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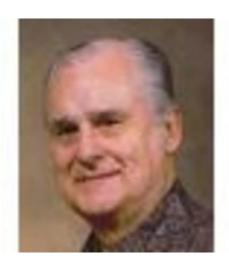


Think You Aren't a Part of the Destruction of the Medical Profession? Think Again.

CURTIS G. GRAHAM, MD

As apparent as it may be to the predators of the medical profession, physicians themselves, thinking about the future of what the medical profession will be like by 2040, have yet to understand how they continue to be astonishingly complicit in the upcoming radical changes in health care and the medical profession.

You and I know that all physicians in our nation, especially those in clinical medical practice, have been brainwashed into believing that we ...



- 1. Are not earning the necessary income commensurate with our workload, time, and money spent on our medical education, our decreasing elite status and value as documented by the fact that we have become "medical providers" instead of "doctors or physicians," and the recognition disrupted by lack of doctor-patient rapport.
- 2. Have been overly susceptible to the techniques used to bypass the conscious mind we so much rely on to reach our expectations. You know the most influential dogma that we absorbed without one objection: "We can always practice medicine without a business education." But they ignored the rest of the sentence: "... if you can tolerate living on the low end of the middle class and think that is all you deserve." In case you want to know what that has to do with participating in the destruction of health care and the medical profession, let me tell you:

If medical school education continues to refuse to take responsibility for offering or providing a business education for all medical students, all physicians will practice medicine without ever knowing how to manage their business and are business ignorant.

If physicians remain business ignorant several things will happen:

- * Many will lose their medical practices for financial reasons.
- * Many will be forced into employed positions.
- * Large numbers of American students are not applying to medical school.
- * Burnout, disappointment with medical careers, and anger will increase continually.
- * Medical school recruiting will worsen.
- * Increasing fee restrictions and practice mandates will lead to income drops.
- * Private medical practice will disappear rapidly.

The lack of protest against medical schools allows all these egregious factors to continue. You don't complain, protest in some fashion, or let the leaders know how you think — it will all continue and worsen for you. How many letters and complaints about these issues does it take to force the AAMC committee to enforce a business curriculum? The AMA has been capitulating for decades. It's like all supporting groups have been shut down, and we have no true allies. It probably is our fault.

However, the total control of health care and the medical profession itself is at stake for all of us. It's quite possible that the years of government support of medical schools and the scholars/leaders have reached a point when they just can't say no to government control.

My view of where the medical profession is headed is not pretty.

Perhaps you might want to imagine what will happen to all of us physicians, after our government is able to wipe out private medical practice. That provides the final perfect glitch in the armor that our government needs to adopt socialized medicine.

When all that happens, our government will control the medical education system and the medical profession itself. Have you mentally prepared for that situation? I doubt it.

I believe these things will come about:

- 1. Total control of medical school recruiting. It will involve control over who will get into medical school and likely will shift to the wealthy who can afford it.
- 2. You will be assigned to a medical school, not of your choice.
- 3. Medical students will be assigned to a specialty area according to what is lacking in our national health care at the time no choice.
- 4. Graduating medical students will be sent to specific residencies they have been assigned to wherever there is an opening no choices.
- 5. After residency, you will be assigned to the area of the nation where your training will be most useful no choice.
- 6. Like the HMOs, you will be told how to practice and even what you are trained to do that you are not permitted to practice like Kaiser Permanente did to me when I wanted to do infertility work as an OB/GYN, which resulted in leaving employment for private medical practice.

You are involved with the destruction of health care and the medical profession.

When you discover a major problem with medical school education — lack of a business education — and you never take a stand for the value of that, you are involved whether you are for or against it.

When you recognize the signs and symptoms of a degeneration of the quality of health care in our nation and make no significant effort to improve health care, you are involved.

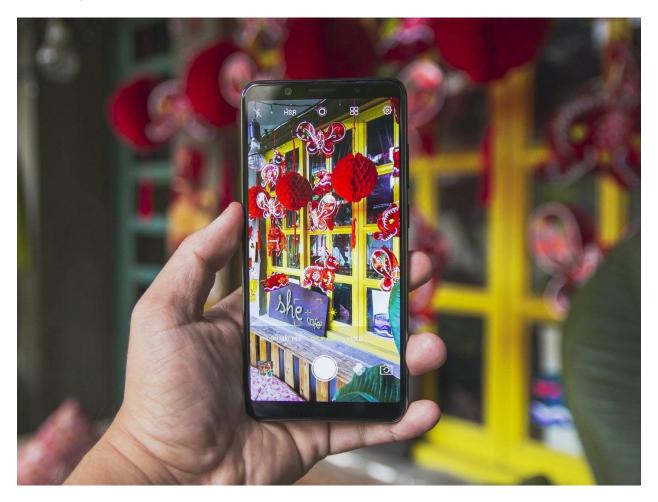
When you become aware of the increasingly disturbing medical practice mandates and fee restrictions placed on private practitioners, including the widespread expansion of physician's being driven out of practice for financial reasons, you are involved.

When you are riding high on increased income from your specialty and you, whether employed or in private medical practice, back away from your less fortunate peers, you are directly involved.

So, I must ask you, Are you out for all you can get from our profession and your peers with no regard for the serious problems we all see happening today in our profession? Are we a team that needs to work together on eliminating these egregious issues or not? Do you care what is happening to other physicians who have been intentionally prevented from learning the business and marketing tools that stand as a required core for the success of every business in the world today — yet we have been shut out of that essential success ingredient? Why is that?

Quick Pic Tip: How to Clean Up Your Photo Library FAST

BY KIM KOMANDO, KOMANDO.COM



As fun as it is to take more than five pics of every cute animal, life event, or meal, your phone has a limit. For every beautiful shot, you're probably saving a bunch of junk. Are you getting that "storage full" message? It's a pain.

A complete overhaul of your photo collection is a big project, but it doesn't have to be. I clean my photo library up in a flash! <u>Tap or click for the steps I use to clean my digital photo library.</u>

Easily remove duplicates on your iPhone

Apple added a valuable tool for iOS 16. Your iPhone now has a "duplicate photos" folder where you can merge anything duplicated. It's so easy to use. Here's how:

- Open the **Photos app** and select **Albums**.
- Scroll down and select **Duplicates**. It's under Utilities.
- You can either select all of them by hitting Select > Select all > Merge or select individual photos and tap Merge.
- Confirm your choice and take back some storage space.

Clean up your photo folder on Android

Android phones have a trick to clear up space you might not know. It takes just a few taps.

Rather than manually locating and deleting everything you don't need, open the <u>Files by Google</u> app, then select **Clean**. If you don't have it, head to the Google Play Store and download it for free.

Tap **Confirm and free up > See junk files** and select what you want to clear. When you're ready, tap **Clear > Clear**.

That's all it takes to remove screenshots, memes, duplicates, and other junk hiding among the important photos.

Tip within a tip: Stop scrolling forever to find the picture you want. You can search your photo gallery. Here's how — and some tricks to find what you want.

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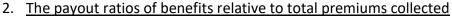
Disability Coverage for Physicians: Four Important Factors to Consider

A physician's ability to earn money is their greatest financial asset. Many have invested significant financial resources to build their future income potential. Disability income insurance is therefore vital to the foundation of a solid financial plan. Below are four important factors when evaluating disability income coverage for physicians.

Financial strength of the insurance company Most people aren't expecting to be disabled in the near future (or ever) and are purchasing insurance to protect themselves in case there's a disabling sickness or injury

years down the line. Therefore, it is important to entrust your insurance coverage with a strong financial

institution. Rating agencies such as AM Best and Standard & Poor's rate the financial strength of each company. It is important to consider these ratings when making a decision; a company that maintains consistently high ratings is preferable to a company with lower ratings.



Each disability insurance provider must detail annually how much they paid out in benefits to policy holders vs. how much they collected in premiums. The payout ratio is simply the sum of benefits and dividends paid divided by the total premiums collected. The amount of premiums, dividends and benefits are indicators of a company's current and historical emphasis on the product line.

3. <u>Definition of disability</u>

There are three general definitions of total disability coverage: Any Occupation, Own Occupation, and Enhanced True Own Occupation.

- Any Occupation definitions of total disability is the most restrictive category of coverage in that
 the insured must be totally unable to work in any occupation for which they are fitted by
 education, training and/or experience (this is similar to the social security definition of
 disability). Most physicians are looking for a better definition of disability that protects their
 specific job duties and training specialty.
- Own Occupation definition of total disability to the insured's occupation and material and substantial duties at the time of onset of disability, and the insured qualifies for totally disabled if they're unable to perform all of those duties. If the physician is able to perform some of those duties and meets other coverage terms, they may qualify as partially disabled and be eligible to receive a partial disability benefit.
- Enhanced True Own Occupation further classifies duties into patient related and non-patient related. If a physician is unable to complete the patient related duties, they may choose to collect total disability and not be forced to continue the non-patient duties. This enhanced definition is particularly important for proceduralists.*There are often other terms of coverage that need to met in order to qualify.



4. Cost of coverage

Costs amongst disability carriers can vary greatly depending on features and premium structure. There are many additional benefits that can be added to individual disability coverage, including but not limited to: ability to increase coverage in the future without medical underwriting, student loan payment riders, cost of living adjustments, and catastrophic disability. It's important to examine each option and determine whether the cost trade-offs to potential benefit of the riders are worth it. These riders may be included for free with some companies but be very expensive with others. In addition to rider costs, some companies offer different premium structure options: level vs. annually renewable (often referred to as graded premiums). Level premium structures stay the same throughout the life of the contract whereas graded premiums increase in cost as you get older. In both structures your health is locked-in, so reverifying your health is not required. Oftentimes, insurance agents will show only level premium options. However, the lower initial costs of annually renewable premiums can be appealing to some physicians, particularly when they are younger and balancing competing cashflow considerations such as a mortgage, student loans, or childcare.

While these four considerations are important factors when looking a disability coverage, it's encouraged to discuss your plan with a wealth management advisor who can speak to the pros/cons of every option with respect to each individual's specific situation and goals. Andrew Watkins, Wealth Management Advisor. Visit trianglewealthadvisors.com for more information or contact Andrew directly at andrew.watkin@nm.com or (919) 619-3759

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM) (life and disability Insurance, annuities, and life insurance with long-term care benefits) and its subsidiaries. Andrew Watkins is an insurance agent of NM.



The Top New Technology Trends for 2023

By Nikita Duggal



Technology today is evolving at a rapid pace, enabling faster change and progress, causing an acceleration of the rate of change. However, it is not only technology trends and emerging technologies that are evolving, a lot more has changed this year due to the outbreak of COVID-19.

Artificial intelligence will become more prevalent in 2023 with natural language processing and machine learning advancement. Artificial intelligence can better understand us and perform more complex tasks using this technology. It is estimated that 5G will revolutionize the way we live and work in the future.

1. Computing Power

Computing power has already established its place in the digital era, with almost every device and appliance being computerized. And it's here for even more as data science experts have predicted that the computing infrastructure we are building right now will only evolve for the better in the coming years. At the same time, we have 5G already; gear up for an era of 6G with more power in our hands and devices surrounding us. Even better, computing power is generating more tech jobs in the industry but would require specialized qualifications for candidates to acquire. From data science to robotics and IT management, this field will power the largest percentage of employment in every country. The more computing our devices will need, the more technicians, IT teams, relationship managers, and the customer care economy will flourish.

2. Smarter Devices

Artificial intelligence has played an essential role in making our world smarter and smoother. It is not just simulating humans but going the extra mile to make our life hassle-free and simpler. These smarter devices are here to stay in 2023 and even further, as data scientists are working on AI home robots, appliances, work

devices, wearables, and so much more! Almost every job needs smart software applications to make our work life more manageable. Smarter devices are another addition to the IT industry that is of high requirement and demand as more companies transform into digital spaces

3. Datafication

Datafication is simply transforming everything in our life into devices or software powered by data. So, in short, Datafication is the modification of human chores and tasks into data-driven technology. From our smartphones, industrial machines, and office applications to AI-powered appliances and everything else, data is here to stay for longer than we can ever remember! So, to keep our data stored the right way and secure and safe, it has become an in-demand specialization in our economy.

4. Artificial Intelligence (AI) and Machine Learning

Artificial Intelligence, or AI, has already received a lot of buzz in the past decade, but it continues to be one of the new technology trends because of its notable effects on how we live, work and play are only in the early stages. All is already known for its superiority in image and speech recognition, navigation apps, smartphone personal assistants, ride-sharing apps and so much more.

Other than that AI will be used further to analyze interactions to determine underlying connections and insights, to help predict demand for services like hospitals enabling authorities to make better decisions about resource utilization, and to detect the changing patterns of customer behavior by analyzing data in near real-time, driving revenues and enhancing personalized experiences.

The AI market will grow to a \$190 billion industry by 2025 with global spending on cognitive and AI systems reaching over \$57 billion in 2023. With AI spreading its wings across sectors, new jobs will be created in development, programming, testing, support and maintenance, to name a few. On the other hand AI also offers some of the highest salaries today ranging from over \$1,25,000 per year (machine learning engineer) to \$145,000 per year (AI architect) - making it the top new technology trend you must watch out for!

Machine Learning the subset of AI, is also being deployed in all kinds of industries, creating a huge demand for skilled professionals. Forrester predicts AI, machine learning, and automation will create 9 percent of new U.S. jobs by 2025, jobs including robot monitoring professionals, data scientists, automation specialists, and content curators.

5. Extended Reality

Extended reality comprises all the technologies that simulate reality, from Virtual Reality, Augmented Reality to Mixed Reality and everything else in-between. It is a significant technology trend right now as all of us are craving to break away from the so-called real boundaries of the world. By creating a reality without any tangible presence, this technology is massively popular amongst gamers, medical specialists, and retail and modeling.

6. Digital Trust

With people being accommodated and tangled with devices and technologies, confidence and trust have been built towards digital technologies. This familiar digital trust is another vital trend leading to more innovations. With digital conviction, people believe that technology can create a secure, safe and reliable digital world and help companies invent and innovate without worrying about securing the public's confidence.

7. 3D Printing

A key trend in innovation and technology is 3D printing which is used to formulate prototypes. This technology has been impactful in the biomedical and industrial sectors. None of us thought of printing a real object from a printer, while right now, it's a reality. So, 3D printing is another innovation that's here to stay. For companies in the data and healthcare sector that require a lot of 3D printing for their products, various jobs pay well and are international.

8. Genomics

Imagine a technology that can study your DNA and use it to improve your health, helping you fight diseases and whatnot! Genomics is precisely that technology that peruses upon the make-up of genes, DNAs, their mapping, structure, etc. Further, this can help quantify your genes and result in finding diseases or any possible problems that can later be a health issue. When it comes to a specialization like Genomics, one can find a variety of technical as well as non-technical roles. Technical jobs in this area are all about designing, analyzing, and diagnostics, while non-technical jobs are concerned with higher levels of research and theoretical analysis.

9. New Energy Solutions

The world has agreed to be greener for the sake of its landscapes and the energy we use. This results in cars running on electricity or battery and houses using greener choices like solar and renewable energy. What's even better is that people are conscious of their carbon footprints and waste; thus, minimizing it or turning those into renewable energy is even more helpful.

10. Robotic Process Automation (RPA)

Like AI and Machine Learning, Robotic Process Automation, or RPA, is another technology that is automating jobs. RPA is the use of software to automate business processes such as interpreting applications, processing transactions, dealing with data, and even replying to emails. RPA automates repetitive tasks that people used to do.

Although Forrester Research estimates RPA automation will threaten the livelihood of 230 million or more knowledge workers or approximately 9 percent of the global workforce, RPA is also creating new jobs while altering existing jobs. McKinsey finds that less than 5 percent of occupations can be totally automated, but about 60 percent can be partially automated.

11. Edge Computing

Formerly a new technology trend to watch, cloud computing has become mainstream, with major players AWS (Amazon Web Services), Microsoft Azure and Google Cloud Platform dominating the market. The adoption of cloud computing is still growing, as more and more businesses migrate to a cloud solution. But it's no longer the emerging technology trend. Edge is.

As the quantity of data organizations is dealing with continues to increase, they have realized the shortcomings of cloud computing in some situations. Edge computing is designed to help solve some of those problems as a way to bypass the latency caused by cloud computing and getting data to a data center for processing. It can exist "on the edge," if you will, closer to where computing needs to happen. For this reason, edge computing can be used to process time-sensitive data in remote locations with limited or no connectivity to a centralized location. In those situations, edge computing can act like mini datacenters.

Edge computing will increase as use of the Internet of Things (IoT) devices increases. By 2023, the global edge computing market is expected to reach \$6.72 billion. And this new technology trend is only meant to grow and nothing less, creating various jobs, primarily for software engineers.

12. Quantum Computing

Next remarkable technology trend is quantum computing, which is a form of computing that takes advantage of quantum phenomena like superposition and quantum entanglement. This amazing technology trend is also involved in preventing the spread of the coronavirus, and to develop potential vaccines, thanks to its ability to easily query, monitor, analyze and act on data, regardless of the source. Another field where quantum computing is finding applications is banking and finance, to manage credit risk, for high-frequency trading and fraud detection.

Quantum computers are now a multitude times faster than regular computers and huge brands like Splunk, Honeywell, Microsoft, AWS, Google and many others are now involved in making innovations in the field of Quantum Computing. The revenues for the global quantum computing market are projected to surpass \$2.5 billion by 2029.

13. Virtual Reality and Augmented Reality

The next exceptional technology trend - Virtual Reality (VR) and Augmented Reality (AR), and Extended Reality (ER). VR immerses the user in an environment while AR enhances their environment. Although this technology trend has primarily been used for gaming thus far, it has also been used for training, as with VirtualShip, a simulation software used to train U.S. Navy, Army and Coast Guard ship captains.

In 2023, we can expect these forms of technologies being further integrated into our lives. Usually working in tandem with some of the other emerging technologies we've mentioned in this list, AR and VR have enormous potential in training, entertainment, education, marketing, and even rehabilitation after an injury. Either could be used to train doctors to do surgery, offer museum goers a deeper experience, enhance theme parks, or even enhance marketing, as with this Pepsi Max bus shelter.

Fun fact: 14 million AR and VR devices were sold in 2019. The global AR and VR market is expected to grow to \$209.2 billion by 2023, only creating more opportunities in the trending technology, and welcoming more professionals ready for this game-changing field.

14. Blockchain

Although most people think of blockchain technology in relation to cryptocurrencies such as Bitcoin, blockchain offers security that is useful in many other ways. In the simplest of terms, blockchain can be described as data you can only add to, not take away from, or change. Hence the term "chain" because you're making a chain of data. Not being able to change the previous blocks is what makes it so secure. In addition, blockchains are consensus-driven, so no one entity can take control of the data. With blockchain, you don't need a trusted third-party to oversee or validate transactions.

Several industries are involving and implementing blockchain, and as the use of blockchain technology increases, so too does the demand for skilled professionals. From a birds eye view, a blockchain developer specializes in developing and implementing architecture and solutions using blockchain technology. The average yearly salary of a blockchain developer is ₹469K.

15. Internet of Things (IoT)

Another promising new technology trend is IoT. Many "things" are now being built with WiFi connectivity, meaning they can be connected to the Internet—and to each other. Hence, the Internet of Things, or IoT. The Internet of Things is the future, and has already enabled devices, home appliances, cars and much more to be connected to and exchange data over the Internet.

As consumers, we're already using and benefitting from IoT. We can lock our doors remotely if we forget to when we leave for work and preheat our ovens on our way home from work, all while tracking our fitness on our Fitbits. However, businesses also have much to gain now and in the near future. The IoT can enable better safety, efficiency and decision making for businesses as data is collected and analyzed. It can enable predictive maintenance, speed up medical care, improve customer service, and offer benefits we haven't even imagined yet.

And we're only in the beginning stages of this new technology trend: Forecasts suggest that by 2030 around 50 billion of these IoT devices will be in use around the world, creating a massive web of interconnected devices spanning everything from smartphones to kitchen appliances. The global spending on the Internet of Things (IoT) is forecast to reach 1.1 trillion U.S. dollars in 2023. New technologies such as 5G is expected to drive market growth in the coming years.

16.5G

The next technology trend that follows the IoT is 5G. Where 3G and 4G technologies have enabled us to browse the internet, use data driven services, increased bandwidths for streaming on Spotify or YouTube and so much more, 5G services are expected to revolutionize our lives. by enabling services that rely on advanced technologies like AR and VR, alongside cloud based gaming services like Google Stadia, NVidia GeForce Now and much more. It is expected to be used in factories, HD cameras that help improve safety and traffic management, smart grid control and smart retail too.

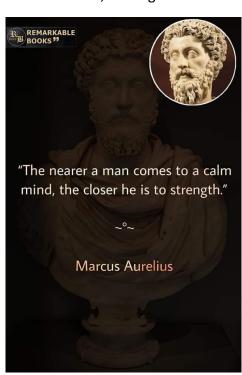
Just about every telecom company like Verizon, Tmobile, Apple, Nokia Corp, QualComm, are now working on creating 5G applications. 5G Network subscriptions will reach 4.4 billion by the end of 2027, making it an

emerging technology trend you must watch out for, and also save a spot in.

17. Cyber Security

Cyber security might not seem like an emerging technology, given that it has been around for a while, but it is evolving just as other technologies are. That's in part because threats are constantly new. The malevolent hackers who are trying to illegally access data are not going to give up any time soon, and they will continue to find ways to get through even the toughest security measures. It's also in part because new technology is being adapted to enhance security. As long as we have hackers, cybersecurity will remain a trending technology because it will constantly evolve to defend against those hackers.

As proof of the strong need for cybersecurity professionals, the number of cybersecurity jobs is growing three times faster than other tech jobs. According to Gartner, by 2025, 60% of organizations will use cybersecurity risk as a primary determinant in conducting third-party transactions and business engagements.



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The Transformation of Doctors Into "Dr. Widgets"

SUSAN MACLELLAN-TOBERT, MD

It has finally happened, I have transitioned to viewing myself as a widget, a depersonalized interface between the EMR and the patient. I am the unnamed device that collects the patient data and subsequently transcribes it into prose for billing purposes and maybe the occasional colleague review. There is a bit of curious comfort in identifying myself as a mere cog. I'm imagining I will now fly below the radar, undetected by Administration, and able to complete tasks despite missing the mark on necessary RVUs. I will aim to move invisibly and emotionlessly through the day without being asked too many questions or given many tasks. Oh, I bet I could make a game of this!

I'm wondering if you are familiar with the inner workings of a Dr. Widget. There is a particular shape to this style of gadget. When seated, the motherboard of the contraption is tilted slightly forward, with its grips moving across a keyboard while words simultaneously appear on the computer screen set before it. There



is something mechanical, yet eerily human, about the device. Every once in a while, it rises from its chair and interfaces with a patient.

Previously coded questions come in a brief barrage from a facial orifice, and then a verbal summary is offered to the patient. Amazingly enough, this contraption has been programmed to offer a nod and smile to the patient before departure. Widget 1.0, the pre-pandemic version, was able to perform a physical examination and handshake, but those functions were deemed unnecessary in the update. It is theorized that the next version will no longer require a chair and be completely housed in a CPU (computerized physician unit). The current Dr. Widget still requires some maintenance, including occasional refilling with H2O and emptying a muscular bladder that holds the filtered water. Interestingly enough, the orifice on its front face can also continuously take in candy, gum, and coffee without seizing up. Fascinating!

Most widget units are located in large health care centers and perform sub-specialized functions, such as administration of anesthesia, reading of imaging studies, and surgery. But, the base unit always comes with the needed EMR interface, which is viewed as the widget's primary function. There was a recent report from a large medical center that a group of widgets became senescent and began to resist mandates from the administration to improve efficiency. Application updates were made immediately by sending secure emails containing negative displacement threats. Thankfully this messaging slowed the network's mounting energy and reversed the exponential acceleration such that the Laws of Nature were not violated. Brilliant!

So far, Dr. Widgets are not available for individual purchase, but it will only be a matter of time before this is the case. Some health care centers currently allow 24-hour patient access to their widgets. Convenience for the patient supersedes any maintenance needs of the contraption. There are mounting reports of burnout among widgets that have been run continuously. Unfortunately, motor replacement is not an option for a broken unit, so a newer model widget is the next strategy. The cost to the health care system for a basic widget can be as high as \$300 to 500K, and for a specialized unit, as high as one million. Excessive!

Mandates are requiring these professional devices to improve clinic efficiency, see more patients, complete all documentation in a timely fashion, maintain appropriate network connections, continuously update internal files, and avoid burning out because it's hard to reboot.

Hey! Like any computerized widget, I, too, have a maximum signal transmission speed and can only process limited numbers of inputs at any one time. With more mandates and requests come additional decisions. More choices mean it takes longer to make a decision (Hick's Law.) Inevitably, my processing and output will slow, and multitasking is already humanly impossible. What fixes are there for this Dr. Widget conundrum? Unfortunately, it seems lengthy update efforts must occur within each unit through individualized programming. The following viable but unverified upgrade algorithms may help:

- 1. Shut down programs running in the background by closing the office door.
- 2. Turn off low-power mode by inputting liquid and solid sustenance.
- 3. Take time to output all liquids and solids when an impulse signal is received from central processing.
- 3. Get proper ventilation by seeking nature.
- 4. Manage random access memory by pausing to refocus every 20 minutes (Pomodoro Technique).
- 4. Free up space on the hard drive by deep breathing, meditating, listening to music, and stretching.
- 5. Improve WiFi signaling by connecting with others.
- 6. Or, do as this Dr. Widget is going to do, unplug and go offline!

Susan MacLellan-Tobert is a pediatric cardiologist and can be reached at Health Edge Coaching.

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7 Interior Design Trends You'll See Everywhere in 2023, According to Designers

by SARAH LYON



Source: I Spy DIY

It's hard to believe that it's already time to think about 2023 (personally, I'm still processing 2019, but that's a convo for another day). One of my favorite parts of looking ahead to the new year is learning what colors and design styles will be trending in the next 12 months. After all, I'm constantly decorating and redecorating my apartment, so I'm more than happy to get a sneak peek at what's to come so I can start budgeting for some new, on-trend decor pieces. I polled six experts on the 2023 interior design trends they're most excited about, and the results are in. Here are the interior design trends experts say will be everywhere next year.

1. Mixed Eras



Source: Studio McGee

Mixing pieces from the past and present is a trend we've flagged recently that's going to get even bigger in 2023. "A home that incorporates pieces from the past makes for a well-designed and thoughtful space," explained Tracee Murphy of Trade Mark Interiors in Sarasota, Florida. Take an opportunity to hit those vintage stores, or make use of passed-down items from loved ones. "This trend also speaks to using high/low design in a home, which means you'll have a mix of price points throughout," Murphy added. "And how fun to think about passing on our special pieces to the next generation?"

2. Deep Reds



Source: @thehonesthome_

Deep reds aren't just for happy hour—they'll be having a moment in the interior world, too. "Burgundy and deep cabernet reds hues are something I feel strongly about making an impact in 2023," said NYC-based interior designer Becky Shea. "The deep, rich tone works so well with neutrals and adds so much depth to a design." Shea particularly likes using these colors alongside unlacquered brass. "I have a feeling we'll be seeing more of this color sprinkled into spaces through millwork, mohair chairs, or sofas and accents come the new year," she said.

3. Sustainable Furnishings



Source: @oursouthwestnest

Now more than ever, it's time to prioritize going green at home. Specifically, this trend entails sourcing items that are zero-waste, artisan-produced, or up-cycled, Murphy explained. "Ultimately, this is going to result in really interesting interiors," she said. To start small, try shopping locally instead of at big-box stores, and consider how you can repurpose existing furnishings to feel new. "Being able to tell the story of a piece of furniture is a great conversation to have with your friends and family when entertaining," Murphy added.

4. Bold Kitchens



Source: @girlandgrey

Gone are the days of bland kitchens. As we head into 2023, we're entering a new era of bold kitchen design. "White and neutral kitchen cabinets will begin to be phased out and be replaced by black, green, and wood," said New York-based designer Emma Beryl Kemper.

But if yours is on the plain side, there's no need to panic. "So much has been said about the end of the all-white farmhouse kitchen, but changing out cabinetry and countertops is not a small endeavor," said professional organizer Erica Thompson of Organized by Design. "The solution? Accessorizing your kitchen with big punches of bold color. Think books, pottery, utensils, even art."

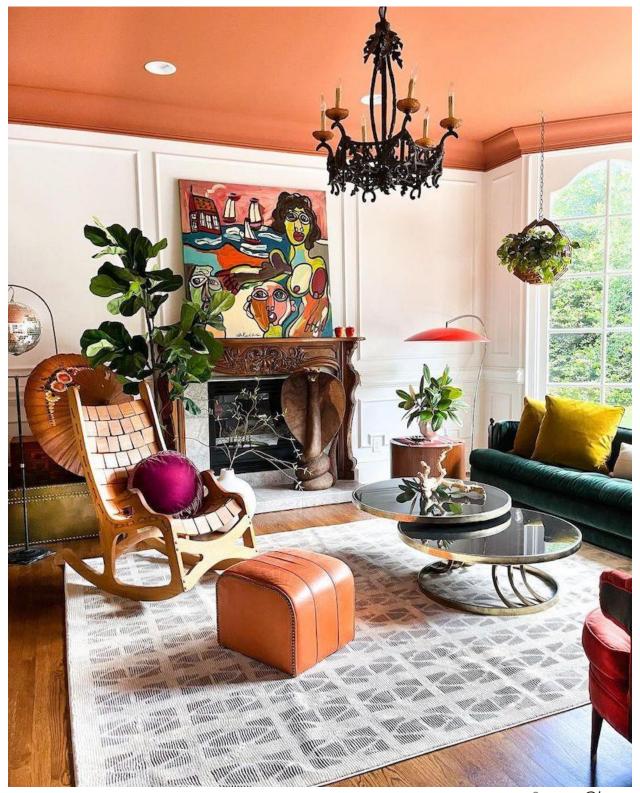
5. Decorated Laundry Rooms



Source: @emilykennedyphoto

Folding clothes may not be your favorite chore, but hey, at least you can make your laundry room look nice and pretty! According to San Diego interior designer Tiffani Baumgart, jewel-box laundry rooms are having a major moment. "These hard-working rooms are going glam with shimmery finishes, richly patterned details, and even whimsical accessories," she noted.

6. Colorful Palettes



Source: @home_ec_op

"In 2023, I'm excited to bring on the color," said interior designer Amy Forshew of Proximity Interior Design in Philadelphia. Neutrals may be timeless, but all-neutral palettes are getting a bit tired. "After a few years of beige design reigning supreme, we think design professionals and consumers are moving away from neutral, monochromatic, and muted spaces," Forshew explained. "This year, we are focusing on layering in maximalist fabrics, accessories, and rich colors to express our personality and style."

7. Entertaining-Focused Design



Source: @leclairdecor

It's time to make up for those lost years when we weren't able to gather with family and friends. This attitude will definitely make its way into how we design our homes, Murphy said. "Gatherings are the focus of design in the upcoming year, where we are striving to emphasize rest and wellness as a priority," she noted. "[This means] slowing down and enjoying the relationships in our lives all while using materials that are easily washable to make life easy for everyone in the home." Why worry about red wine spills when you can simply sit back and enjoy wine and cheese night with your besties?

The Solution to America's Primary Care Shortage is Direct Primary Care

SARA PASTOOR, MD

Primary care in the United States is on the brink of collapse.

Primary care providers suffer existential burnout, are the lowest compensated among all medical specialties, and there is a crisis-level shortage of primary care physicians, especially in health professional shortage areas. Despite strong evidence linking primary care (unlike any other medical specialty) to a better quality of life, longer life expectancy, better patient experience, and lower total cost of care, primary care has remained undervalued and under-resourced for decades, marginalized by an



industry dominated by expensive subspecialty care, lucrative procedures, and a dysfunctional third-party payer system which has rendered the patient a commodity.

Yet we already have a recipe to fix primary care – and the broken U.S. health care system. The key ingredient is found in the direct primary care (DPC) model in which primary care providers (PCPs) and patients walk away from the fee-for-transaction third-party insurance payment system in favor of a monthly membership fee. This monthly fee, typically paid either by the patient or an employer, is much like a gym membership or a magazine subscription. The reason it works is that it gives practices predictable, upfront cash flow without the hassle of insurance-driven red tape and reporting requirements, while patients get unlimited access, more time with their doctor, and more convenient care. PCPs in a DPC tend to commit to continuous, longitudinal relationships with far fewer patients than in traditional payment models, ensuring same-day or next-day access for their patients and a much lower administrative burden for the PCP.

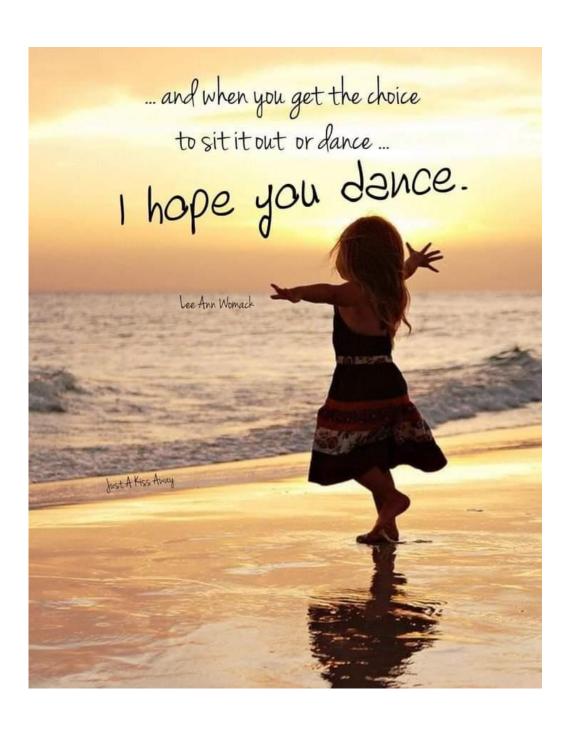
Critics of the DPC model argue that with each PCP carrying only 600 patients, the U.S. primary care shortage is made worse. One needs to understand why this argument is flawed and what is causing the shortage. When we examine those reasons and consider how they have resulted in primary care specialties being an inhospitable career choice, we understand what DPC has to offer as a solution to the shortage rather than a threat to it. DPC PCPs are perhaps the happiest physicians in all of medicine. They have better work-life balance, lower stress, a restored sense of purpose, and almost zero burnout. DPC physicians have reclaimed their joy in practice. To wit, adding too many patients to an overwhelmed PCP will never be the solution to the PCP shortage – it will further aggravate the crisis. Enticement into a meaningful career field, in which physicians and patients reap the benefits of a trusting and therapeutic relationship, is the better bet.

What's still missing, however, is for primary care to be paid fairly for the value it brings. In the DPC model, when the burden to finance the care falls to the patient alone, affordability may present an obstacle. More recently, employers and innovative health plans have built their benefit plans around direct primary care, which relieves the patient of this out-of-pocket cost. If the case studies are accurate in citing a 20 percent reduction in the total cost of care driven by a DPC PCP, payers stand to save an average of \$2,500 per beneficiary per year. This far exceeds the average cost of DPC membership (\$900 per year) and indicates that DPC practices could be in a position to negotiate significantly higher rates. Paying primary care their fair share for the value they create, and bringing their compensation in line with subspecialty colleagues in doing so, is another crucial key to unlocking the primary care shortage.

We stand at an inflection point – one where we have an opportunity to lean into the DPC model and away from a legacy health insurance system, which has been extravagantly lucrative for those in power in the industry, but of limited benefit to society. The crippling and decimation of American primary care has benefitted hospitals, heart surgeons, and health plans alike but has driven infant mortality rates up and life expectancy down in a country that spends double on health care compared to peer nations. We cannot afford to continue repeating past mistakes – it is time for a change.

The subspecialty-heavy, hospital-driven, bloated and underperforming U.S. health care system needs robust, high-functioning primary care. The evidence for more primary care is clear. How we achieve the goal remains poorly defined. DPC has shown us a way if only we'd take it.

Sara Pastoor is a family physician.



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Housing Market Predictions For 2023

Bankrate.com



We're heading toward a new year. That makes this a perfect time to prognosticate real estate matters for 2023. With mortgage rates escalating higher, home sales — and, in some areas, home prices — hitting the brakes, and increased uncertainty felt throughout the market, many homeowners, prospective sellers and prospective buyers are nervous about next year.

And for good reason. Consider that, at the time of this writing, the average 30-year fixed-mortgage rate is 7.04 percent. The inflation rate is an alarming 8.2 percent. And sales of previously owned homes dropped 1.5 percent in September from August to a seasonally adjusted annual rate of 4.71 million units, per the National Association of Realtors, which means that existing homes are selling at the slowest pace observed in 10 years.

We reached out to several industry experts, each of whom offered interesting forecasts and projections about where mortgage rates, home prices, buyer competition, housing supply, sales activity and home affordability are headed in 2023. Curious what the pros think? Read on for their evaluations and predictions.

Will mortgage rates continue to climb?

With interest rates roughly doubling from their lows in early 2022, it's a fair assumption that the cost of financing a home won't be coming down this year. But how about across 2023? Is there any light at the end of this dark tunnel?

Some say no. "Continued inflation, overall higher interest rates, a potential recession, and geopolitical tensions will force 30-year and 15-year mortgage rates up throughout 2023 and will bring the two rates closer together as short-term risks rise," cautions Dennis Shirshikov, a strategist at Awning.com and a professor of economics and finance at City University of New York, who foresees the 30-year and 15-year benchmark mortgage loans averaging 8.75 percent and 8.25 percent, respectively, across 2023.

Robert Johnson, a professor of finance at Creighton University's Heider College of Business, shares some of those sentiments.

"By the end of 2023, financial market participants expect that the Fed will have increased the target Fed funds rate by 175 to 200 basis points from current levels. That would translate into 30-year and 15-year mortgage rates at roughly 8.50 and 7.70 percent," he says.

Rick Sharga, executive vice president of Market Intelligence for ATTOM Data Solutions, which analyzes real estate and property data, is more hopeful. He posits that rates peak at about 8 percent and 7.25 percent for 30-year and 15-year loans in early 2023, "then gradually come down over the course of the year somewhat to hang in the range of 6.0 percent and 5.25 percent, respectively. This is entirely dependent on the Federal Reserve's ability to get inflation under control and ease up on its aggressive rate increases."

Three different roads for interest rates

Nadia Evangelou, senior economist and director of Real Estate Research for the National Association of Realtors, meanwhile, envisions three different rate scenarios occurring next year.

"In scenario #1, inflation continues to remain high, forcing the Fed to raise interest rates repeatedly. That means mortgage rates will keep climbing, possibly near 8.5 percent. In scenario #2, the consumer price index responds more to the Fed's rate hikes, and there is a gradual deceleration of inflation, causing mortgage rates to stabilize near 7 percent to 7.5 percent for 2023. In scenario #3, the Fed raises rates repeatedly to curb inflation and the economy falls into a recession. This could cause rates to likely drop to 5 percent," she explains.

Will housing sales decline?

Each of Evangelou's three scenarios for mortgage rates would have a major impact on home sales. In each case, sales will be down — it's just a question of how much.

"Higher rates under scenario #1 could cause home sales to drop by more than 10 percent next year," she continues. "In scenario #2, home sales drop by 7 percent to 8 percent. And in the third scenario, home activity may also drop further by more than 15 percent."

Our other experts agree: The slowdown in home sales that's been occurring all year will continue into 2023. Sharga believes existing home sales in 2023 will slow, likely hovering in the 4.5 million range, with new-home sales at around 600,000.

Listings may no longer go at a lightning-fast pace, either. "Days on the market have been climbing back toward more normal levels recently, and we could see them approach 30 days or more in 2023 as the market continues to cool down," he says.

Shirshikov is sympatico with those sentiments. "The average days on the market will increase somewhere between two and three times the current levels," he notes.

What will happen to home values?

Interestingly, due to low inventory, "home prices won't drop in 2023," Evangelou predicts. "I expect pricing to be relatively flat, increasing by only 1 percentage point."

Johnson, though, feels that higher interest rates will undoubtedly hurt home values and pricing. "A soft real estate market with prices at levels lower than current levels will result," Johnson says.

That's not great news for sellers, but welcome news for house-hunters.

"There are plenty of potential buyers still patiently waiting to enter the market. Assuming home prices ease, you'll start to see some of these buyers emerge, especially the all-cash or lower loan-to-value purchasers who are less impacted by any interest rate concerns," explains Scott Krinsky, a partner in the Residential Banking Department of Romer Debbas, a Manhattan real estate law firm.

Home values on a national level are almost certain to decline at least modestly, perhaps between 5 percent and 10 percent, according to Sharga.

"Some of the more expensive markets will potentially see larger declines. Limited inventory, strong credit quality among current mortgage holders, and demand from young adults looking to become homeowners should help prevent prices from falling even further," continues Sharga.

Will 2023 be a buyer's market or a seller's market?

For two years, it's been a seller's market. Will 2023 favor buyers or sellers more in most markets? Greg McBride, chief financial analyst for Bankrate, says "affordability issues and economic worries will depress home buyer demand, and inventory of homes available for sale will remain limited. So it'll continue to be more of a balanced market than tilting one way or the other."

Krinsky expects leverage to vary nationally, depending on the type of market.

"With the pandemic, we saw a new spike of bidding wars in suburban and smaller markets, likely because of the desire for more space and the increased flexibility of remote working across the country," says Krinsky. "Now that many offices and businesses are back near full capacity and fully operational, the hope is that larger markets can revert back toward pre-pandemic levels and we will see increased demand there."

Johnson, on the other hand, anticipates sellers holding fewer cards. "It will be a buyer's market next year, as many reluctant sellers – those waiting for the market to turn around – will likely capitulate, adding to more housing supply," he says.

Will housing inventory increase?

A shortage of homes has helped fuel the frenzied market of the last few years. But experts differ on housing inventory projections for 2023.

"Before the housing crash of 2008, inventory peaked at about a 13-month supply – twice what we would see in a healthy market," Sharga says. "Today, we have about a three-month supply, which is about half of what we need. Current homeowners are unlikely to trade in their 3 percent mortgage for a new home with a 7 percent loan unless they absolutely have to, so existing home inventory should remain low. And builders have scaled back on housing starts for the past three months. That means we are not likely to see a huge boost in supply from new construction anytime soon, either."

But others foresee increased supply next year. "Housing inventory will rise throughout 2023 as homes become more unaffordable due to high rates," Shirshikov thinks.

Will homes be more affordable?

Will homes continue to remain financially out of reach for many purchasers next year, or will matters be better for buyers?

"If inflation pressures ease and we see a meaningful pullback in mortgage rates next year, this will ease some of the strain on buyers – but only a bit," explains McBride. "Prices will remain fairly steady, and in a lot of markets that's a price that is 40 percent or more higher than pre-pandemic."

"Home prices will not fall proportionally," Shirshikov thinks. Any "fall in prices will not be enough to offset the rising interest rate and its contribution to the monthly [mortgage] payment." As a result, homes may even seem less affordable, he says.

The impact of higher mortgage rates and lower home prices in 2023 will likely cancel each other out to a great extent, Johnson agrees. His take: "Overall home affordability won't change dramatically."

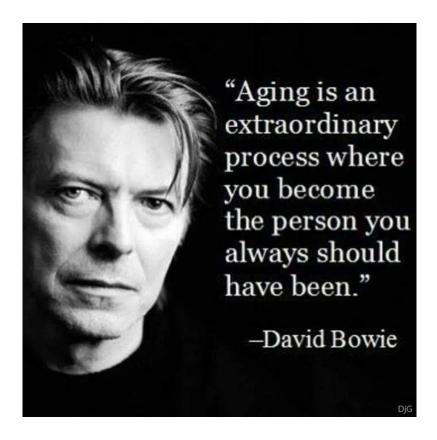
The bottom line on the 2023 housing market

Taking a big-picture look at the possible real estate market next year, most pros are in consensus: something of a transitional year, characterized by uncertainty.

"The housing market will be tepid in 2023, with only lukewarm demand and a limited amount of inventory available for sale," McBride predicts. However, "mortgage rates could pull back meaningfully next year if inflation pressures ease."

"The hope is that, as supply and demand within the housing market normalizes, interest rates can start to come back down to earth," Krinsky agrees. "Until this happens, those who simply cannot afford the costs of borrowed money will have to continue to wait. For those waiting on the sidelines holding out hope that rates may soon drop, they might have to accept the fact that the lower-rate financing windows open in 2020 and 2021 have closed."

But if mortgage rates don't move much, "that means borrowers will pursue fewer purchase loans and we will see a continuing decline in rate-based refinance activity," Sharga reiterates. "With more homeowners staying in place, we also might see an uptick in home equity loans and home equity lines of credit over the course of the year." In other words, if moving will be out, remodeling may well be in.



Top 8 Most Controversial Stories About Medical Innovations

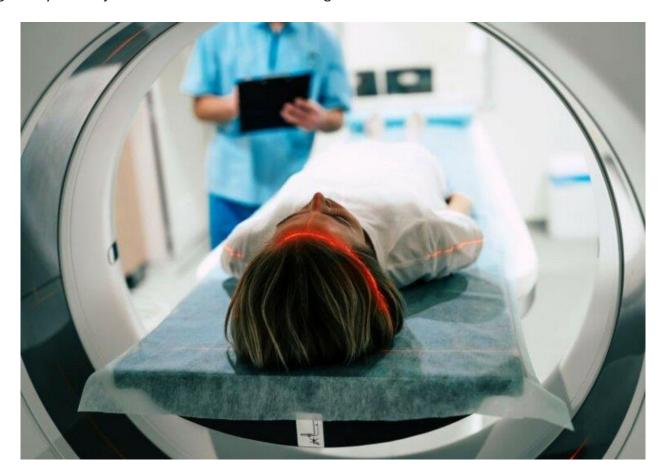
Medicalfuturist.com

I spend my days monitoring progress, analyzing new trends, and learning about spectacular new initiatives. Needless to say: not just me, but the whole team of The Medical Futurist is fascinated by what we learn. And then sometimes there is a story that just melts the fuses at one or more team members – and our readers. Below I picked 8 of our favorite controversial stories from – almost exclusively – this year. It's important to note that controversial doesn't equal bad/useless. Sometimes it's just not widely accepted (yet) and so exotic that they can surely provide a unique talking point at any boring dinner. Here come our 8 picks, in no particular order.

Decoding Thoughts From fMRI Readings

This is simply mind-blowing. So much so that any cognitive neuroscientist would have laughed you out of the room if you had asked 20 years ago, advising you to read less sci-fi.

The research team from the University of Texas, Austin first trained an algorithm with the help of 3 study subjects, who each listened to 16 hours of various audio recordings during fMRI scan sessions. Based on the imaging "observations" and the audio pattern of the training sessions, the algorithm then made predictions on the content of other stories – read to the subjects, storylines of silent films played to the subjects, or stories imagined by the subjects – based on their fMRI readings alone.



According to the team, the algorithm did "pretty well" in predicting what the content of these stories could have been. It "knows what's happening pretty accurately, but not who is doing the things." – lead researcher Alexander Huth explained. The model was also tested on scans of individuals not part of the training program

(so the algorithms didn't have the chance to match their brain activity to audio patterns). In these cases, it returned "basically no usable information".

The Slightly Sweaty Finger

"Slightly sweaty" was undoubtedly the number one 2022 insider meme of our team, and it's easy to understand why. Once it caught your eye, there is no way to unsee this characteristically shaped pink robotic finger. Which, by the way, is amazing: it was developed by a Japanese team, is covered with living skin and is able to heal itself.



It is an "impressive technical feat that blurs the line between living flesh and machine. But scientists were divided on whether people would warm to its lifelike anatomy or find it creepy." – said the article. Well, our team was also somewhat divided, but the majority of votes went straight for creepy.

Al Speaker Clones Parents' Voices to Read Bedtime Stories

Deepfake invading the kids' bedrooms! An AI speaker can recreate parents' voices to read bedtime stories when they are not there. It is pre-loaded with 60 different stories and songs ranging from nursery rhymes to The Brothers Grimm.

On one hand, it can be great if your spouse needs to travel for work or is stationed far away. But definitely unnerving to think how it can be



used to spend even less time with our kids while keeping them occupied with technology.

A 3D-Printed Nose Grown On A Patient's Forearm

Experts in France have grown a woman a new 3D-printed nose on her forearm after she lost hers to cancer! "The surgery teams at the Toulouse University Hospital and the Claudius Regaud Institute managed to successfully re-vascularise the patient's nasal cavity, connecting the blood vessels by performing microsurgery."



Bioprinting is one of the most fascinating promises in the future of medicine, however, there is a long way to go until we can grow/harvest ready-to-use organs. And it surely requires some getting used to – seeing an organ on a random body part.

The Diy Blood Draw Devices

DIY blood draw devices have arrived and some have already acquired FDA clearance. These small devices let patients collect diagnostics-quality blood samples at home, found their way into clinical trials and became available as direct-to-consumer products.



They are practical, they can save a ton of travel time and hassle for the patients, improve clinical trial participation, and we can keep going on with listing the benefits. But still, packing it all out on the kitchen counter and muster the determination to *firmly* push that button and watch your blood flow.

The Suicide Sarcophagus That Passes Legal Review

Assisted suicide is one of the most controversial topics.

A 3D-printed capsule, destined for use in assisted suicide, may legally be operated in Switzerland. Around 1,300 people died by assisted suicide in Switzerland in 2020 using liquid sodium pentobarbital. This machine developed by Sarco offers a different approach.



"The capsule is sitting on a piece of equipment that will flood the interior with nitrogen, rapidly reducing the oxygen level to 1% from 21%. The person will feel a little disoriented and may feel slightly euphoric before they lose consciousness. The whole thing takes about 30 seconds."

The Controversial Embryo Tests That Promise A Better Baby

Is it the worst line in an advertisement ever? "She has her mother's eyes, but will she also inherit her breast cancer diagnosis?" It's coming from a company called Genomic Prediction that says it can help prospective parents to answer this question by testing the genetics of embryos during fertility treatment.



One question is whether it's medically accurate, reliable and safe. And another question is whether it's ethical at all. Don't get me wrong. I would use any technology that leads to better health for people including embryos. But only if it's safe, medically tested and passed every ethical debate. Personal genomics is still not at that stage where we could be confident about its results and how exactly polygenetic scores lead to disease risks.

New Zealand Bans Tobacco Sales to Anyone Born After 2009

New Zealand passed the first draft of the world's strictest tobacco law in the summer. It would simply ban the sales of tobacco products to anyone born after 2009, in the hope to raise the first smoke-free generation.



I understand that everybody has the right to do anything with their body. However, if it significantly impacts healthcare and especially healthcare costs, it becomes a common responsibility. So on my part: kudos to New Zealand!

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SHRIMP OREGANATA

Thefoodiephysician.com

My **Shrimp Oreganata** features succulent shrimp baked with white wine and topped with crispy, lemony breadcrumbs. It's a delicious and elegant dish that's deceptively easy to make and bakes in just 10 minutes! It's perfect for the holidays or anytime you're entertaining.



When I'm entertaining, I always look for dishes that have a beautiful presentation but are easy to make. Some of my go-to entertaining recipes are my Blueberry Brie Bites, Marry Me Chicken, and Triple Berry Crisp.

This delicious *Shrimp Oreganata* definitely fits the bill when it comes to easy entertaining recipes. It's a simple dish with a beautiful, elegant presentation.

It can be assembled a day in advance and popped in the oven right before dinnertime. It cooks in just 10 minutes- it doesn't get much easier than that!

If you're at all intimidated by the thought of cooking a seafood dish, then try this shrimp oreganata recipe. Just like my salmon oreganata, this dish is pretty foolproof.

Shrimp oreganata is perfect for special occasions or any night of the week! When I have company, I like to assemble the shrimp in a large skillet for a lovely presentation. However, on busy weeknights, I often make this dish on a sheet pan and my whole family loves it.

WHY YOU'LL LOVE THIS DISH

Tasty- succulent shrimp, white wine, and lemony breadcrumbs- yum!

Easy- simple enough for an easy weeknight meal

Beautiful- the perfect dish for special occasions

Can be made in advance- prep the whole dish the day before and just pop it in the oven at dinnertime

Kid-friendly- both kids and adults will love this dish

WHAT IS IN OREGANATA?

Oreganata is a *classic Italian dish* that you'll find on the menu at many Italian restaurants. Oreganata style refers to a **mixture of breadcrumbs, olive oil, garlic, and oregano** (hence the name "oreganata"). **Lemon and parmesan cheese** are often added as well in some recipes.

The breadcrumb mixture is used to **top seafood like fish, shrimp, and clams**. Then the dish is **baked in the oven until the topping is crispy and golden brown**. A final squeeze of lemon on top and dinner is served!

Clams oreganata is perhaps the most traditional oreganata dish. It's commonly eaten during the **Italian Feast of the Seven Fishes**, which is celebrated on *Christmas Eve*. Shrimp oreganata is another delicious and popular variation.

Oreganata is commonly made with mild, white fish like flounder, tilapia or sole. I also make it with salmon. If you're a fan of shrimp scampi, then try this shrimp oreganata- it's one of my favorite shrimp recipes. It has similar flavors but is even easier to make as you can just bake it in the oven rather than cooking it on the stove. Plus, the addition of the crispy breadcrumbs take this dish over the top!

DOCTOR'S TIPS

This delicious Italian shrimp oreganata fits in well with the Mediterranean diet. The Mediterranean diet is 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, olive oil, and seafood, which is rich in omega-3 fatty acids. Read my post about the health benefits of seafood.

<u>Numerous studies</u> have shown that a Mediterranean-style diet can help reduce your risk of heart disease, stroke, diabetes, obesity, certain types of cancer, depression, and cognitive decline.



Ingredients

| | 1 ½ pounds jumbo shrimp, peeled and deveined |
|----------|--|
| | Kosher salt and black pepper |
| | ¼ teaspoon red pepper flakes |
| | ¼ cup dry white wine |
| □ bre | ½ cup plain dried breadcrumbs (not seasoned eadcrumbs) |
| | 2 tablespoons grated parmesan or pecorino cheese |
| | 2 cloves garlic, minced or ½ teaspoon garlic powder |
| | 2 tablespoons fresh, chopped parsley |
| | ½ teaspoon dried oregano |
| | 1 teaspoon lemon zest |
| | 3 tablespoons olive oil plus extra for drizzling |



Instructions

Preheat oven to 425°F.

Lemon wedges for serving

Butterfly the shrimp (this step is optional). To do this, place the shrimp flat on a cutting board. Using a small knife, cut along the back of the shrimp to open it up. Don't cut all the way through. Spread the shrimp open and flatten it out. Now you can stand the shrimp upright. Repeat with the remaining shrimp.

Toss them in a large bowl with a pinch of salt, pepper, and the red pepper flakes.

To make the topping, mix the breadcrumbs, parmesan, garlic, parsley, oregano, lemon zest, ¼ teaspoon salt, ½ teaspoon pepper, and olive oil together in a bowl until the mixture resembles wet sand.

Coat the bottom of an oven-safe skillet, baking dish or sheet pan with olive oil. Arrange the shrimp in a single layer in the dish, tails up. Pour the wine around the shrimp into the dish.

Spoon the breadcrumb mixture over each shrimp. Spoon any extra breadcrumbs around the shrimp. Drizzle a little olive oil on top.

Bake in the oven 9-10 minutes until the shrimp are cooked. Then, broil on high for 2 minutes until the breadcrumbs are golden brown. Remove from oven and squeeze a generous amount of lemon juice on top before serving. Garnish with parsley. Spoon any sauce from the skillet onto the shrimp.

Notes

I like to butterfly the shrimp for this dish so that the shrimp can sit upright in the baking dish. It also gives you a greater surface area to top with breadcrumbs.

Use plain dried breadcrumbs for this dish rather than seasoned breadcrumbs since we are adding our own seasonings. You can substitute panko breadcrumbs or gluten-free breadcrumbs.

As the breadcrumbs cook in the wine, a thick sauce will form. Don't forget to spoon this delicious sauce over the shrimp before you eat!

Don't overcook the shrimp otherwise they'll get rubbery. Shrimp cook quickly, they'll be done in 9-10 minutes.

Don't forget to squeeze fresh lemon juice over the dish before serving for an extra pop of flavor!

Recipe Notes and substitutions (see recipe card below for complete list and measurements):

- **Shrimp** use jumbo shrimp or extra large shrimp that are peeled and deveined; you can use shrimp with the tails on or off. I like the tail on because it's like a little handle, making it easier to pick the shrimp up
- **Breadcrumbs** I use plain, dried breadcrumbs rather than seasoned breadcrumbs since we are adding herbs and parmesan cheese to it
- White wine- I use a dry white wine like a pinot grigio or sauvignon blanc
- **Lemon** you will be using both the lemon zest (in the topping) and the lemon juice (to squeeze on top of the shrimp before serving)
- Grated cheese- I use grated parmesan cheese but you can also use pecorino romano cheese



Plan Your Winter Adventure at One of the 10 Best Ski Resorts Of 2023

By 10Best Editors

Ski areas all across the United States and Canada have opened for their 2022-2023 season. We wanted to find the best ski resorts in North America, so we asked a panel of ski experts to nominate their favorites — mountains that offer serious snowfall, varied terrain, lots of lift access and so much more — and asked our readers to vote for the top 10. These are the 10 best ski resorts across North America.



Photo courtesy of Hillary Maybery

No. 10: Sun Valley Resort - Sun Valley, Idaho

If you love bluebird days and nonexistent lift lines, you'll love America's oldest ski resort. Sun Valley Resort was the first in the world to open a chairlift – way back in 1936 – and today, the resort operates 18 lifts servicing 2,154 skiable acres, 121 total runs and a 22-foot super pipe. Over a third of the terrain caters to beginners, yet expert skiers and riders will find plenty of challenging runs on Bald Mountain.

No. 9: Stowe Mountain Resort - Stowe, Vermont

Divided over two mountains, Stowe Mountain Resort offers East Coast residents and visitors 116 named trails spread out over 485 acres of terrain, much of it geared toward intermediate and advanced skiers. Six terrain parks keep freestylers happy, while four interconnected Nordic areas attract cross-country skiers from around the globe.





Photo courtesy of Royce Sihlis

No. 8: Revelstoke Mountain Resort - Revelstoke, British Columbia

With North America's greatest vertical – 5,620 feet – Revelstoke Mountain Resort offers 3,121 skiable acres, in addition to cat skiing and heli skiing, making it one of Canada's best ski spots. Combine that with the area's big powder dumps, and you have a giant playground worthy of any powder hound's bucket list. With 93% of the terrain rated for intermediate and advanced skiers and riders, this is certainly a resort for adrenaline junkies.

No. 7: Copper Mountain Ski Resort - Copper Mountain, Colorado

Copper Mountain offers 140 trails serviced by 23 lifts covering 2,490 acres of skiable terrain. The parks and pipes at Copper Mountain put their focus on progression, allowing newbie freestylers to move from easy features to larger, more difficult ones. March is typically the snowiest month – perfect for some spring skiing.



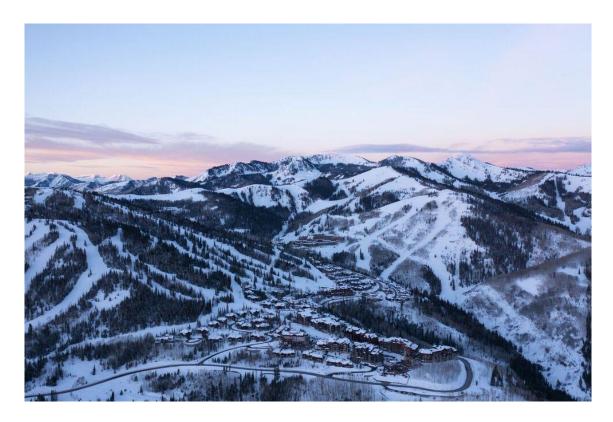


Photo courtesy of Deer Valley Resort

No. 6: Deer Valley Resort - Park City, Utah

Deer Valley Ski Resort is the place to visit for ski lovers and those seeking winter adventure. Over 2,000 acres of terrain is spread across six mountains, and activities like sleigh rides, dog sledding and fly fishing make it all the more fun! Skiers will find everything they need to take on the day, including lodging, lessons and rentals.

No. 5: Lake Louise Ski Resort - Lake Louise, Alberta

One of the biggest ski resorts in the Canadian Rockies boasts 4,200 acres of skiable terrain, 145 marked runs and back bowls, 11 lifts (including one gondola) and a 3,250-foot vertical drop. The vast and varied terrain is all easily accessible, with runs for all levels from every chair.



No. 4: Brundage Mountain Ski Resort - McCall, Idaho

This independently-owned resort in Central Idaho gets more than 320 inches of snow at its base each year. That means skiers and snowboarders enjoy powdery glades and wide groomed runs along 68 named trails spanning 1,921 lift-accessible acres. An additional 18,000 acres of backcountry terrain is accessible via the resort's guided Snowcat Adventures.



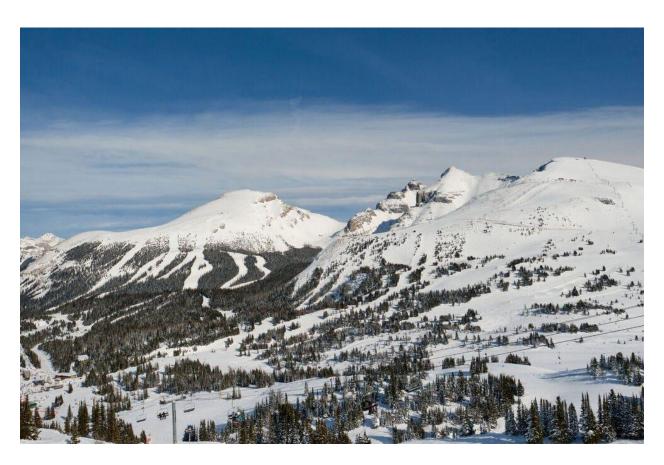
No. 3: Mount Bohemia - Lac La Belle, Michigan

Michigan might not be the first place that comes to mind when you think of skiing, but Mount Bohemia is a hidden gem for extreme mountain sports. Located on the Upper Peninsula, this resort features some of the longest runs, highest verticals and deepest powder in the Midwest, with 273 inches of average annual snowfall.

No. 2: Winter Park Resort - Winter Park, Colorado

The 3,081 acres of terrain at Winter Park is divided into seven distinct territories – glade skiing in Eagle Wind Territory, bowls in Parsenn Bowl, jumps and jibs in Terrain Park Territory, steeps and deeps in Cirque, the bumps of Mary Jane, black diamonds of Winter Park and the powder stashes of Vasquez Ridge. Skiers and riders have 166 named trails to choose from, accessed by 23 lifts.





No. 1: Sunshine Village - Banff, Alberta

Skiers and snowboarders at Sunshine Village in Banff are treated to Canada's only heated chairlift. The resort's three mountains – Goat's Eye, Lookout and Mount Standish – offer more than 3,500 acres of skiable terrain.



The Dakota Studios



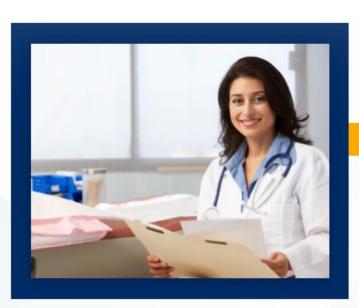






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