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The business side of healthcare can be difficult to maneuver. Regulatory compliance, the ACA, Medicare and Medicaid, HIPAA, ethics, medical boards... many hot spots. Providers shouldn't have to navigate them without an experienced guide. I'll lead you safely through.

I work with physician groups and all types of facilities from hospitals to surgical centers, laboratories to imaging. Counseling clients to avoid issues and take advantage of opportunities. Growing practices to better serve patients and protect investments. Healthcare is a profession, but it is also a passion. To prevent harm, to solve problems, to help people thrive in a very complex environment. That is my passion, too.

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ICU Nurse of 33 Years Speaks Out on the Harsh Reality of Corporate Hospitals

DEBBIE MOORE-BLACK, RN



I wasn't supposed to hear this, but I did. It sealed the deal for me. It was one of the reasons I had to finally leave my true love: ICU nursing. After 33 years as an ICU nurse, I knew it was time to go.

I used to feel like I had a purpose. I used to think I was a dynamic part of saving lives in the ICU. I lived and breathed ICU. I was a charge nurse, a mentor, and a preceptor. I attended the AACN meetings, was the leader of the shared governance committee, was on the rapid response team (RRT), and obtained Level 4 RN, which was the highest attribute you could earn as an ICU nurse.

But as the years passed, I watched patients with multi-system organ failure come through our doors, usually the aged population, many with their own DNR/DNI papers. And I listened to the family members scream at us nurses and doctors: "Do everything." Unfortunately, the theory was that we had to honor the family members regardless of the legal DNR papers ... because families can sue, dead people cannot. And so we did. We did "everything." The vigorous and fast CPR pounding on their brittle chests, hearing and feeling their ribs crack. The inhumanity and brutality I felt as we dishonored these poor souls. But we were forced to do so.

The patients lay motionless on the ventilator, wrist restrained, turned, and repositioned to prevent decubitus ulcers. Their vacant stare of what truly was their hell on earth. Because this was not living.

This new manager had her master's degree. She had no ICU experience but apparently was a "good fit." She knew the "corporate commandments," and she knew them well. She also rattled off reasons why the budget was so important. She slowly eliminated our care techs, secretaries, and CNAs, often leaving us with skeletal staff. And then came what I perceived as ageism. Some of the older nurses with incredible experience were being put under the microscope, upper management second guessing us.

At first, I didn't comprehend what was going on until I overheard: "We can get two inexperienced young nurses for the price of one vintaged experienced nurse." It was a gasping moment for me. Like how could any

manager be okay with attempting to eliminate the experienced nurses? But we soon learned that Corporate hospital America had sold their souls. Not only are the nurses a “number,” but so are our patients.

Top CEOs for “for-profit hospitals” can make yearly salaries into the millions, even for non-profit hospitals. And their incentive pay and perks which add several millions.

My grand finale was when we were told we would have a 3:1 assignment in ICU. We were a high acuity ICU, 25 beds strong. Many patients were on ventilators and life-saving IV drips like Nipride, Levophed, and Vasopressin; add a central line and an arterial line, maybe a Swan-Ganz line, CT scans, and Code Cools and proning, ECMO. Our duties were endless. And it would be 12 to 13 grueling hours non-stop without a break.

A 3:1 assignment was the end for me, as I truly felt that if I did not protect my nursing license that I worked hard for, then nobody would protect it. Not even my ICU Nurse manager.

So I turned in my resignation. I said goodbye to my true love, ICU nursing. I could no longer bear to treat patients with haphazard nursing practice forced upon us by management. I have those flashes of memories, the patients that were triumphs, the tragedies, and sadness, the nurse camaraderie. Memories to last me a lifetime.

The corporation may never know what we, as nurses do relentlessly to save a life. Would they ever look in the mirror and come to terms with greed becoming their god? My prayer is to have a mandatory safe nurse-patient ratio across America. Two for the price of one.

[Debbie Moore-Black](#) is a nurse who blogs at [Do Not Resuscitate](#).

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Upgrading to a New Computer Soon? Don't Make This Big Mistake

BY KIM KOMANDO, KOMANDO.COM

Do you have any old tech piling up and collecting dust? If so, you may be thinking about donating or selling it. This is a good idea, especially since gadget prices are skyrocketing. Tons of people are in the market for a gently used smartphone or computer rather than spending big bucks for a brand-new one.

However, there is one critical step that many people forget to take before getting rid of their old devices. They fail to delete sensitive data permanently, and that's a huge mistake.

Never hand over personal information by mistake

People have been selling and donating old tech for years. One security researcher determined how many people remembered to delete their personal information before handing over their old devices. You'll be surprised at just how many did not erase them properly.

Josh Frantz purchased 85 devices from businesses that sold refurbished, donated and used computers. He spent about \$600 on desktop and laptop computers, flash drives, memory cards, hard disk drives and a few cell phones.

Frantz posted what he discovered on his [rapid7 blog](#) — and it was pretty shocking!

Of the 85 devices he bought, only two were appropriately wiped. Most of the devices still had tons of information on them.

With help from a script he wrote, Frantz found 214,019 images, 148,903 emails and 3,406 documents. From all that, he could see email addresses, dates of birth, Social Security and credit card numbers. Yikes!

Don't let this happen to you. Before donating or selling a device, you must ensure everything has been appropriately deleted.

If you don't wipe your device, information can be found later. All those deleted letters, financial documents and compromising photos lurk on the computer. All it takes is a little know-how to recover them.

When a file is deleted, your operating system removes the link to the file and marks the space free. That file will still exist on your hard drive until it's overwritten by new information.



Considering the size of hard drives, it could be some time until that file is gone for good. And think about that old computer you're going to sell on eBay. You could be turning over your entire digital life to a stranger. Who wants that?

Note: Don't forget to back up your data before deleting it.

Permanently erase sensitive data

You must erase sensitive data for good if you sell or donate an old computer. Here's how:

Windows PC

You can get rid of personal data using software tools like Blank and Secure for Windows.

Blank and Secure is a portable deletion tool you can store on a USB stick. It "shreds" files by overwriting the data with zeros before deleting, making recovery impossible. [Tap or click here to learn more about Blank and Secure.](#)

Mac

When macOS Sierra was released, Apple removed the secure delete option for Trash Can and the Terminal. To shred files you'd like to remove from Macs, you'll need to use a shredding app like [Secure Delete – File Shredder](#); however, it does cost \$4.99 to download.

In case you didn't know, the popular cross-platform tool CCleaner for PCs and Macs not only does automatic clean-up of your browser cookies, trackers, internet history, download history, cache and even individual session activity. It also has an option for Secure Deletion of files.

iPhone

If you're getting rid of an old iPhone or Android phone, you must do a hard reset first. This will make sure none of your sensitive data stays on the device.

To hard reset an iPhone directly on the device itself, follow these steps:

1. Open **Settings > General**.
2. Now tap **Reset**.
3. Select **Erase All Content and Settings**.
4. Tap **Erase iPhone** on the prompt.
5. Enter your Apple ID password, then tap **Erase** to begin the factory reset process.

To hard reset an iPhone using a Mac running macOS Mojave 10.14 or earlier, or with a Windows PC:

1. Connect your iPhone to your computer via USB.
2. Open **iTunes**.
3. Select your iPhone or iPad when it appears in iTunes (next to the iTunes Store button in the top right corner).
4. Click on the **Restore** button in the Summary tab to restore it to its factory settings.

To hard reset your iPhone on a Mac running macOS Catalina 10.15 or newer:

1. Open Finder.
2. Connect your phone to the computer.
3. Choose **Trust This Computer** and input your passcode if prompted.
4. Follow the onscreen steps.
5. Select your device when it appears.
6. Sign out of Finy My iPhone.
7. Click **Restore**.
8. Click **Restore** again to confirm.



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Mortgage

Telemedicine is Here to Stay! The Demise of the Doctor Visit?

MICHAEL KIRSCH, M.D



I have stated in the past that the physical examination is not a critical component of patient care. In my medical training days, such a remark would have been considered heresy and the sinner would have found himself in a stockade in the public square.

Proof that the physical examination in many cases is superfluous is the explosion of telemedicine. The volume of these virtual office visits is rising by the month. If the physical examination was so critical and indispensable, then telemedicine could not operate successfully. But it is and it threatens to make traditional doctors' offices like mine quaint, if not obsolete.

I anticipate that in the next 10 to 15 years that most patients will be seeing physicians or other medical professionals in digital arenas, not face to face in traditional offices. By then, I may have gracefully exited the profession, but I will be an avid spectator. The centuries old paradigm of how medical care is delivered is undergoing a metamorphosis that will transform the profession into a new entity, just as a butterfly emerging from a cocoon as a distinct creature. Physicians will be interacting with a patient or groups of patients via some digital interface. Physicians will no longer be hamstrung by the balkanization of medical record systems that cannot communicate with each other. Every individual's entire library of medical data will be accessible.

(Isn't this what electronic medical records were supposed to deliver to us?)



A Medical Metamorphosis is in Progress

Digital access should also permit quality health care to reach vulnerable populations and others who do not have reliable access to the health care that all of us deserve.

If you accept my premise that the physical examination is often unhelpful, then it stands to reason that a video chat with a patient, with access to laboratory and other medical data, would be sufficient. And, if a physician on a virtual visit felt that a patient's circumstance necessitated a hands on approach, then the patient would be so advised.

While it may be hard to fathom, perhaps technology will allow the performance of a thorough physical examination remotely. Virtual visit advocates maintain today that many elements of the physical exam can already be performed. Patients, after all, can take their own vital signs, palpate their own abdomens or feel for leg swelling. Physicians can observe the breathing pattern, visualize a rash and assess the mental status. While these are of value, it does not seem equivalent to me to a hands on experience.

I am not suggesting that the physical examination is not a valuable tool. We all know that it can be a case cracker and a game changer. My point is that in many cases, the physician does not need this tool to render sound medical advice.

I've largely abandoned virtual visits in my practice. My patients and I have largely agreed that they don't feel the same. The vibe is transactional, efficient and mechanical. For us, there's wasn't much fun in it.

And if you're nostalgic for a stethoscope, a tongue depressor or the reflex hammers that used to tap on your knees, they'll all be waiting for you - i a medical history museum.

A Conversation with Reuben Lewis About Helping Physicians Reduce Tax Liabilities, Improve Their Risk Management and Where He Sees Investment Opportunities

Reuben Lewis IV is the founder and CEO of National Financial Planning Group [www.nationalfinancialplanninggroup.com]. The firm assists clients throughout the United States with financial planning, tax strategies and risk management.

How did you come upon a path of advising people on their finances, investments and retirement planning and How did National Financial Planning Group come into being?

Coming from a family of educators I always saw the importance of education. Early on in college I recognized how many people were financially illiterate and college did not teach financial literacy. I decided to dedicate my career to educating people about financial literacy and how to obtain true financial independence. After working many years in corporate America with large firms. NFPG was launched to make the client the centerpiece of what we do.

What services specifically do you offer your physician clients?

We offer solutions for Practice Management, Reducing Tax Liability, Retirement Planning, Protection Planning and Risk Management.

How do you differ from other firms that offer financial and wealth planning?

1. We are fee-based only 2. We have a tremendous and deeply rooted belief in real estate investments. 3. Our strategies focus on building passive income.

What do you feel a doctor should be most concerned regarding their finances during these uncertain times?

A doctor should be most concerned about tax mitigation and asset protection.

Can you give an example of how your advice and your approach can benefit physicians?

Our advice helps clients dramatically reduce taxes, create robust streams of passive income while protecting their assets.

What are the key areas that you feel physicians need to pay attention to with regards to their financial planning in 2023?

1. Investments must be properly diversified both geographically and sector properly 2. Ongoing tax mitigation strategy should be put in place - one that is reviewed on a quarterly basis.

What opportunities are you currently viewing with favor for physicians?

Our creative investment opportunities include International real estate investment, currently focused on the fastest growing economy in Latin America and the Caribbean.



Why Are So Many Physicians Quitting Medicine? The Real Reasons Revealed

AARON MORGENSTEIN, MD

It is well-recognized that there is a large number of physicians leaving medicine or preparing to do so. This is not to be debated!

Many physicians are retiring due to age, and others have accepted early retirement as their best option with the current state of health care. Beyond those retiring, it is concerning how many young physicians are leaving medicine and no longer want to stay in the current health care system. It is predicted that many will seek alternative careers and other avenues of financial success rather than grind it out for 20 to 30 years, like the current generation of retiring physicians.

What will the health care system do with so many physicians leaving medicine? Will the physicians left behind be asked to work harder without greater compensation? Will physicians be entirely replaced by physician assistants and nurse practitioners? Who will take care of grandma?



This article reviews two reasons physicians leave their current roles for something else. Physicians are leaving due to the medical facilities and their clinical arrangements. Let us explain the two reasons.

Physicians don't want fluff or lip service; they want to work for facilities that prioritize caring for their staff and patients over profits. Health care administrators are responsible for developing a workplace where physicians want to work. Physicians want to ensure that they and their patients are treated well. This includes having the resources available to do their jobs and a culture that invites collegiality, collaboration, and openness. Physicians want to be compensated appropriately and work at medical facilities with systems and processes in place (i.e., EMR) that expedite the care of patients without bogging them down.

Clinical arrangements. Employment and staffing models are changing in all industries, and health care is not immune to this. Health care administrators must be open to new employment models if they want to avoid a mass exodus of physicians. There will continue to be physicians that want traditional full-time employment. Still, many will seek part-time, locums, and non-traditional roles as they prioritize an improved work-life balance and alternative sources of income. Some physicians may want to work less by agreeing to fewer scheduled days per month. This may include working three days per week rather than five or working two weeks per month instead of four. More so, physicians are looking to take fewer call days which will require facilities to contract with other physicians solely to provide call coverage. Lastly, physicians want to avoid being required to take on an excessive number of patients and consults that endanger patients and increase the odds of burnout. Rather than following the dogma of doing what the facility asks of them, physicians will ask for clinical arrangements that work well for them and their families.

What can physicians take from this article?

The stress of the profession leads many physicians to consider quitting medicine altogether. Some will suggest physicians speak with a life coach or therapist to deal with this stress. Instead of seeking help immediately, we propose that physicians consider how their burn-out may be linked to the facility or their clinical arrangement.

Physician happiness can be directly linked to working for the right facility and having a clinical schedule that works well for them.

A physician must recognize which element, the facility or clinical arrangement, is causing them the greatest stress and how they might be able to change it. There are over 5,000 hospitals and even more medical clinics in this country. One of them likely aligns with what you, a physician, might be looking for. More so, there will be a facility that will match the clinical arrangement you seek. If you are looking to work three weeks per month, two days per week, or two weekends per month, there are facilities out there that could utilize your services.

Sometimes, the best thing you can do for yourself is to quit and find a new opportunity at a facility that matches your demands.

What can medical facilities and health care administrators take from this article?

Too many physicians are on the brink of quitting medicine. What would your facility look like if physicians were to quit? This article simplifies why physicians are leaving medicine. We discuss how physicians look for the right facilities and clinical arrangements to stay in medicine. Health care administrators must recognize that the two reasons for physicians leaving are modifiable. A health care facility can change its relationship with physicians and also establish clinical schedules with physicians that benefit all parties. We propose that health care administrators consider supporting their physicians with action rather than words alone. Consider some of the following:

- Provide written expectations during the interview stage and within the employment agreement
- Physicians must feel valued. Ditch the “rounding” and show your commitment to physicians by working collaboratively on a 1-on-1 basis to improve patient care and improve physician well-being. Don’t just schedule “another” meeting. Instead, demonstrate your ability to solve problems.
- Rather than always asking physicians to empathize with their patients, why not have administrators show empathy toward their physicians and staff?

These are only a few suggestions of many we have for the health care system to keep physicians in medicine. If administrators do not adjust to the growing demands from physicians, it will expedite the process of the physician leaving medicine.

Final thoughts

This article narrows in on what we feel is why physicians leave their current roles in medicine. Are physicians leaving due to the facility or their clinical arrangements? These reasons are modifiable and can be altered by health care administrators to appease physicians to keep them from quitting medicine. Unhappy physicians should seek out new opportunities that align with their interests. Health care administrators focused on recruiting physicians should analyze how their facility and clinical arrangements can be tweaked to help retain physicians. Without changes and addressing these two areas of concern, physicians will continue to leave medicine as they develop other passions and careers.

Aaron Morgenstein is a board-certified orthopedic surgeon and founder, [FlexMedStaff.com](https://flexmedstaff.com), a fully transparent and free marketplace for physicians to find new clinical and non-clinical opportunities to improve work-life balance. He can be reached on Twitter [@flexmedstaff](https://twitter.com/flexmedstaff).

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GRILLED SALMON BURGERS WITH DILL YOGURT SAUCE

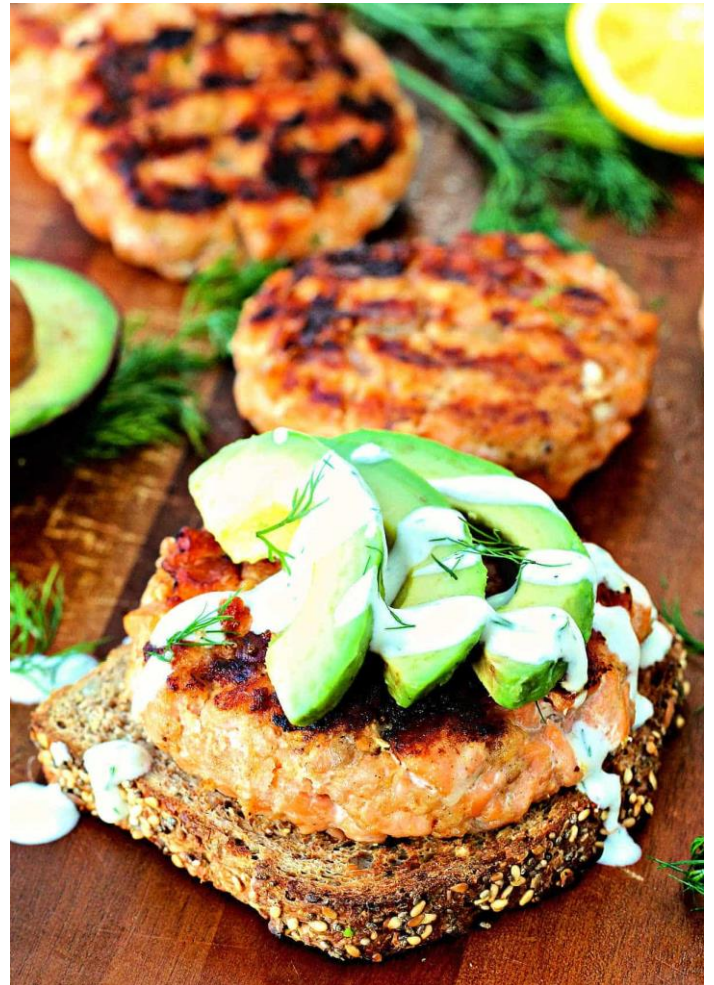
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Are you looking for more ways to incorporate seafood into your family's meals? If so, try my *Grilled Salmon Burgers with Dill Yogurt Sauce*. They're easy to make, full of flavor, and you can just throw them on the grill- they cook in about 8 minutes.

These grilled salmon burgers are another great vehicle to introduce fish to your children. After all, who doesn't love burgers?

INGREDIENTS FOR GRILLED SALMON BURGERS

- **Salmon**- use skinless salmon filets. I like to use wild Alaskan salmon when possible.
- **Old Bay Seasoning**- a blend of herbs and spices that's perfect for seafood
- **Mayonnaise**- adds moisture and helps bind the burgers
- **Dijon mustard**- adds flavor and moisture
- **Breadcrumbs**- bind the burgers so they don't fall apart on the grill. I use panko breadcrumbs because they're airier than traditional dried breadcrumbs so they give the patties a lighter texture. You can also make homemade breadcrumbs from fresh bread.
- **Scallions**- adds a mild onion flavor. You can substitute shallots.
- **Lemon juice and zest**- add brightness and acidity
- **Greek yogurt**- the base of the Dill Yogurt Sauce. Can substitute sour cream or use a mixture of half yogurt, half sour cream.
- **Sriracha**- can substitute any hot sauce. I like to add a little spice to these burgers but you can leave it out if you prefer.
- **Dill**- salmon and dill are a natural pairing. Fresh dill takes the Dill Yogurt Sauce to the next level but you can substitute dried if you can't find fresh.



Ingredients

- ☐ 1 ½ lbs skinless salmon fillet (I like to use wild Alaskan salmon)
- ☐ 3 scallions, sliced
- ☐ 1 tablespoon Dijon mustard
- ☐ 1 tablespoon mayonnaise
- ☐ 1 ½ teaspoon Old Bay seasoning

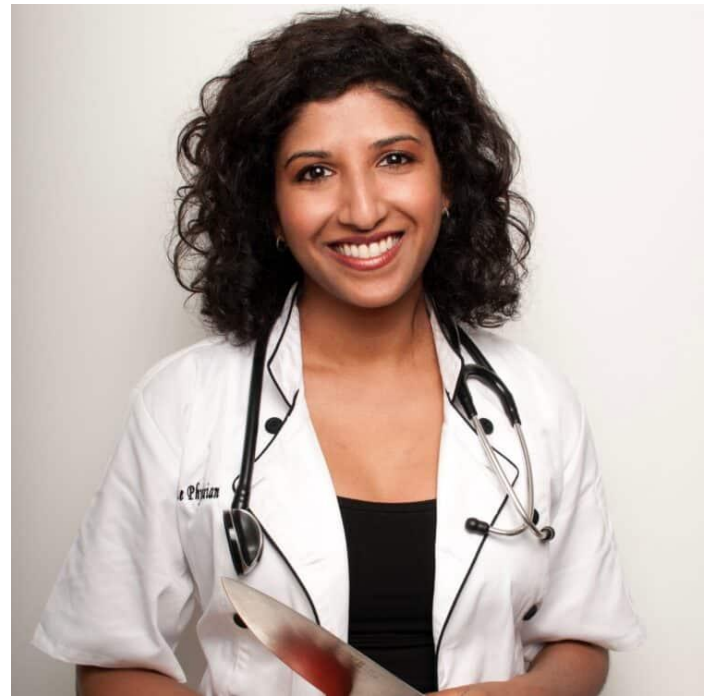
- ☐ 2 teaspoons lemon juice plus 1 teaspoon lemon zest
- ☐ ½ cup panko breadcrumbs
- ☐ 1 teaspoon Sriracha or other hot sauce
- ☐ ½ teaspoon kosher salt
- ☐ ¼ teaspoon black pepper

Dill Yogurt Sauce:

- ☐ ¾ cup plain reduced fat Greek yogurt
- ☐ 1 teaspoon Dijon mustard
- ☐ 2 teaspoons lemon juice
- ☐ 1 ½ tablespoons fresh, chopped dill
- ☐ Salt and pepper

Other:

- ☐ Oil for brushing the grill
- ☐ 6 multigrain hamburger buns or bread, toasted
- ☐ Assorted toppings like sliced avocado, tomato or baby spinach



Instructions

1. Cut the salmon roughly into chunks and place the pieces in a food processor. Pulse until salmon is ground into a paste but still has some small pieces for texture. Transfer the mixture to a large bowl and add the scallions, mustard, mayonnaise, Old Bay, lemon juice, zest, breadcrumbs, hot sauce, salt and pepper.
2. Gently mix the ingredients together until combined. Form the mixture into 6 equal patties. Refrigerate the burgers for 15 minutes to firm up before cooking.
3. To make the sauce, mix the yogurt, mustard, lemon juice, and dill together in a small bowl. Season with salt and pepper.
4. Heat a grill or stovetop grill pan over medium high heat. Add the burgers and cook 3-4 minutes until browned on the bottom. Flip the burgers over and cook an additional 3-4 minutes until cooked through. Serve the burgers on toasted buns with dill yogurt sauce and desired toppings.



CHEF'S TIP - I like to refrigerate the patties for about 15 minutes to allow them to firm up before cooking. Salmon burgers are not as firm as traditional beef burgers and this will help prevent them from falling apart on the grill.

DILL YOGURT SAUCE FOR SALMON BURGERS

I top these Grilled Salmon Burgers with a simple yogurt sauce mixed with fresh dill. After all, salmon and dill are a classic pairing! You can also substitute sour cream for the yogurt or use a mixture of half yogurt, half sour cream.

To add flavor to the sauce, I stir in a little Dijon mustard and lemon juice. Simple and delicious!

HOW TO SERVE THESE BURGERS

I like to serve these grilled salmon burgers on toasted hamburger buns or whole grain bread with the Dill Yogurt Sauce drizzled on top.

You can add your favorite burger toppings like lettuce, tomato or red onion. My personal favorite is avocado. There's something about the combination of salmon and creamy avocado that's just perfect!

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The Top 5 Luxury Watches to Invest In for 2023

By Jorg Weppelink

Although watches are there to be enjoyed on the wrist, the last decade or so has seen a rapid increase in people that would like to make money by investing in them. The world of luxury mechanical watches offers people the chance to make quite a good sum if you know what timepieces to invest in. But in 2022, the prices for some of the most popular investment watches came down; a good return is no longer a given. The timepieces that were hit the hardest are the Audemars Piguet Royal Oak and the Patek Philippe Nautilus and Aquanaut.

Does that mean they are no longer a good investment? In all honesty, I would refrain from investing in one of these pieces for the time being, especially if you want a fairly speedy return. If time is not a factor, you might still consider buying and seeing what happens with prices in the future. For this list, however, we have selected five watches that have gone up in value and look like good investments for 2023. If you're looking for a selection of Omega or Rolex models, we've written two separate articles for those brands; this article will focus on other watches.

1. IWC Ingenieur SL "Jumbo" Ref. 1832



The IWC Ingenieur SL "Jumbo"

The first watch on this list is the third Gérald Genta creation of the famous Genta trilogy of sports watches. The IWC Ingenieur SL “Jumbo” ref. 1832 was introduced in 1976, the same year that Patek Philippe released the Nautilus. Genta’s Ingenieur was a brilliant modern take on IWC’s engineer watch that was first launched in the 1950s. Genta created a concept for the watch that fit that engineer’s profile perfectly. It features a 40-mm round case with an integrated bracelet. In the creation of his trilogy, Genta brilliantly explored shapes: octagonal for the Royal Oak, square for the Nautilus, and round for the Ingenieur. Essentially, he used all logical symmetrical shapes for these modern sports watches.

The IWC Ingenieur was not as slim as the Audemars Piguet Royal Oak and Patek Philippe Nautilus. The reason is that the case features an anti-magnetic construction to shield the watch from the strong magnetic fields engineers would work in. Inside the case, IWC equipped the watch with the anti-magnetic, self-winding IWC caliber 8541ES, a movement that was the perfect companion for the task at hand. More engineer’s magic can be found on the front of the watch, which came in a black or gray dial, with both having a pattern inspired by graph paper. It gives the dial a great texture and depth that tells the Ingenieur story perfectly. If you are buying an IWC Ingenieur SL “Jumbo” ref. 1832, you are buying a piece of unique watch history. While it might be nowhere near as popular as the Royal Oak and the Nautilus, it is part of the same Genta legacy. Prices for the Genta Ingenieur start at roughly \$28,000 and move up to \$35,000. Considering its story and legacy, it seems only logical that these prices will increase more over time.

2. Patek Philippe Ref. 5172G Chronograph



The Patek Philippe ref. 5172G chronograph

With the astronomical prices for the Patek Philippe Nautilus and Aquanaut slowly coming back down to earth, they seem like uncertain investments for now. But Patek Philippe has other models that are equally stunning as well as popular with buyers. A good example is the Patek Philippe ref. 5172G chronograph. The 5172G is celebrated among Patek enthusiasts that love the more classical side of the brand. The 5172G is a white gold chronograph with a dark blue dial and strap that was launched in 2019. Earlier this year, the brand introduced a second version that also features a white gold case but comes with a salmon dial and a brown strap. For this article, we will focus on the model that came out in 2019, and which has been performing very well.

The watch's 41-mm white gold case is 11.45 mm thick, making it a fairly slim chronograph that is very easy to wear. The watch comes equipped with a box-shaped sapphire crystal on the front of the case and a sapphire crystal display case back that gives you a great view of the stunning manual Patek Philippe caliber CH 29-535 PS. This movement is a piece of art and is just as fascinating as the front of the watch. Speaking of which, the watch features a blue varnished dial with white gold applied Arabic numerals. A detail that I love is the style of the chronograph pushers that are inspired by the legendary Patek Philippe 1463 "Tasti Tondi" from the 1950s. The watch comes with a matching blue leather strap that creates a beautiful timepiece that is firmly rooted in the past with a modern feel thanks to its color. Prices for the 5172G have risen gradually over time, so you can expect them to land between roughly \$70,000 and \$85,000. I would not be surprised if especially the lower end of that range rises gradually over time.

3. Breitling Navitimer 806 1959 Re-Edition



The Breitling Navitimer 806 1959 Re-Edition

The next watch on our list is the Breitling Navitimer 806 1959 Re-Edition. This modern remake of the classic Navitimer 806 is a brilliant timepiece that was met with plenty of praise when it was released back in 2019. Most of you will know the Navitimer as the watch with the slide rule and the reverse panda dial. But for the first decade, the watch featured a fully black dial with black subdials and only a white ring around the periphery. This is why these timepieces are known as the “All Black” models. Breitling decided to re-issue this classic model from 1959 with almost the exact same specs as the original watch.

The watch features a 40-mm stainless steel case that is 12.86 mm thick and has a 22-mm lug width, the same dimensions as the vintage classic from 1959. On top of that, the designers at Breitling made sure the bezel of the watch has 94 bezel beads, again just like the original. The biggest difference comes with the use of the modern Breitling B09 movement. It’s a welcome modern substitute for the iconic Venus 178 that powered the original watch. Breitling produced a total of 1,959 pieces of this brilliant, limited-edition remake. Needless to say, they sold out very quickly. Prices for one of these watches shot up in late 2021 and only dropped slightly during 2022. I expect that because it’s a limited release, and a brilliant one at that, we will see it increase in price even further.

4. Girard-Perregaux Laureato 42 Infinity Edition



The Girard-Perregaux Laureato

If you're familiar with the history of modern sports watches with integrated bracelets, you've most likely heard of the Girard-Perregaux Laureato. The Laureato name first popped up in 1975, a year before Genta's Nautilus and Ingenieur arrived on the scene. The Laureato was a modern sports watch with a very slim case, raised octagonal bezel, and integrated bracelet. The biggest difference from Genta's trilogy was that it was powered by a quartz movement, making it very popular among watch fans back then. In the 1970s, quartz watches were all the rage, meaning the Girard-Perregaux Laureato quickly made a name for itself. The current Laureato collection was introduced in 2016 and clearly takes inspiration from the original model.

The Girard-Perregaux Laureato 42 Infinity Edition is limited to 188 pieces, and was created for the German jewelry retailer Wempe. The watch comes with a 42-mm case that is only 10.7 mm thick, making it nice and trim. Inside the case, the brand equipped the watch with the automatic in-house GP01800-1404. The thing that makes this Laureato stand out compared to the other models is that it features a stunning black onyx dial. While the regular models feature a "Clou de Paris" motif on their dials, this deep black dial is simply stunning. As Girard-Perregaux only produced 188 of these timepieces, they have all sold out. The retail price at introduction in 2020 was \$14,000, and prices currently run between roughly \$17,000 and \$20,000. Considering its limited edition status and beautiful aesthetic, I imagine this will slowly increase over time.

5. Vacheron Constantin Overseas 4500V Brown Dial



The Vacheron Constantin Overseas 4500V

By now, you've probably come across the Vacheron Constantin Overseas. I featured it in last year's list of watches to invest in. While prices were going up for quite a while, we have also seen a dip for the Overseas 4500V. If you are not familiar with the brand and the watch, here's a quick reminder: Together with Patek Philippe and Audemars Piguet, Vacheron Constantin forms the "Holy Trinity" of Swiss watchmaking. As such,

who better to turn to for a brilliant modern stainless steel luxury sports watch? The brand's Overseas is inspired by the Vacheron Constantin 222 from the 1970s that made a glorious return earlier this year in a modern, full-gold version. While that is of course a watch to look out for, the Overseas is the brand's modern take on a sports watch.

The Vacheron Constantin Overseas 4500V is a direct competitor to the Nautilus and Royal Oak, and has been growing in popularity over the last few years. Prices for this watch are nowhere near the levels of its legendary competitors. Having said that, the currently available versions of the Overseas have come down in price, just like its great competitors. There is, however, one special version that is still expensive and will probably remain so because it is out of production: the brown dial version of the Overseas 4500V that was produced for only one year from 2016 to 2017. The dark brown dial adds an extra dimension to the watch that creates a different beast altogether. The watch gets an extra injection of classy appeal that in my book is unmatched within the category of modern stainless steel sports watches with integrated bracelets. Prices for the brown dial version start just north of \$40,000 and move up to just over \$65,000. As there aren't that many for sale, and the brown dial is discontinued, this version of the beautiful Overseas 4500V will potentially appreciate significantly.

That concludes our list of five luxury watches that could be a great investment in 2023. That leaves me with nothing left to say but: grab your credit card, and happy hunting!

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for their dog

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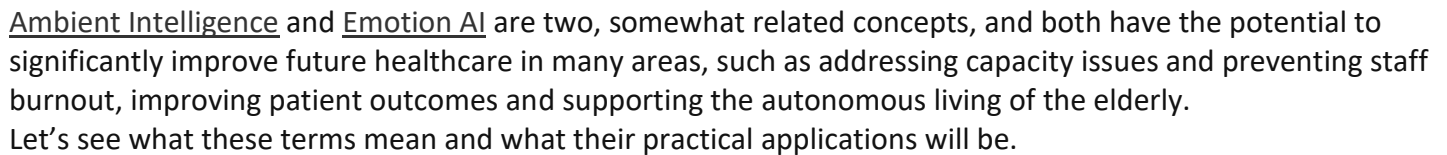
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Emotion AI is often also called affective computing and is about detecting emotions using artificial intelligence and interacting with humans in a way that suits their current emotional state. It can identify emotions by measuring micro-expressions that are too fast and subtle for a human eye to capture and is used in myriad areas of life from designing more efficient sales techniques to providing better healthcare. Both of these concepts can potentially introduce a number of problematic ethical and/or privacy issues, but for now, we focus on the upside and on what they can deliver.

This is what ambient intelligence can do for us in the healthcare universe

While ambient intelligence is not a new concept, (it was first set as a goal in the 1990s by [Eli Zelkha](#)), the required technologies only matured enough to provide practical value in recent years. Here come a few examples of what it is/can be capable of:

Intensive care unit (ICU) use cases

Ambient intelligence can be used to closely monitor patient mobilization, and thus help prevent ICU-acquired weaknesses. Sensors and machine learning algorithms can effortlessly keep track of the activities of patients, freeing up time and mental stress for healthcare personnel.

Another potential use case is keeping track of proper compliance with hand hygiene protocols, promising better control over hospital infections. AI turning off non-essential alerts in an emergency setting also belongs here: getting rid of all the beeps that don't require their attention, alarm fatigue of ICU personnel can be successfully reduced – which in turn generates better patient outcomes for meaningful alerts.

Use cases in the operating room

Ambient intelligence solutions can be used to keep track of surgical count, preventing objects – sponges, needles, instruments – from being accidentally retained inside the patients and thus significantly lowering post-operative complications.

These solutions can also be capable of assessing surgical skills, potentially leading to better training and better feedback for practicing professionals.

Use cases in general medical practice

A system built using deep learning models and various sensors and devices, such as microphones can assist medical professionals with administration, performing tasks similar to a medical scribe. We all know how huge an improvement it would mean if healthcare workers could be freed of the burden of administration after each patient's visit.

Another – although ethically shaky and as of now technically challenging – potential of ambient intelligence is to use it to assess the general condition of patients while they are waiting for their appointment. In theory, various sensors and algorithms can be used to keep track of a number of vital signs. They could create a preliminary report of the basics before the patient actually enters the doctor's surgery.

An exciting application of ambient intelligence is to use cameras, depth sensors (etc.) to measure the gait patterns of patients in a "natural" environment (eg: a room or corridor), without the need of attaching sensors to the patients. Accurate gait analysis could improve the health outcome of patients in many cases, from earlier Parkinson's detection to the correct assessment of postoperative health in several conditions.

Use cases in elderly care facilities and at home

As mentioned above, fall prevention is a prime example of using ambient intelligence in elderly care. With cameras, sensors and algorithms it is possible to accurately and automatically track the movement and activity patterns of patients, easing the mental burden of patients, healthcare professionals and relatives. These systems alert caregivers in case they detect a risk of fall or a fall, prolonged inactivity, or lack of movement in a position that is not "natural", like a patient sitting on the floor instead of the chair or the bed.

Contactless ambient sensors can also be used to assess activities of daily living of an individual – activities like eating, dressing up or taking a shower. These are critical factors to the independence and well-being of a person, but typically they are not tracked very reliably – as monitoring mostly relies on self-reports and/or

infrequent personal checks. If one's surroundings were to track these automatically, timely intervention could slow the functional decline of individuals.

What emotion AI can do for us

Detecting subtle emotional states and changes can offer valuable meta-information in the healthcare setting. Emotion AI can monitor non-verbal cues in a remote healthcare appointment, such as video calls, giving more information to doctors.

It can help autistic people to interpret others' feelings, and thus improve their social skills. With emotion AI, they are able to better understand the emotional condition of those with whom they are communicating. It can monitor waiting patients for signs of discomfort to determine the ones in need of urgent care.

Emotion AI can look for facial expressions, speech- and behavioral patterns in dementia patients, accurately predicting their emotional state. It can not only notify caregivers in advance of the situation but can also adjust the patients' environment accordingly, like selecting the right kind of music.

Many aspects of both emotion AI and ambient intelligence will be a regulatory nightmare. Comprehensive regulations will be crucially important – after all, you don't want your convenience store filled with sensors which can better determine what you will buy after the right stimuli than you yourself.

On the other hand, as the capabilities of various sensors and devices develop, both concepts will provide a growing number of healthcare applications, easing the burden and burnout of doctors and nurses, increasing patient safety, and offering better screening among others. It is a fascinating field, we will certainly keep our eyes (and sensors) on it.



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SIMPLE STEPS TO PLAN A WEEKEND GETAWAY OR VACATION

Weekend vacations are incredibly underrated. First, they are a great way to escape daily hassles, de-stress, relax, and unwind on a weekend. Second, weekend trips have many benefits. Imagine, you can explore a new destination without spending a fortune, travel even with a 9 to 5 job, and see the lesser-known towns in your area. I bet this is really cool! But how do you go about it? How to plan a weekend getaway?

While planning a weekend adventure might seem like an easy task, it actually involves some work. You will still need to think about budget, where to stay, what to pack, food, and, the most important thing, how to keep your luggage light! However, it can't compare to a long, annual trip. In this post, I'm going to give you some killer tips to help you plan the best weekend trip ever. These are the basics people usually forget while planning a weekend away, but taking them into account when planning your fun 48 hours will make a huge difference in your overall enjoyment of the journey!

TOP TRAVEL TIPS FOR PLANNING A WEEKEND GETAWAY

So you're on a mission to plan a weekend trip but still unsure where to start? Fret not. In fact, you can even do your weekend planning last minute!

1. THINK ABOUT WHAT KIND OF TRIP YOU WANT

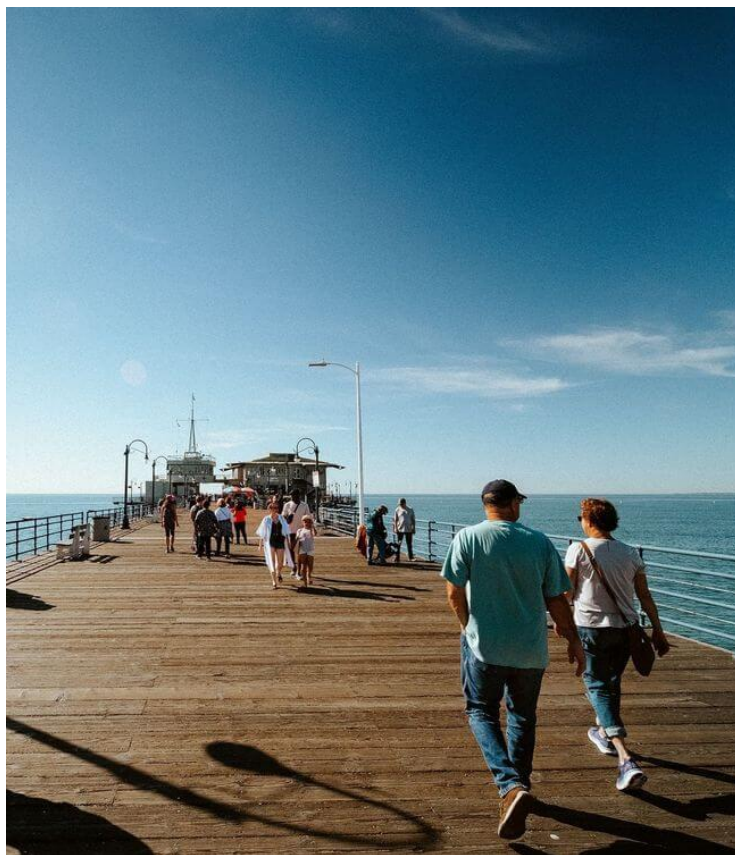
Start by identifying your travel goals and reasons you want to visit a particular destination. Are you looking to get off the grid so you can forget about your job for two days, or are you looking to visit a location you've always wanted?

When planning a weekend getaway, think about what kind of trip you're hoping for. This will help you narrow down selecting a destination and get the creativity flowing. Once you know what kind of trip you're looking for, come up with a list of destinations, whether it's cities, small towns, or countryside getaways.

2. CHOOSE THE RIGHT TIME TO GO

Next, you'll want to figure out when you will be traveling, because that will determine your packing list, accommodation options, and the booking process, which may involve getting permits in National or State Parks.

Choosing the right time to go depends on what you want to do while you are there. Whether it is boating, sightseeing, hiking, camping, or spending time at the beach. Obviously, you can't predict weather two weeks ahead but it's important to get a reliable weekend weather forecast. It's a no-brainer, they can adversely affect your travel experience.



Flooded country roads make it hard to access remote areas, heavy downpours can spoil your plan of a bike trip. Suffocating heat and humidity can shed away your dream of hiking making it unbearable and risky as well. However, with a little planning ahead, you can actually save yourself from these bad experiences.

Today, social media and apps have a very deep impact on our lives and they help us way beyond. So here is the time to make the most of your smartphone. The best way to plan a mini-vacation is to add cities you wish to travel to your phone's weather app. The moment you check the weather for the location you are in, you can also check to find how the weather will be in your future destinations as well.

3. CHOOSE A DESTINATION AND BE FLEXIBLE ABOUT IT

Once you have decided when you are traveling, it's time to think about where you want to go.

When it comes to picking a destination, keep your mind open.

The beauty of a small trip is that it can lead you to unexpected places. You may find inspiration as you browse Facebook pages and stumble upon your friends' recent post about a nearby place they ventured to, or you may find a great travel deal.

With that said, perhaps you want to explore the city you live in, and that can be a rewarding experience! This brings a lot of practical advantages too. At the end of your workweek, you won't have to rush to the airport or worry about forgetting things. You can start a mini-vacation whenever you want it.

However, if you plan on leaving your home town, compare flights, hotels, and car deals to/in nearby destinations to determine the best trip for the weekend you're looking to a weekend getaway. You can also research what's going on in those destinations. Check whether there are concerts, shows, and festivals coming up you'd like to attend.

Keep in mind if you have only 2-3 days, it's best to pick a destination that is no more than a three- to four-hour plane ride away so as not to eat too much into your actual trip.

If you're feeling adventurous and want to hike popular trails, pick your destination accordingly? Making sure you will be able to do what corresponds to your desire will help you pick exactly the right place.

Your travel buddies can also dictate the destination. If it's a solo trip, of course, you have a place that speaks to you. But if you are looking for things to do with friends on the weekend, options can differ dramatically since they too have their own bucket list. Comparing places on your lists may help you come to a compromise, or maybe you're lucky and everyone already wants to visit the same place.

Whatever the case, keeping an open mind and being flexible will help you embrace the weekend – and with that attitude, you're sure to have an amazing time wherever you end up!

4. BUDGET FOR A WEEKEND GETAWAY

It's easy to plan a weekend getaway within two days, but your budget will largely determine where you want to go to. With so many things you need to pay out each month, it can be hard to save up even for a weekend trip. In fact, money stress is one of the most significant things that prevent people from traveling. However, with some budgeting and forward planning, you can avoid overspending on your credit card and plan for a small trip.

To make budgeting easier and simpler, set aside money in a vacation budget before you even start planning. You can open a separate vacation savings account and set up auto-payments that deposit to it every week or

month. You will end up having a decent amount of money to pay for accommodation or airline tickets. My friend uses this trick so that he always has enough money for a vacation trip in case an opportunity to travel comes up.

If you're looking for easy ways to save money for travel consider using tools such as Digit and Qapital that let you accumulate money without thinking about it. These apps can help transfer "extra" money into a dedicated account that you can use for vacation purposes. Similar to a savings account, you can withdraw your money when you're ready to use it. Otherwise, set it and let it grow!

As you actively put money away for a weekend getaway, you will be more likely to put it to good use and plan an incredible trip.

5. CHECK YOUR CAR FOR THE TRIP OR KEEP AN EYE OUT ON FLIGHT DEALS

There are many ways to save on weekend getaways and even more of companies that can help you do so! To ensure your weekend trip goes smoothly, you should next determine whether you travel by plane or opt for using your own vehicle.

If you choose the latter, have your car undergo technical check-up and maintenance before leaving your city. It is a good idea to make sure your driving license and insurance are valid. Download offline maps and update the map data to prepare for your road trip. Don't forget to plan out your perfect route and decide when the best time to leave will be.

If you are flying, check your passport (ensure it's valid) and book your airline tickets. Look at Skyscanner or a similar flight search engine and score some great deals for cheap flights.

Consider signing up for airline newsletters that will deliver travel deals straight to your inbox. If you don't want to limit yourself only to only newsletters, you can also proactively search for deals from airlines, travel companies, hotels, and more. I'm also loyal to Star Alliance (Lufthansa, United Airlines, Air China), and I keep tabs on their travel deals by skimming the occasional emails they send.

6. PLAN YOUR STAY

No weekend trip is complete without finding proper accommodation. Arguably one of the most important things you need to factor in, finding the best and cheapest room for your weekend trip requires some effort. Moreover, since you only have two or three days, the location should be your top priority.

HERE ARE SOME TIPS AND ADVICE TO HELP YOU DECIDE, AND CHOOSE THE RIGHT TRAVEL ACCOMMODATION:

Beach Getaway: To maximize your time, find accommodation near the beach to reduce the amount of time traveling from your room to where the beach is.

Romantic Getaway: To create unforgettable memories while on vacation consider staying at a luxurious suite in a 4+ star hotel or villa. if you planning a hike for your next outdoor adventure go glamping or turn your tent into an amazing staycation.

Family Getaway: If you travel in a group or with your family go camping or book an apartment-style hotel/Airbnb so that kids can move around. Apartment-style hotels with kitchen and hostels are great for anyone looking for a sociable atmosphere with friends.

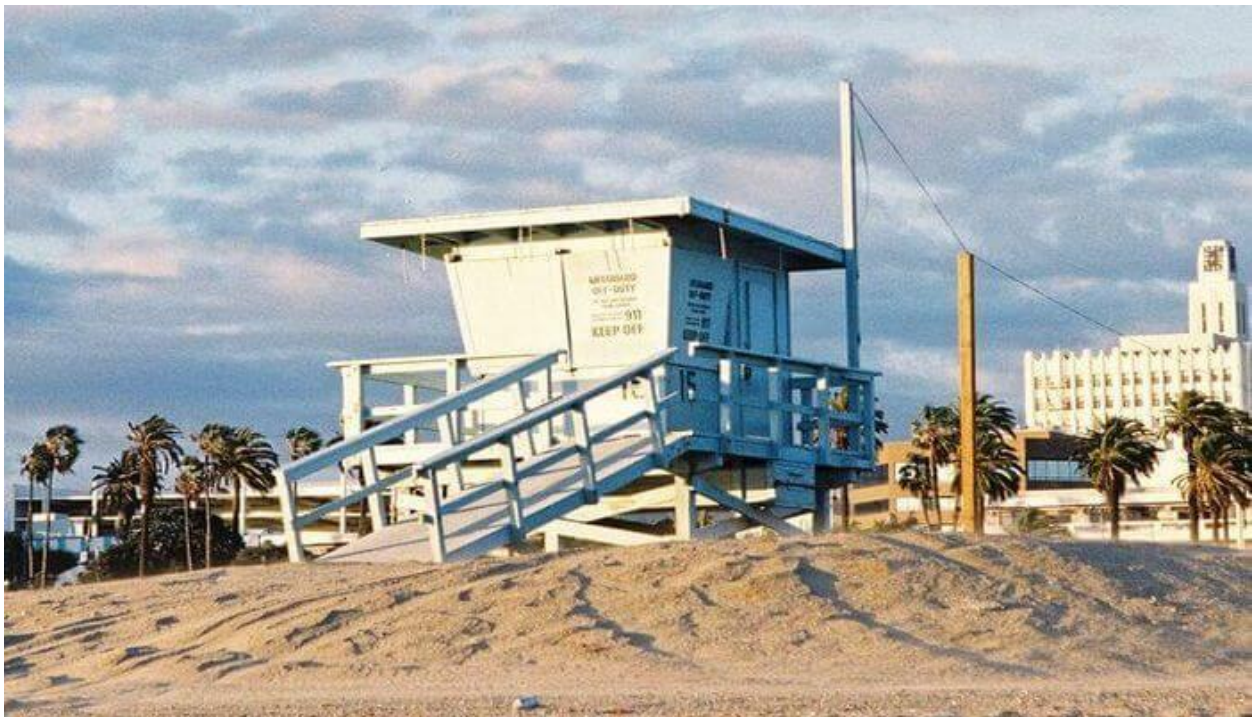
City Break: In this case, I'd recommend staying within walking distance of the main attractions so you won't have to rely on public transport.

7. PLAN & MANAGE YOUR VACATION ITINERARY

When planning out your weekend trip itinerary, it's vital to take into account the logistical details so you don't end up spending all your time running from one side of a city to another. Calculate the average time it takes to get to each activity, landmarks, and how far the different activities are from one another. If you can't afford to add an extra day to your weekend trip, try to cluster the places that are located near one another during the same time blocks of your day.

Pro Tip: Put together a list of things that interest you in the area and save their locations on Google Maps so you can keep track of where everything is and have a clear travel itinerary.

Things look a bit different when it comes to indulging in activities that require pre-book a selected time-slot (some museums require this, as do more adventurous activities). Beyond that, I just keep the bucket list I created days in advance saved on my phone and bring it up whenever I've finished an activity and I'm ready to move further. This prevents me from feeling anxious about not seeing everything and makes for a more relaxed trip overall.



8. DECIDE WHAT TO BOOK IN ADVANCE

When you plan a weekend getaway you'll want to maximize your travel time and know exactly what are the best places to see and the best free things to do.

As much as I like to just show up, some weekend planning is a good idea before heading towards a popular bucket list destination in high season or there is a risk that the tour might be booked out by the time you get there.

Popular attractions like Alcatraz in San Francisco and Shakespeare's Globe Theatre in London are booked out well in advance, so you will waste your time showing up without a prior reservation.

Research and organize your tickets to any museums, theatres, and festivals, etc. Another simple way to save money on attractions is to purchase City Passes. Research those in your weekend planning!

RESOURCES:

For ideas on things to do in your destination, use these resources:

- * Travel Blogs (like [MindTheTravel](#))
- * [Pinterest](#) (Pin to your own board while browsing)
- * Tourism board websites
- * Ask colleagues and friends who have been there
- * [Facebook](#) (put out an update asking for travel advice)
- * Guide books (for example, Lonely Planet Guide Books)
- * Get Your Guide (they offer tours, activities, and tickets to many tourist attractions)
- * Hotel receptionist/bellboy (once in location)

9. PACK SMART. PACK LIGHT

Let's face it, you don't have to embrace the minimalist mentality to travel light. While you're never too sure what to pack for a weekend trip, it makes sense to remember that you'll only be away for a few days. Therefore, packing light is going to make your travel easier, cheaper, and saves you time. When packing, think about what activities you will be doing so you can pack appropriately. The hotel has a private beach? Bring a swimsuit. Looking for a weekend hike? Don't forget hiking shoes.

You're only going to be away from home for a couple of days, it's totally fine if your outfits aren't perfect every day of your trip. I typically only pack one to two casual outfits, and one to two pairs of shoes for a weekend trip. And I usually do my best to match shoes to my outfits.

If you're driving, there's more flexibility to pack since you can toss everything into the back seat of the car. But if you'll be traveling by bus or train consider fitting everything you need into a backpack. You don't want to be rolling a suitcase around with you. I recommend bringing a backpack or a duffel bag of 30-35 liters for a weekend getaway. You don't need a size bigger than that. A daypack size, at 25 liters is also a good idea if you don't plan to pack a lot of stuff. The goal when planning for a weekend trip is to keep things as hassle-free as possible.

10. UNPLUG FOR THE WEEKEND. TAKE A DIGITAL DETOX

Any weekend is the perfect time to rejuvenate, disconnect from work and reconnect with those you love. It's a short amount of time when you can take a mental break to quickly re-center yourself and get back on track. You don't want to waste it scrolling through your phone.

I get it; today we are surrounded by a world of electronic devices, and most people actually spend plenty of their time using them. But a weekend getaway is about breaking routines, doing new things, and switching up how you usually spend your time.

Taking a digital detox has a number of benefits: it can help improve sleep, relieve stress and anxiety, increase happiness, and more. I highly recommend doing what you can to keep your phone and work laptop away. Use them only for managing photos and navigational purposes.

If you can't afford to completely disconnect while away or you need to check in with work, that's totally fine. I usually check my email and that sort of thing right after breakfast and before going to bed so it doesn't disrupt my whole day or take my attention away from what I'm doing.

THE BOTTOM LINE

I have been embarking on weekend getaways for years now. With my hectic work schedule, weekends away are always treasured by me. It is my time to get in touch with friends and family and unwind in a natural setting. No wonder I love going to Saxon Switzerland every other weekend, winters included.

Remember these getaways are also a perfect time to reconnect with your significant other. So invite them to join you.

I hope you find this weekend getaway planner guide useful. While traveling is always going to spark unexpected inspiration with a little bit of planning you can get the most out of your next weekend trip.



*You can easily judge the character
of a man by how he treats those
who can do nothing for him.*

GOETHE



How to Prevent a Frivolous Medical Malpractice Lawsuit

HOWARD SMITH, MD

There are 50,000 medical malpractice lawsuits filed per year. Each doctor has a 5 percent chance of being sued each year, and every doctor will be sued at least once in 20 years. 70 percent of medical malpractice lawsuits are non-meritorious and are dropped. These represent 35,000 frivolous lawsuits. Until now, there is no way to prevent a frivolous medical malpractice lawsuit.



America is a litigious society. The medical liability litigation industry is evolving in the United States. There are 600 plaintiff firms, 700 defense firms, 60 medical professional liability companies, an equal number of self-insured plans, 50 expert witness referral services, thousands of medical expert witnesses, 80 special interest groups, the American Rule, the AMA's Litigation Center and a parade of bureaucrats, who are self-proclaimed health policy experts, in all levels of government, not to mention those in organized medicine, in bar associations and in the tort system. The total commerce from medical liability is at least \$ 56 billion per year, \$ 39 billion of which is earned by the medical liability litigation industry.

This starts in the 1960s. Random mal-occurrences, as errors of nature, have always accompanied medical interventions even under the best of circumstances. They were inevitable. No one can be held accountable for errors of nature. However, some attorneys in California found a way.

At first glance, an error of nature is indistinguishable from a medical error. Holding a doctor accountable for an error of nature accompanying medical interventions became the present-day equivalent of a witch hunt. Create mass hysteria by capitalizing on a "suspicion of fault." Suspicion of fault, like suspicion of a bewitching, normally accompanies misfortune. Once accomplished, people are convinced that lawsuits are justified. And so began the present-day witch hunts.

Witch hunts can be stopped. Case in point was Salem in 1692. The population of the Massachusetts Bay Colony was approximately 10,000 people. Over 200, or 5 percent, were frivolously accused of witchcraft, and 20 were executed. Their property was seized by the Court of Oyer and Terminer and redistributed to the families of those "bewitched."

In 1692, mass hysteria was used by puritanical zealots to provoke fear throughout the Massachusetts Bay Colony. It just took an accusation against anyone. Witch hunts ended when it was proven that the so-called bewitchings were nothing more than side effects of ingested ergot. Until then, fear of bewitchings resulted in a 5 percent chance for anyone to be accused of witchcraft, which led to a 10 percent chance of being executed as a witch. The accusers got their property, and the Court of Oyer took a piece of the action. It ended when everyone in Salem, even the accusers, finally realized that they had skin in the game.

This is how to end a witch hunt. To this day, it is commonly accepted that the cause of most malpractice lawsuits is poor interpersonal communication by doctors. This is a complete myth. The root cause is the

communication skills used by accusers, ambulance chasers, and hired guns to misrepresent an error of nature as a medical error caused by a physician. This witch hunt ends in the same way previous witch hunts ended – giving everyone involved, especially the accusers, skin in the game. This breaks the trend of mass hysteria.

There is a way for doctors to protect themselves from a frivolous medical malpractice lawsuit. They must make a prevailing party agreement with every patient in their practice.

The prevailing party agreement states in the event of any litigation arising from an allegation of medical malpractice, the prevailing party shall be entitled to recover from the non-prevailing party all reasonable costs incurred, including but not limited to court costs, attorney fees, costs of medical expert witnesses and all other related expenses incurred consequent to and in connection with such litigation.

Because malpractice insurance protects physicians from medical malpractice lawsuits and covers all their legal costs, it could be argued that doctors incur no personal costs even if they prevail. However, this dismisses the fact that the doctor pays malpractice premiums. When this claim is made, the premium itself is the cost arising from litigation. Hence, should the doctor prevail, the claimant is obliged to pay that year's premium.

It remains to be seen how such an agreement affects a doctor's practice; however, since each lawsuit has a 70 percent chance of being dropped and only a 1 percent chance of a plaintiff verdict, the doctor will likely be the prevailing party. This should discourage anyone from making a false allegation. Now everyone has skin in the game.

Howard Smith is an obstetrics-gynecology physician.

The advertisement features a large, stylized, light blue 'K' that serves as a background element. The text is arranged in a clean, professional layout. The headline is in a bold, dark blue font. The body text is in a smaller, dark blue font. The company name is in a dark blue font, with the 'K' logo to its right. The contact information is at the bottom right.

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Tax Planning: Common Physician Financial Planning Mistakes: Are You Making One (or Both!)?

David B. Mandell, JD, MBA

We have authored eleven books for physicians, including *For Doctors Only: A Guide to Working Less & Building More*, and we have consulted with thousands of doctors of all specialties, including neurologists and neurosurgeons. From this experience, we have become intimately familiar with the mistakes physicians make when working with their CPAs, attorneys, and other financial advisors. Whether it is in the area of tax, asset protection, or retirement planning, the result is almost always the same. We leave the meetings or finish the conference calls wondering, how could this doctor get such poor, uncreative, or just plain wrong advice? It would be laughable if it weren't so troubling.



In our experience, fewer than 5% of physicians are properly advised by a comprehensive professional team. The typical specialty physician endures nearly 25,000 hours of training in his/her profession. However, they generally receive a grand total of zero hours of training in business or financial matters related to the business of being a doctor. Doctors learn how to utilize specialists in other areas of medicine, but they receive no training in evaluating financial advisors whose advice and experience will be the backbone of the doctor's financial plan for his entire career. Doctors lack the spare time and training to do their own planning, so it is no wonder that most are ill-served by their professional advisors.

In this article, we will point out the common flaws we see in the physician-advisor relationship.

The Two Fatal Flaws of Physician-Advisor Relationships

Flaw #1: Outgrowing Your Advisor

The first mistake the overwhelming majority of physicians make in the financial, legal, or tax aspect of their careers is remaining with a professional advisor, or sticking with a financial plan—even if the physician's financial situation has changed.

Most doctors choose their advisors when they are in residency or fellowship, or when they begin to make money or start a family. The doctors may need some life or disability insurance, a will, and someone to prepare and file tax returns. Working long hours without financial training or the means by which to evaluate an advisor, doctors typically do what other busy people do and take the path of least resistance. They use the advisor the older residents use, they find someone through their local medical society recommends, or hire a friend or family member.

This approach serves a purpose when there are bigger challenges at hand (like 20 hour work days and finding a job). Your life is so hectic, you just need to “get it done fast.” The advisor you choose at this point simply has to be decent and cheap - and that may be good enough. Like a triage nurse in an emergency room, a top-trained specialist may be unnecessary if all you need are a few basic stitches.

The initial choice of advisor is usually not problematic, but remaining with the same advisors who handled the triage planning for the rest of your career may have devastating long-term consequences.

Doctors give us explanations like, we have been with our advisors so long, I'd hate to change now, or, if it ain't broke, don't fix it. This begs the question: how do you know it ain't broke if you don't get a second opinion?

Every day we meet physicians who have remained with advisors when clearly the doctor and his/her financial situation has outgrown the expertise of the advisor. Consider the following real-life example:

Case Study: Ned the neurosurgeon

Ned, a neurosurgeon living in Nevada, contacted us after reading one of our books. While his income was over \$1 million per year and he was part of an extremely successful practice, he used the same New York-based lawyer he retained during residency to create his wills.

Not only was this attorney not licensed in Nevada, but he was advising Ned in areas that clearly beyond his expertise. The attorney was certainly a nice gentleman, and perhaps competent doing basic planning for someone with minimal tax or estate planning concerns, he had no concept of advanced techniques that a physician making over \$1 million per year should be considering. He had no knowledge of non-qualified plans, asset protection planning, or other fairly routine planning that we implement for high-income physicians.

While this attorney may have been an acceptable choice for Ned when he was a resident, it was a disservice to the client-surgeon at this point to continue to use this attorney as a primary advisor.

Doctors advise patients to get a second opinion before opting for surgery or chemotherapy, but they don't get their own "second opinion" before agreeing to pay hundreds of thousands of dollars EACH YEAR in taxes. Ned's desire to "not hurt his attorney's feelings" had potentially cost him over \$1,000,000.

The idea that you can outgrow an advisor may seem obvious to you in the medical arena - you would no longer send your child to a pediatrician when the child becomes an adult. Yet, for some inexplicable reason, this surgeon continued to use his attorney as his lead advisor, despite our numerous recommendations that someone else (not necessarily us) may be more appropriate.

Self Test:

How did you choose the professional advisors you work with today? How many other professionals did you interview prior to choosing one? Have you periodically interviewed others as your needs have changed?

Flaw #2: Failing To Utilize Specialists in Tax, Law, & Finance

If you need a stent put into your aortic valve, you would not go to a general practitioner. Moreover, you would not consult with any specialists outside of cardiology. In fact, you wouldn't even settle with seeing the standard cardiologist. You would only seek the help of an interventional cardiologist to handle this procedure.

Medicine is a highly specialized discipline. If you have a specific issue, you seek out a physician properly trained and experienced within that particular field.

Financial planning is no different. Utilizing a specialist to assist you with your health concerns seems obvious. However, our experience has shown that, in the areas of law, taxation, and finance, doctors fail to apply this similar concept.

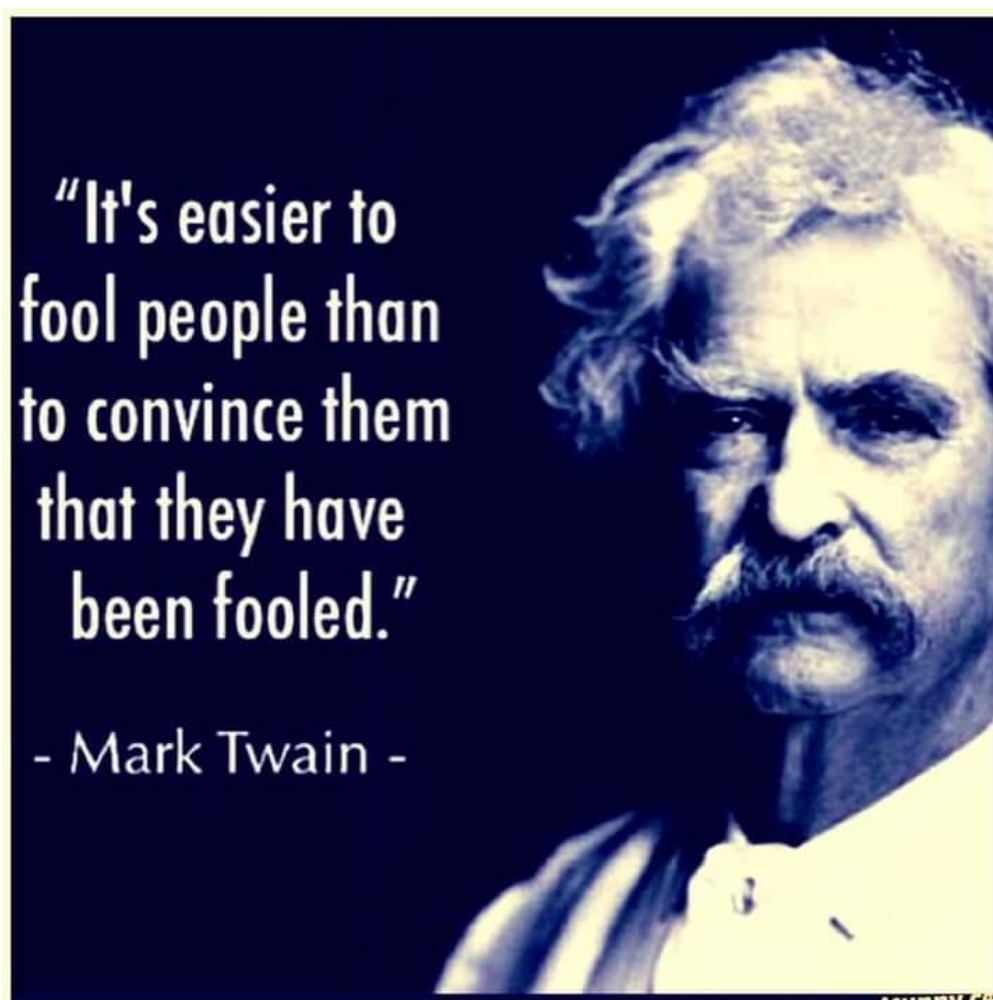
To illustrate, consider the area of taxation and tax planning. The ever-changing United States tax law is the most complex set of rules ever created by one society. The lengthy and confusing Internal Revenue Code is only the beginning. IRS revenue rulings, private letter rulings, tax memoranda, announcements, and circulars—as well as tax court and federal court cases - only serve to make the field that much more difficult to understand. The quantity of information is so vast that many law libraries devote an entire floor to tax materials. No single person can possibly be an expert in all areas of tax law.

Nevertheless, each physician typically relies on one CPA to serve as their “tax advisor” in all areas of tax. The taxation issues that require guidance typically include retirement planning, income structuring (salary vs. bonus), payroll tax, corporate structure (whether to be an “S” or “C” corporation), compensation (whether to implement a deferred compensation plan), estate tax planning, taxation on sales of real estate, individual tax returns, corporate tax returns, and buying or selling of the practice. These issues all fall within the scope of “tax,” but each exists as a discrete sub-specialty with its own unique knowledge base. As if the generic “tax advisor” wasn't yet over-extended; we have also seen many physicians use their tax advisor in areas far outside of tax altogether, such as asset protection or investing.

To overcome this problem, utilize a firm that brings new value-added subspecialty knowledge. The key success factor here is to make sure that your current CPA and the outside firm work together for your benefit. If additional expertise can be instituted for your planning, and your current CPA understands that the outside firm is not trying to take you as an accounting client (i.e., not “competition”), you can benefit significantly. Do not be nervous about engaging outside experts to work with your present advisors to ensure you are getting the best, most current advice.

Conclusion

Physicians need to take their own advice. You encourage your patients to seek second opinions and rely on specialists to address their complex medical needs. Your financial needs are similarly complex, and getting a second opinion and utilizing specialized advisors is critical to your long-term financial well-being.





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