Darkness**

While you may be tempted to get out during daylight hours to work in your yard, that is not the best time of day to position your landscape lighting. For the best results, get out there in the darkness so that you can see where those lights are actually shining. There is no way to get the full effect during daylight hours because obviously, the sun will overpower any light you could possibly install!

### **6. Use a Good Variety of Lighting Techniques**

There are actually three main types of lighting techniques you should consider when planning a landscape lighting project. If you want to light an entire area, you would use something known as 'overall lighting.' However, if there is a botanical or architectural element you want to showcase, you would use what they refer to as 'ambient lighting' in the industry. This kind of lighting is often used for an ethereal effect and why you often see it used in pool or garden areas. If you need to light a specific area, such as for safety, you would use what they refer to in the industry as 'task lighting.' That light has a task to perform, such as keeping foot traffic safe, and hence the name, task lighting.

### **7. Avoid Misdirected Lighting**

Sometimes referred to as lighting pollution, misdirected lights can be a real nuisance, especially for passersby or neighbors. Make sure your landscape lighting is directed exactly where you want it to shine and always make sure that ambient lighting isn't polluted with task lighting or overall lighting. Just as noise pollution would interfere with your ability to enjoy your favorite music or television program, light pollution can ruin the effect you've worked so hard to create.

### **8. Use a Healthy Wattage that Doesn't Overwhelm**

One of the most difficult calculations to make when planning your landscape lighting project is in determining the amount of wattage you need each bulb to be. You can quickly overwhelm an area with wattage that is too strong for the area you want to light up, so this is something you may need a bit of help with. Some homeowners use the trial and error method, which works well if the store will accept returns on bulbs you can't use, but if not, don't buy too many bulbs until you ensure you will not be overwhelming the area you are trying to light.

### **9. Set Your Timers by Season**

One of the things we tend to get lazy with is in setting our timers, often as the days get longer and shorter. If

you purchase digital timers, it isn't difficult to do and some timers on the market today can even be set remotely with an app through your smartphone. You may not even need to be at home to set your timers so that they light your grounds when it gets dark and turn off when the day is bright enough not to warrant landscape lighting.

### **10. Choose Your Lighting for Optimum Effect**

Now that you have an idea of the different kinds of landscape lighting you can use, along with techniques and strength of bulbs, it's time to think about the effect you are trying to create. Every area you are lighting is being designed to create an effect, and so it is necessary to put all these elements together to achieve that effect. Do you want ambient color in your lighting scheme or are you purely looking for shades of white? Are you looking for task-oriented lighting to keep foot traffic safe or are you looking to add a mystical appeal to your Zen rock garden? Each and every step along the way will be based on the effect you are after, so plan carefully and you will have the exact lighting you need to showcase your property.

It doesn't matter if you are trying to sell your home or are simply looking for the best visual effect in nighttime hours. What matters is that you achieve the results you are after and that could mean spending time planning, designing and learning. However, once the final light is in place and you hit that switch, wouldn't it be nice to have the one property in your neighborhood that stands out from all the rest? That's curb appeal at its very best and that is what you can do with landscape lighting.

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# HOLIDAY TRAVEL TIPS TO KEEP YOU SANE AND HAPPY

*By Caroline Makepeace*

The holiday season is ahead of us, otherwise known as the Thanksgiving and Christmas holiday seasons! It's the most magical time of the year, but possibly the busiest time to travel. Only the most fearless and brave will walk up to the airline counters and through those security gates. I bow down to you.

Me – the frequent traveler – will be cozied on down in mountains of North Carolina with my red wine and throw blanket after a couple of hikes and small town wanderings. You can have those holiday crowds.



But we're no strangers to traveling during the holidays, and to help you get through your next trip smoothly, we've prepared these holiday travel tips to keep you sane and happy. Travel during this holiday season is so very different from the last time we were free to roam in 2019, but as long as you follow these holiday tips, you're in for an incredible time!

## **1. Be Prepared. Accept. Embrace**

Enter the holiday travel season with the understanding it's going to be chaotic and possibly filled with problems. Accept this is the case and choose to willingly travel despite this. It puts you in a much better position to handle the lines and the delays.

You're already prepared for it. And you might get a nice surprise and not have the worst case scenario. Breathe deeply and use the long queues as an opportunity to catch up on emails on your phone, or swap stories with the strangers around you – helping them to feel at ease at the same time – make it part of the journey.

## **2. Consider Holiday Packages**

The competitiveness of the holiday season means you might find some great deals on hotel and flight packages. Choosing packages not only saves you money, but it alleviates some of that stress. You do need to plan ahead to find these deals, though.

## **3. Check Alternate Airports**

You can often experience fewer delays and get cheaper deals by taking flights from different airports. And it's not just on flights, but on rental cars and transfers as well. Check the flight prices from differing airports that you can fly to. For example, in New York City, it might be cheaper to fly from Newark over JFK. In the UK, for example, you might find flights to and from Manchester are cheaper than in London. You can always take a train or bus to the airport if it's a further distance. Don't always go for the obvious ones.

## **4. Avoid Peak Travel Days**

Sometimes this can be hard to do but when you're searching for your flights, click "flexible dates" so that you can find the best price and book your flights according to that period. Flying over the weekend tends to push prices up. If you can fly mid-week, it will work out better for you. And, there's usually fewer crowds in the airport.

## **5. Early or Late Flights are Best**

Most people don't like to fly at this time, so you have a better airport experience and experience fewer delays as well.

## **6. Leave for the Airport with Plenty of Time**

Even if you have an unusual surprise and the lines aren't long, at least you'll make your flight and you can relax at the gate with a good book. There is nothing more stressful than almost missing your flight. I once flew home from Austria via Munich on the busiest day of the year. I had two hours to get to my gate, and almost didn't make it.

I only made it because I begged the airport guy to slip me through on the fast lane of the security line and he only did it because I was solo and my flight was leaving in 15-minutes. The crew of young men who tried to follow me were denied and they would have missed their flight for sure. Being the holidays, you'll struggle to get on the next flight, or even get a flight at all.

## **7. Fly Direct to Avoid Possible Connection Delays**

If you can fly direct, do it. If not, plot your connection routes carefully and bear in mind weather conditions that might cause delays. It's also a good idea to pack hand luggage only when taking connecting flights, as this is usually where bags get lost. If you're worried about your checked bag getting lost, I highly recommend you get yourself a luggage tracker tag from Amazon, which sends a GPS signal to your phone and tells you where your bag is.

## **8. Avoid Airline Counters If You Can**

Check-in online and print off your ticket. Check your bags in curbside. Research beforehand to find out. If you are traveling internationally as well, sometimes this doesn't work. I couldn't do it flying home from Munich for some reason because of my United States visa.

**Important note:** this doesn't always work. It infuriates me when I check in online, yet arrive at the airport and have to do it again anyway to get my bag tags and then I line up for hours. American Airlines are pretty bad for this.

## **9. Reserve Airport Parking**

Reserve airport parking ahead of time to ensure a spot and you can sometimes get good deals online. But, do run the numbers to see if it's cheaper for you to park your car, or just catch an Uber or bus to the airport. OR, find a friend to drive you.

## **10. Travel on Christmas Day**

You can get great prices and some airports may just be the ghost town of your dreams. If the celebration of the big day isn't a big deal for you, you can find pretty good deals on this day. The same goes for New Year's Eve, as it's not a popular day to fly.

## **11. Use Your Membership Reward Points**

Cash in those reward points for flights, accommodation, or upgrades. This is what you've been saving them for! Do your research well in advance and book as soon as you can. It is the holiday season so many people may be trying the same strategy.

Be careful that you are getting the right value for the use of your points. For example, in New York, although we had Airbnb credits we could use, we realized we were better off paying for two nights' accommodation

that was decently priced, instead of using our credits. It was a \$400 difference and those credits would stretch much further in a cheaper destination. And, as we were out exploring every day, we couldn't really utilize the benefits of an Airbnb stay, for example, the kitchen!

## **12. Take Advantage of Crazy Holiday Sales**

Now, I am not a shopper, but I was kinda getting into it in New York with those insane deals. We saved over \$200 at Macy's in New York purchasing some good winter coats for all of us, and two gorgeous outfits for the girls to wear to the Lion King. We combined those savings with in-store sales, online coupon codes (which you can use in store) AND my Amex card offers.

## **13. Packing Gifts**

My best tip is to not fly with gifts. Send them by post instead, give gift cards, or have Amazon deliver them! Craig's Mum (in Australia) shops for presents at Walmart and has them delivered to our door. Or, just forgo gift-giving and focus on memory-making.

### **If you must:**

Don't wrap the gifts, security could very well unwrap them to take a peak. Pack and pad them well in your suitcase. Be sure not to carry on any gels. If you are flying internationally, be aware of the rules about bringing in food or plants. Most countries will confiscate them.

## **14. Pack Light**

It can be a bit hard with all that winter holiday gear. #theworst. If you can get away with just a carry on, do it. You can always buy things when you get there. For example, soaps, shampoo, conditioner and toothpaste are not essential to pack. I can guarantee that anywhere in the world will have those supplies in a supermarket – or you can book a hotel that offers free toiletries!

## **15. Be Prepared**

With snacks, entertainment, water etc. for your flight or drive. You just don't know what sort of delays you may experience. Better to be prepared. Get yourself a neck pillow, travel socks, eye mask and ear plugs. Be prepared to settle in, even if it's not a long journey.

## **16. Be Phone Ready**

Make sure your phone is charged and has all relevant phone numbers, itineraries, and apps installed. We love the TripIt App Pro version. It automatically imports all bookings and itineraries from my email into the app. It lets me know of any flight changes or delays and tells me what gate I am arriving and departing from – super handy if I have to do the mad dash for my connecting flight.

## **17. Take a Road Trip**

Better still, avoid flying altogether. Throw all the gifts in the car and as much luggage as you want and do it old style! You get more flexibility and freedom, less hassle and stress, and quality time with your loved ones, and it will often be much cheaper! Driving to New York saved us about \$800 in flight expenses.

## **18. Have Alternate Routes Planned If You Are Driving**

Google Maps is quite good in that it will constantly update and divert you from traffic so you always take the faster route. Another great app to use when driving



*Skyline drive, Shenandoah National Park*

is Waze, which is a really great SatNav app. Again, avoid peak times. We left on our road trip to New York on the Sunday at the end of Thanksgiving weekend. Hello, traffic jams.

### 19. Stay Local

Rent an apartment in a destination close to home with a bunch of friends or family and just have a cheaper and more relaxed experience closer to home. We love Staycations. Last year we visited Boone, North Carolina for Thanksgiving, Bryson City for Christmas fun, and then Beaufort on the Crystal Coast and Outer Banks over the Christmas school break.



### 20. Get Up Early

If your holiday travel is centered around exploring and visiting tourist destinations then get up early. You will beat the queues as most people won't get up early! We had no wait to go to the top of the One World Observatory and only a short one for the 911 Museum recently in New York as we arrived at the opening. When we walked out the lines were snaking around the building. However, we did arrive at the Empire State Building in the middle of the day (could not be helped) and we had an hour wait. It would have been longer if we did not have the Sightseeing Pass which helped us skip the ticket queues.

### 21. Get a City Sightseeing Pass

If you plan on visiting several tourist attractions in a city, then grab a city sightseeing pass. Not only will they save you money on attraction fees, they sometimes give you fast pass access. New York was the first time I used one and I'm now a big fan. City passes are the bomb.

### 22. Be Nice

If something goes wrong, just smile, be patient, and be kind. That's the best way to get help. No one is going to help you if you flip your lid at them. I understand why you might want to, but it's not the best solution. Be understating of the hell the person behind the counter may be going through if there are travel dramas. Sometimes it may be quicker if you phone the airline directly if you have a flight issue.

### 23. Choose Memories and Moments Over Possessions This Holiday Season

Trade the gift-giving for a memorable travel experience. For example, for many years we have chosen to not give gifts but to do something special on Christmas. We had Christmas Day in Victoria falls in Africa and Christmas in New York and experienced Christmas fun in New Orleans, Huntsville, and Myrtle Beach. And we'll never forget riding the Polar Express in Bryson City, NC. All of these are unforgettable holiday memories.



### FAQs About Holiday Travel Tips

Here's what people usually ask us about traveling over the holiday season.

### What should I do 3 days before my trip?

Three days before your trip you should check you have all your documents ready **and printed**. Confirm your bookings if you need to and then check the weather forecast. This will give you an idea of what to pack.

### What do I need to know before going on holiday?

You should know what documents you need to enter a country, such as visa, passport requirements (some require you to have six months validity) and insurance coverage.

### How do I leave my house when on holiday?

If you're worried about leaving your house when on holiday, ask a friend or neighbor to keep an eye on it. Leave a spare key with someone you trust and have them swing by from time to time to make sure it all looks ok. Or better yet, get a house sitter.

### What are your best travel tips?

Our best travel tips are to pack light; lay out everything you want to take with you and then half it. Travel carry on only when you can (it's cheaper and you won't have to worry about losing your bag).

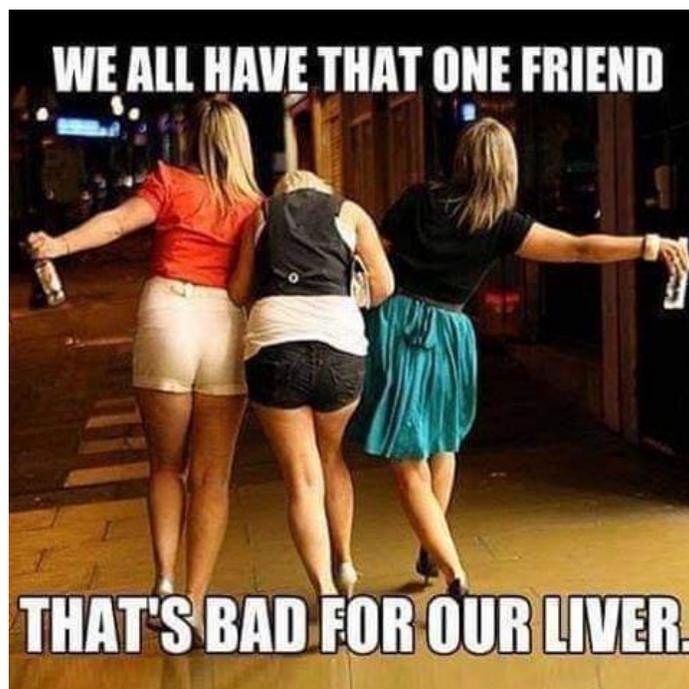
### Final Words of Advice

So there you have it, those are our top travel tips for traveling over the holidays. It might seem overwhelming and stressful, but it doesn't have to be.

Our main piece of advice is to **plan ahead with plenty of time**. If you're thinking of traveling last minute, you can expect chaos, but if you prepare in advance, it should run smoothly. You should also make sure you are well prepared, both with all your documents and your mentality.

*"By failing to prepare, you are preparing to fail"*  
Benjamin Franklin

The journey may be perilous, but the destination will make it worth it.  
Happy travels!





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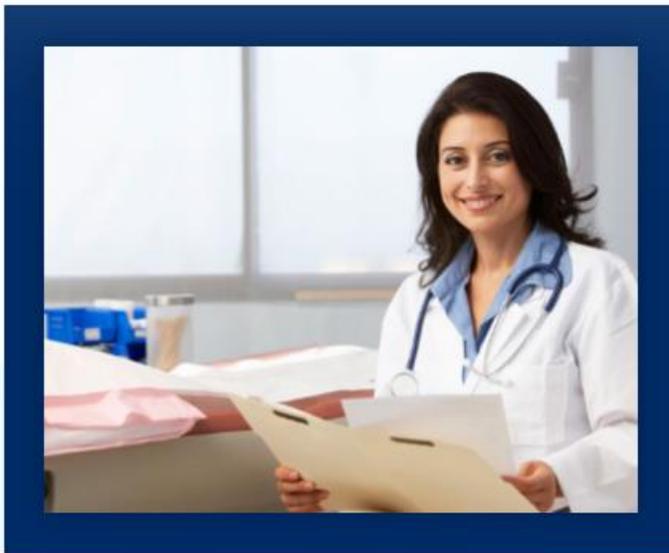
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