

MD Life

JUNE 2023



GET LOST IN THE MOMENT, NOT YOUR FINANCES.

That sunrise on the water. The inaugural meal in your new kitchen. Or that first time—for anything. With a personalized financial plan from Northwestern Mutual, you can focus on the things that matter most. Now, and years from now. We think of all the what-ifs, so you don't have to. That way, you get to spend your life living.

LET'S GET STARTED



Shane Wohlschlegel
RICP®
Financial Advisor
shanewohlschlegel.nm.com
shane.wohlschlegel@nm.com



Grant Edward Meyer
CFP®, MBA
Financial Advisor
grantemeyer.nm.com
grant.e.meyer@nm.com

FINANCIAL PLANNING SOLUTIONS TO PUT YOU IN COMMAND



Wealth & Income Protection



Private Client Services



Retirement Planning



Trust and Estate Planning



Investment Advisory



Business Planning



07-1001-2 © 2021 Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NML), life and disability insurance, annuities, and life insurance with long-term care benefits and its subsidiaries in Milwaukee, WI. Shane Allan Wohlschlegel, Grant Edward Meyer provides investment brokerage services as a Registered Representative of Northwestern Mutual Investment Services, LLC (NMIS), a subsidiary of NML, broker-dealer, registered investment adviser and member FINRA and SIPC. Shane Allan Wohlschlegel, Grant Edward Meyer is an Insurance Agent(s) of NML. Shane Allan Wohlschlegel, Grant Edward Meyer provides investment advisory services as an Advisor of Northwestern Mutual Wealth Management Company®, (NWMWC) Milwaukee, WI, a subsidiary of NML and a Federal Savings Bank. There may be instances when this agent represents companies in addition to NML or its subsidiaries. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. Shane Allan Wohlschlegel CA# 4018913, Grant Edward Meyer CA# 0156353 AR# 17847463.

Contents in This Issue

How Medical Professionals Are Using TikTok to Teach
Don't Be a Victim: Leaving Your Phone's Bluetooth On is a Major Security Risk
Emulating Michael Jordan's Winning Mindset: A Path to Success for Health Care Professionals
A Meal and a Bus Ticket
ChatGPT in Healthcare – Is the Industry Ready?
Summer Grilling Recipes
Breaking Point: The 5 Reasons American Doctors Are Dreaming of Walking Away From Medicine
The Power of Coaching for Physicians: Transforming Thoughts, Changing Lives
Common Financial Mistakes That High-Income Earners Make
Kindness in an Airport
Historic East Hampton Home Tour
A Patient's Perspective on the Diminishing Relationship Between Doctors and Patients
Cape Cod – A Sweet Summer Escape
The Dakota Studios

- Elder Law
- Probate
- Estate Planning
- Medicaid Qualifications
- Asset Protection
- Wills and Trusts

Learn More At Our Free Online Workshop For Asset Protection And Estate Planning
www.brightwellelderandprobatelaw.com/online-workshop/

You Don't Have To Go Broke In A Nursing Home!SM



Bruce A. Brightwell

Attorney At Law

Admitted In Kentucky & Indiana

BRIGHTWELL ELDER & PROBATE LAW

STURM, PALETTI & PETER, PLLC

713 E. Market Street, Suite 100 Louisville, KY 40202

1212 State Street New Albany, IN 47150

(502) 589-9254

(866) 221-1150

www.brightwell-law.com

bbrightwell@sppllegal.com

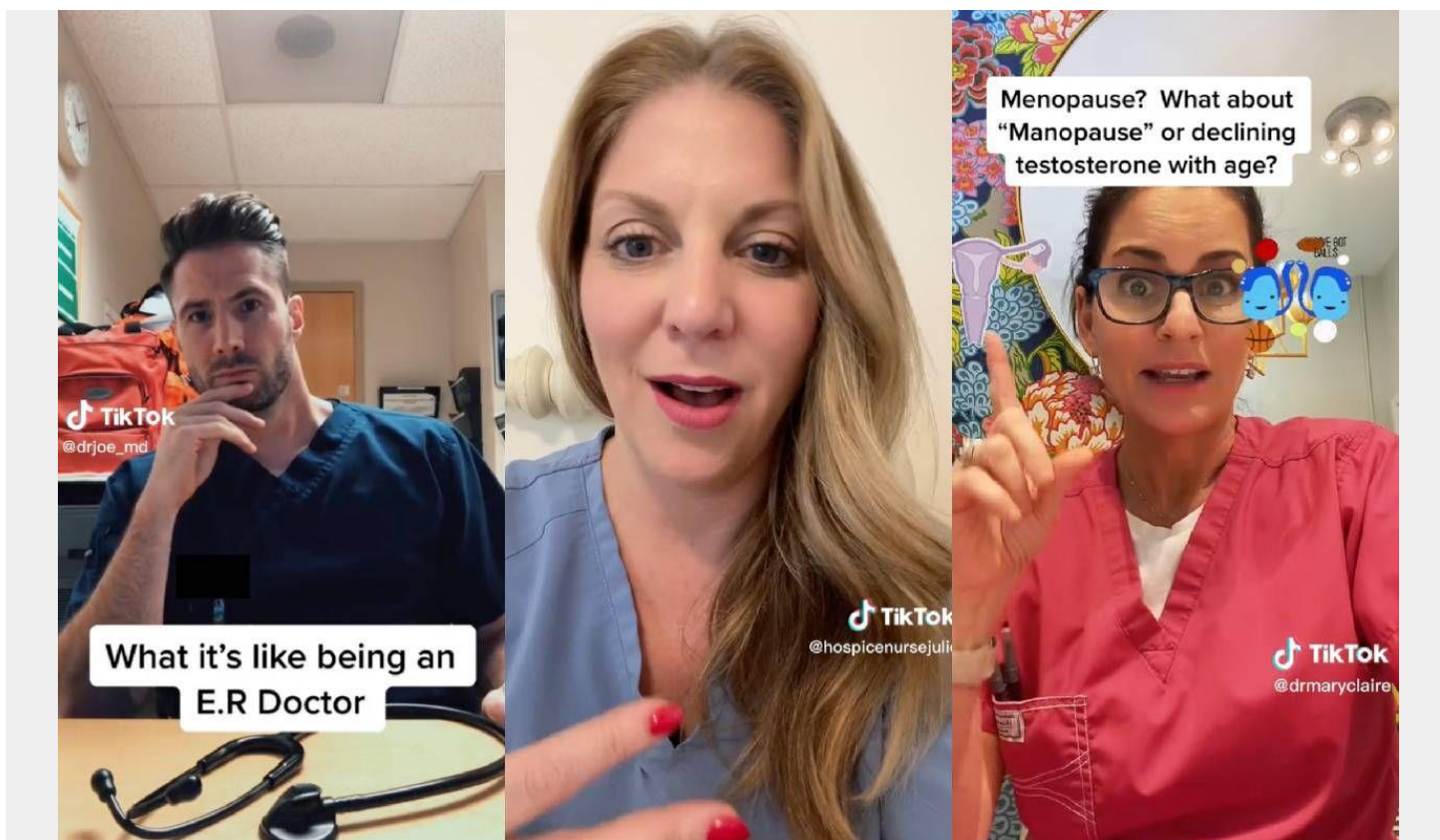
This is an advertisement

How Medical Professionals Are Using TikTok to Teach

TikTok is a surprisingly valuable platform for addressing tough topics like hospice and death

By Randi Mazzella

Several months ago, my father decided that after eight years of fighting his cancer with immunotherapy, he wanted to stop treatment. His oncologist supported his decision and said my father would qualify for at-home hospice care.



From left, Dr. Joe, Julie, hospice nurse, and Dr. Mary Claire
Haver | Credit: @drjoe_md/@hospicenursejulie/@drmaryclaire/TikTok

While I had heard of [hospice](#), I didn't fully understand what end-of-life care would entail. So to prepare for what was to come and be able to support my father fully, I did a lot of research online to educate myself.

To my surprise, one of the best resources was a woman on TikTok named Julie McFadden ([@HospiceNurseJulie](#)), 40, a hospice nurse and educator. I never expected that my kids' platform for entertainment would provide me with so much valuable information.

Why Medical Professionals Go On TikTok

As a hospice nurse, McFadden provides end-of-life care and supports to terminal patients and their loved ones. She has also helped many of her friends through losing their parents.

"I had never thought about using social media as a vehicle to discuss hospice, but I decided to upload a video to see if there was interest."

McFadden says, "Even though death is a natural part of life, there is a lack of understanding about the realities of death. Friends I have helped always said, 'I didn't know this would happen or that this is normal at the end of life. People need to know this stuff.' I had insights that could help people."

McFadden knew about [TikTok](#) from her teenage nieces. "I had never thought about using social media as a vehicle to discuss hospice, but I decided to upload a video to see if there was interest. Four days later, I was amazed at the response; from there, the audience has continued to grow."

California ER doctor Joe Whittington ([@DrJoe MD](#)), 45, also thought of TikTok as just a kid's app with funny videos. "My first post was a funny video, purely for entertainment," explains Whittington. "But then I realized I could use the platform professionally to create content that would educate people about basic medical information."

Dr. Mary Claire Haver ([@drmaryclaire](#)), an OB/GYN, is another medical professional using TikTok to share her insight, including information on menopause.

Haver, the author of "The Galveston Diet," says, "There is a systematic problem in how we provide basic care to women, how we teach and train our providers to care for patients, particularly in menopause, and how society views and treats menopausal women."

"In addition, there is a knowledge gap among women about [menopause](#), which could substantially negatively influence their quality of life," Haver says.

Her frustration about the situation led her to take her insight to TikTok. "My daughters suggested I get on TikTok. So I started playing around a little bit, sharing my message, and before I knew it, I developed quite a following," says Haver. "Not bad for a 54-year-old menopausal woman!"

TikTok As A Learning Tool

Beyond its entertainment value, TikTok is becoming a valuable learning tool.

"There is also information that I know as a doctor that I thought was common knowledge, but I've learned through my interactions on TikTok that isn't the case," says Whittington. "So I can be a resource for a lay person where they can gain a better understanding and ask questions they might not feel comfortable [asking a doctor](#) in person."

"Before I knew it, I developed quite a following; not bad for a 54-year-old menopausal woman!"

"Many women shy away from [talking](#) about their menopausal symptoms in real life with friends, family, and most critically, their doctors," says Haver. She sees TikTok as a resource where she can provide insight and dispel misinformation, especially regarding marketing campaigns geared toward menopausal women.

"I think women get caught up in the diet mindset and the trappings of quick-fix marketing," explains Haver. "There is no potion, pill or powder to 'balance' hormones and many phrases that have been created and passed off as medical terms are merely terms used to explain problems away such as 'adrenal fatigue.' Sometimes, people overcomplicate things as well. A healthy lifestyle doesn't need to be complicated."

Death is another topic that many find difficult to [talk](#) about. "There is so much misinformation such as physically dying is painful (it's not; disease is painful), morphine causes death or hospice speeds up dying on purpose, all of which is untrue," McFadden says. "Learning more about the dying process decreases the fear. My hope is help people live and die better."

Beware of Inaccurate Information

No social media outlet, including TikTok, is meant for diagnosing illness or any other medical-type care. "People sometimes ask me specific questions about their health or a family member's condition," says Whittington.

"People need to exercise caution and ensure the source they are following is accredited or licensed and is not spreading false, misleading or dangerous information."

"It's not possible to provide medical advice or diagnoses. It would be unethical and grounds for malpractice," he explains. "What I can offer is general information such as how to avoid a trip to the ER, common things that happen at an ER visit and good questions to ask the medical provider when you are in an emergency."

Be wary of the source; not all content creators have the same goals. "People need to exercise caution and ensure the source they are following is accredited or licensed and is not spreading false, misleading or dangerous information," says Haver.

"I frequently stitch or reference other medical professionals in my TikToks, or will share information about a source I trust and I'm sure other content creators do the same. Following and learning from trusted sources is a fantastic way to continue to learn, expand interests, engage in various communities, join in conversations and stay informed." Adds Whittington, "TikTok has strict rules. Sponsored content is supposed to be labeled as such. Users need to do due diligence and ensure they get their information from someone reputable."

Better Understanding

TikTok allows medical professionals to share their insights and professional opinions with a larger, more diverse audience than they can in person.

"I hope to humanize those in the medical profession."

For McFadden, it is an opportunity to educate and dispel myths about what happens at the end of life. "There is so much fear, anxiety and misinformation about death and dying," she says.

"Trying to be helpful, people will advise a loved one who is dying, 'Don't be afraid.' But it is perfectly okay, perfectly normal to be afraid," notes McFadden. "A better, more compassionate way to help is to be willing to talk about what they are going through and not be shy to say the hard things."

One of Whittington's goals is to use the social platform to illustrate to his audience that doctors are human beings. For example, he explains, "Some people see doctors as superheroes while many see them as uncaring. I hope to humanize those in the medical profession."

According to Whittington, one of his most common questions on TikTok is, "How do you deal with giving bad news in the ER?"

He says, "We are human. Bad news does affect us, but we have to stay emotionally distant. We can't break down because we have 20 other patients who need us. So we are trying to strike a balance. I hope to break this misconception that doctors don't care, because we do."

[Corinne Sundar Rao](#) is a board-certified internal medicine physician and founder, [Legacy Physicians](#), which helps hospitals find well-qualified physicians at a much lower overhead than they would pay staffing agencies. She can be reached on [LinkedIn](#) and [Facebook](#). [Allison Nazinitsky](#) is an infectious disease physician.

Don't Be a Victim: Leaving Your Phone's Bluetooth On is a Major Security Risk

BY KIM KOMANDO, KOMANDO.COM

Keeping yourself safe from creeps and hackers is a big job, but certain habits make it easier.

Bluetooth is everywhere

Bluetooth is a short-range wireless radio technology that allows different devices to communicate with each other. You'll find the tech in cars, speakers, TVs, headphones, keyboards, mice, printers and more.

It works similarly to Wi-Fi and cellular networks but performs simpler tasks at shorter ranges. You don't need a cellular signal or network connection to use Bluetooth, and it doesn't use data.



You'll find the tech baked into almost every smartphone you can buy nowadays. But as with a Wi-Fi network or other connection, Bluetooth has vulnerabilities.

Here's how these attacks work

There are a few ways threat actors take advantage of Bluetooth-enabled devices:

- They send spam messages and malicious links to trick you into providing personal information or downloading malware.
- Hackers connect to your phone and install malware or backdoor access. Then, they listen in on your conversations, read your messages and access your contacts. They are, in essence, bugging your phone.
- Cybercriminals retrieve information from your phone, such as call logs, photos and passwords and use it to commit identity theft or hold it for ransom.

Hackers and scammers must be close to you to use Bluetooth to hijack your phone. But in just about any public space, you're arm's length from strangers.

What you can do about it

While Bluetooth benefits many applications, be careful how you use it.

My advice: Turn off Bluetooth when you're not using it. Keeping it active all the time makes your device more discoverable. As a bonus, keeping Bluetooth off will increase your device's battery life.

Here are a few more ways to protect yourself:

- Unpair Bluetooth devices you're no longer using or any that you lose or sell.
- Don't send sensitive information via Bluetooth, as others can intercept it. You should avoid sending anything through Bluetooth in public places, even to your friend sitting beside you.
- Don't accept any files or unknown messages via Bluetooth.
- Don't accept Bluetooth pairing requests from devices you don't recognize.
- Keep your devices updated to protect yourself from the latest threats.

How to turn off Bluetooth on your iPhone or Android phone

There are a couple of ways to disable Bluetooth on your iPhone. Go to **Settings > Bluetooth** and switch it off. You can also swipe down from the top right of your screen to open the Control Center and tap the **Bluetooth icon**.

The same steps work for Android phones: Go to **Settings > Connected Devices > Connection Preferences > Bluetooth** and switch it off. (**Note:** Steps vary based on your phone's model. Look or search for Bluetooth if these steps don't match your phone.)

You can also swipe down from the top of the screen to display the Status Bar and then swipe down and tap **Bluetooth** to switch it off.

Airplane mode also disables Bluetooth and Wi-Fi, among other things, so it works in a pinch — but you won't receive calls or texts.

We offer a complimentary walk-through of your practice and also offer complimentary recorded webinars for OSHA & HIPAA compliance.



We Will Help Keep You in Compliance with OSHA, HIPPA and Infection Control

- Your patients will be safe and know that your practice is using the best practices to keep them safe.
- Our stellar track record assures you that we can help keep you in compliance. We are hands on and will help you from the beginning to the end or through inspection.
- Our firm is the recognized expert in OSHA, HIPAA, and Infection Control compliance in the medical field and we provide you with a customized experience with on-site training, online training, webinars and other online courses to compliment what you need for your employees.
- CE credits for our training and webinars.



www.totalmedicalcompliance.com • service@totalmedicalcompliance.com • 888-862-6742

The Doctor Loan^{*} is in the house.

With low- to no-down-payment options.

Move forward with confidence. **Let's talk today.**



Gordon Prat

Mortgage Loan Officer
954-214-6760
Gordon.Prat@truist.com
Truist.com/Gordon.Prat
NMLSR # 659689

[Truist.com/mortgage](https://truist.com/mortgage)

*Call us for eligibility criteria.

 Truist Bank is an Equal Housing Lender. © 2022 Truist Financial Corporation. Truist, Truist Purple, and the Truist logo are service marks of Truist Financial Corporation.



Mortgage

Emulating Michael Jordan's Winning Mindset: A Path to Success for Health Care Professionals and Entrepreneurs

Harvey Castro, MD, MBA

Michael Jordan, an iconic figure in basketball, is revered not only for his athletic prowess but also for his relentless dedication, perseverance, and strong work ethic. His career is filled with great lessons that apply universally, transcending the boundaries of sports. They are particularly relevant to health care professionals and entrepreneurs, two roles requiring a similar level of dedication, resilience, and a ceaseless hunger for growth and achievement.

Firstly, Michael Jordan was known for his unwavering commitment to excellence. He once said, "I've always believed that if you put in the work, the results will come." In the dynamic worlds of health care and entrepreneurship, this principle rings particularly true. Health care professionals relentlessly pursue knowledge and skills to provide the best care for their patients.

Entrepreneurs, on the other hand, strive to create, innovate, and improve their businesses continuously. Both need a Jordan-like commitment to excellence to thrive in their respective fields.



Secondly, Jordan's ability to thrive under pressure is a lesson in resilience. He was never afraid to take the last shot, despite the risk of failure. In health care, professionals face high-pressure situations daily, where lives often hang in the balance. In entrepreneurship, the pressure comes from competition, financial risks, and the inherent uncertainty of the business world. In both scenarios, staying composed under pressure is crucial, making informed decisions, and bearing the consequences, just as Jordan did on the court.

Another vital lesson from Jordan's career is his mental toughness and perseverance. He faced numerous setbacks throughout his journey, including being cut from his high school varsity team and facing devastating losses in the NBA playoffs. Yet, he used these setbacks as motivation to work harder. He said, "I've failed over and over and over again in my life. And that is why I succeed." Health care professionals and entrepreneurs, too, face failures and setbacks. However, viewing these not as insurmountable barriers but as stepping stones to success is a valuable lesson they can learn from Jordan.

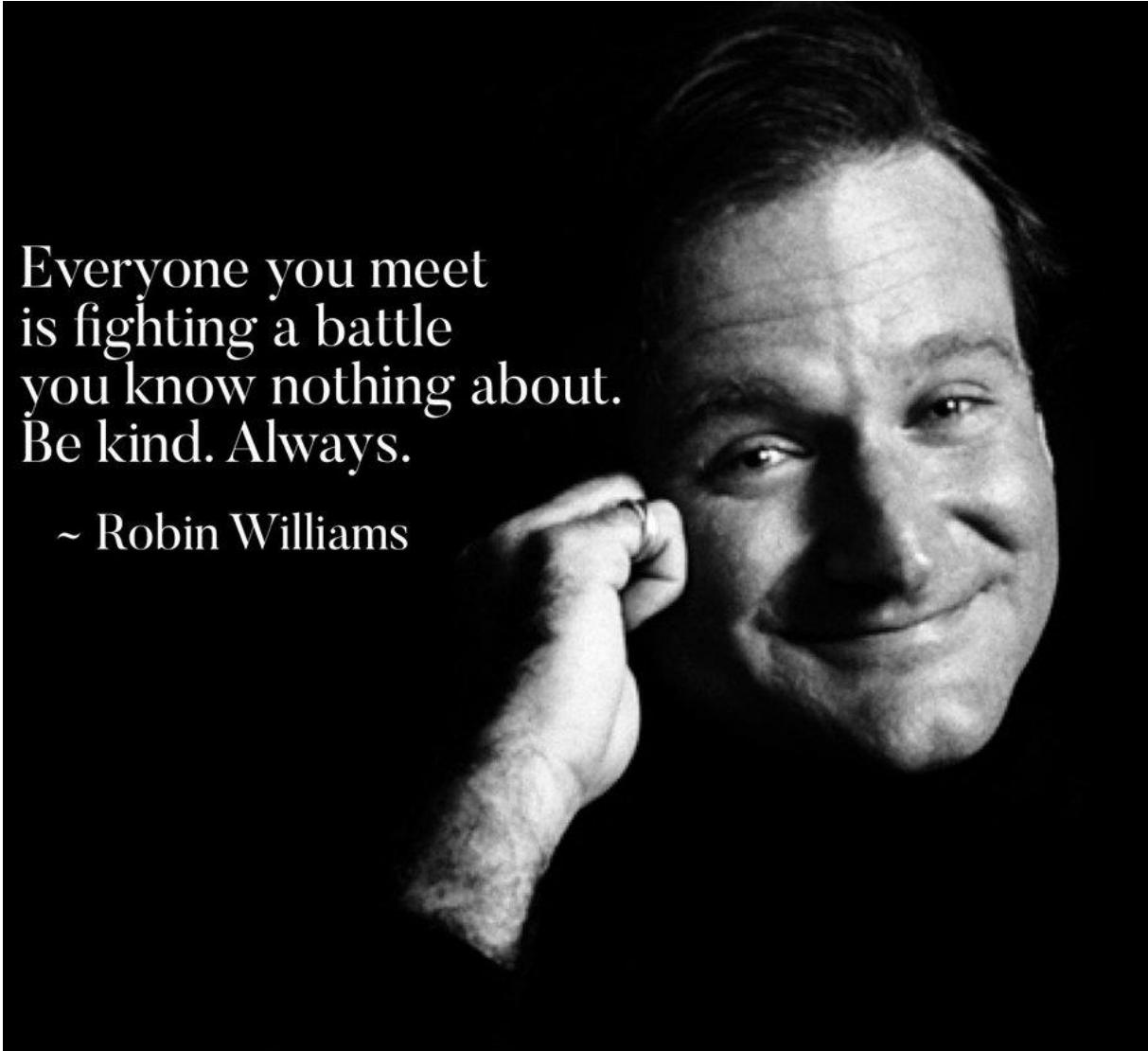
Moreover, Jordan was a team player. Despite being the Chicago Bulls star, he recognized the importance of teamwork in achieving success. In health care, professionals must work collaboratively, each playing their part in patient care. Entrepreneurs, too, must build and nurture teams, acknowledging that every team member's contribution is crucial for the company's success. The notion of teamwork and collective success is a valuable lesson from Jordan's career.

Lastly, Jordan never became complacent. Despite his success, he continued to push himself and remained hungry for more. He said, "The minute you get away from fundamentals – whether proper technique, work

ethic, or mental preparation – the bottom can fall out of your game.” This lesson is critical for health care professionals and entrepreneurs. In health care, there’s a constant need to stay updated with the latest research and techniques. Entrepreneurs must remain abreast of market trends, and customer needs to stay relevant. Complacency can lead to stagnation in both fields.

In conclusion, Michael Jordan’s approach to his basketball career offers a wealth of motivational lessons. By embodying his commitment to excellence, resilience under pressure, mental toughness, teamwork, and disdain for complacency, health care professionals and entrepreneurs can navigate challenging landscapes and achieve their version of a “slam dunk.” Just as Jordan left an indelible mark on basketball, can these professionals make a lasting impact in their respective fields?

[Harvey Castro](#) is a physician, health care consultant, and serial entrepreneur with extensive experience in the health care industry. He can be reached on his website, [harveycastromd.info](#), Twitter [@HarveycastroMD](#), [Facebook](#), [Instagram](#), and [YouTube](#). He is the author of [Bing Copilot and Other LLM: Revolutionizing Healthcare With AI](#), [Solving Infamous Cases with Artificial Intelligence](#), [The AI-Driven Entrepreneur: Unlocking Entrepreneurial Success with Artificial Intelligence Strategies and Insights](#), [ChatGPT and Healthcare: The Key To The New Future of Medicine](#), [ChatGPT and Healthcare: Unlocking The Potential Of Patient Empowerment](#), [Revolutionize Your Health and Fitness with ChatGPT’s Modern Weight Loss Hacks](#), and [Success Reinvention](#).



Everyone you meet
is fighting a battle
you know nothing about.
Be kind. Always.

~ Robin Williams

A Meal and a Bus Ticket

Jayanthi Galahitiyage · ·



Yesterday, SGT McCoy met a man by the name of Dan Williams, age:57, sitting in front of Wendy's in Horn Lake. He was down on his luck and was hungry. SGT McCoy walked him inside and offered to buy the man lunch. The Wendy's Management would not let the deputy pay, because they covered Mr. Williams' meal instead!

SGT McCoy sat down and ate lunch with Mr. Williams. He found out that Mr. Williams had no money or phone and has been catching rides from Ohio in an attempt to get down to Monroe, Louisiana to be with family. SGT McCoy could tell that Mr. Williams had a good heart and wanted to help him, so he got with Deputies Brea, Garrett, and Andrews. They all pulled money out of their own pockets and pitched in to buy Mr. Williams an \$89.00 Greyhound bus ticket to get home, along with an additional \$60.00 for some food and necessities. SGT McCoy later said that Mr. Williams broke down and cried as he was dropping him off at the bus station in Memphis, TN. Mr. Williams looked over to SGT McCoy and told him, "Out of all of the people that reached out to help me in my time of need, it was the cops. Thank you!!"

This is not a one time incident....These random acts of kindness happen everyday across this county and our nation with law enforcement officers reaching out to help those in need, but most of these good deeds go unnoticed because that's our job and that's what we do. We are proud to protect and serve you!

Credit: DeSoto County Sheriff's Department

ChatGPT In Healthcare – Is The Industry Ready?

A

ChatGPT in Healthcare | An Open Technology Discussion with Aneesh Chopra

Is the Healthcare Industry Ready for ChatGPT?

It feels like every industry is being revolutionized by artificial intelligence (AI) – or at least being pushed to revolutionize. While advancements in machine learning and natural language processing isn't new to healthcare, there are countless new opportunities for improving patient care and outcomes because of one AI technology in particular, ChatGPT, which has received a lot of attention recently.

ChatGPT was developed by OpenAI and designed to generate natural language text that is like human language and can be fine-tuned for various language tasks.

Experts believe with proper implementation, ChatGPT – and other similar open technology platforms – could improve patient care, as evidenced by a study led by Ashish Sarraju, MD, which found that ChatGPT provided appropriate responses to 84% of basic questions that patients might search for online or ask their clinician in a patient portal. This demonstrates the potential of ChatGPT to transform the healthcare landscape and enhance healthcare services.



The Benefits of ChatGPT in Healthcare

Aneesh Chopra, Co-Founder and President of CareJourney expressed excitement about the potential of ChatGPT to transform healthcare during an interview with EvidenceCare's Dr. Brian Fengler on a recent episode of The Better Care Podcast. He believes connecting ChatGPT with other technological tools could lead to a productivity revolution never seen in the industry.

Already, ChatGPT has been introduced into the healthcare industry through platforms such as DocsGPT by Dexterity. This platform launched a beta version of an open tech chat tool for doctors, which streamlines time-consuming administrative tasks such as drafting and faxing preauthorization and appeal letters to insurers. This is just one example of how ChatGPT can make healthcare more efficient and effective for providers. Other areas of healthcare that can benefit from ChatGPT include:

Public Health: ChatGPT's ability to produce human-like text while analyzing a large amount of data could help people and communities to make more informed decisions about their health.

Virtual Assistant for Telemedicine: ChatGPT can allow patients to manage appointments, treatment, and health information from home. With the rising popularity of remote care, a ChatGPT-powered virtual assistant can provide patients with guidance and support for their healthcare needs.

Clinical decision support: ChatGPT can look at data to make clinical recommendations to healthcare professionals. It can suggest treatment options that have worked in similar cases in the past, and it can flag any medication interactions.

The Challenges of ChatGPT in Healthcare

There are many concerns about the risks and limitations of this new technology, especially in the healthcare space, where privacy and security are top priorities. As it stands today, some important issues the industry must address before AI can be used widely in healthcare include:

Ethical Concerns: Like humans, AI systems are susceptible to bias which could result in decisions that are discriminatory or unfair. Additionally, it's not clear who is accountable for mistakes made by AI systems. Human oversight will be necessary to ensure the output is correct.

Privacy and security: AI systems gather substantial amounts of patient data which must be safeguarded against unauthorized access. It's also crucial to ensure that patients comprehend how their data will be used. ChatGPT cannot currently be used with any PHI (protected health information) in a way that complies with HIPAA (Health Insurance Portability & Accountability Act) regulations.

Integrations: To be fully effective, ChatGPT will need to be integrated with existing healthcare systems, such as electronic health records.

Despite concerns, the open technology behind ChatGPT and other AI platforms will be revolutionizing healthcare, and it's not something the industry can ignore. With the ability to improve patient care, reduce costs, and make healthcare more efficient, ChatGPT is expected to play an increasingly key role in the industry over the coming months.

CIO's Preparing for a Future with ChatGPT

Many Chief Information Officers (CIOs) of hospitals are likely feeling the strain of this sudden and impactful onslaught of open tech tools. Dr. Fengler asked Aneesh Chopra how CIO's can prepare for implementing ChatGPT into hospitals:

“We just have to be thoughtful. This is not complicated... I think ChatGPT needs to be introduced thoughtfully with guardrails. It's not going to come from the regulators; we're going to have to do that, as an industry, to produce codes of conduct. We've done it before with the CARIN Alliance and consumer-designated apps. Let's do it again with applications with ChatGPT plugins that give us a framework for how to govern these amazing tools.” -Aneesh Chopra

To ensure they stay at the forefront of the advancing AI technology and leverage the full potential of ChatGPT, hospitals should proactively prepare. This requires providing employees with relevant training and education opportunities. It is essential to equip staff with knowledge of ChatGPT's capabilities and safe usage practices to harness the power of this tool safely.



Healthcare Solutions



ClarityTel Benefits:

HIPAA Compliant

Reliability - 99.999%

24/7 - Customer Support

Nationwide Network

Business Continuity

Disaster Recovery

Fixed Monthly Cost

Reduced Admin Cost

Simple And Easy To Use

ClarityTel has been providing Healthcare Solutions since 2003. One of the fields in which VoIP still isn't appreciated as much as it should be is the healthcare industry. From big hospitals to small clinics and other healthcare offices, VoIP is able to bring a new level of efficiency and connectivity that the traditional phone services cannot.

With existing customers ranging from nursing homes and medical centers to emergency medical response services, we have developed custom hosted solutions specifically designed for our Healthcare clientele. ClarityTel specializes in providing Hosted Cloud Phone Service, On-Site VoIP Systems, SIP Trunks, HIPAA Compliant Fax Services, Voicemail Services, Live Answering Services and more.

We at ClarityTel understand the importance of compliance and security when it comes to the Healthcare industry. With that in mind, we offer a variety of HIPAA compliant services. We acknowledge that every facility's needs are unique and work with you to tailor your service accordingly. Please contact us today for a VoIP assessment and let ClarityTel create a custom solution for your facility.

CLARITYTEL

(866) 399-VOIP

sales@claritytel.com

www.claritytel.com

Summer Grilling Recipes

Allrecipes.com

Grilled Salmon with Maple Syrup and Soy Sauce

This is a quick and tasty salmon recipe with maple syrup and soy sauce, with almost no cleanup required. Serve with brown rice and steamed pea pods.

**Prep Time:**

5 mins

Cook Time:

20 mins

Additional Time:

30 mins

Total Time:

55 mins

Servings:

2

Yield:

2 servings

Ingredients

- 3 tablespoons soy sauce
- 2 tablespoons pure maple syrup
- 1 clove garlic, minced
- 2 teaspoons minced fresh ginger root
- ½ teaspoon freshly ground black pepper
- ½ teaspoon salt
- 2 (5 ounce) salmon fillets

Directions

1. Combine soy sauce, maple syrup, garlic, ginger, pepper, and salt in a shallow container with a tight-fitting lid. Place salmon, flesh-side down, in the container and seal. Marinate in the refrigerator for 30 minutes.
2. Preheat an outdoor grill for high heat and lightly oil the grate. Once heated, turn down one side to low heat.
3. Place salmon, skin-side down, over low heat on the preheated grill and close the lid. Allow to cook, basting once with reserved marinade, until easily flaked with a fork, about 20 minutes. Salmon will easily remove from the grill by sliding a spatula between salmon and the skin.

Cook's Note: Aluminum foil may be placed under salmon on the grill for easier cleanup.

Grilled Avocados

Had some ripe avocados left over. They were extras from guacamole the previous weekend. So I gave this quick and extremely easy recipe a shot on the grill, and the wife and kids loved it. Fresh ones are good too. Use paprika instead of the chipotle and chili powder for less spicy. Canola oil can be substituted for olive oil if desired.

Prep Time:

10 mins

Cook Time:

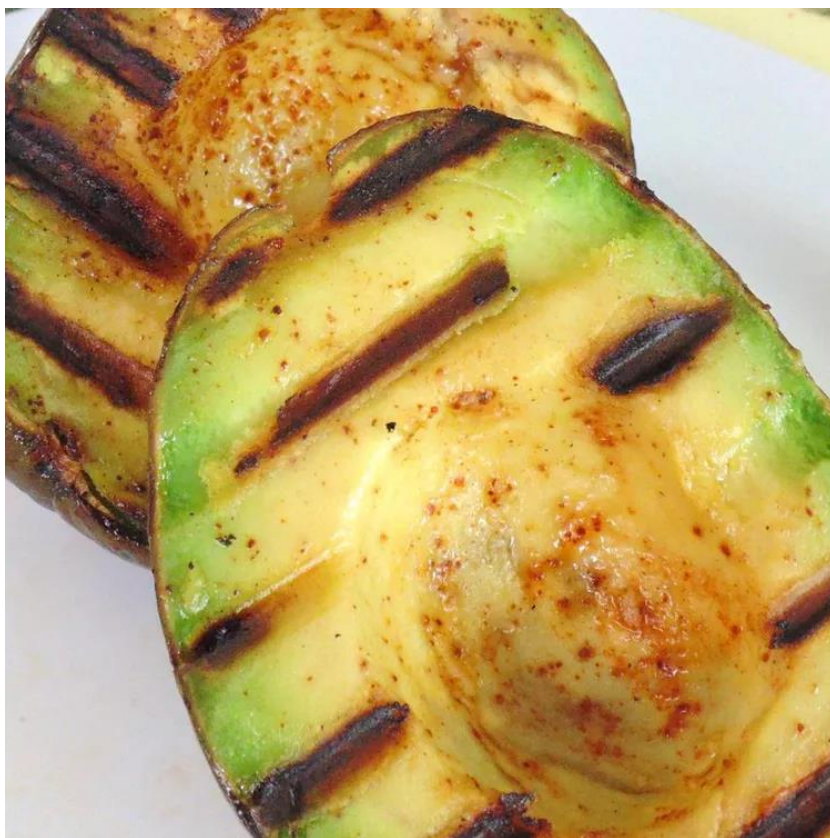
5 mins

Total Time:

15 mins

Servings:

8



Ingredients

- ¼ cup olive oil, or as needed
- 1 pinch ground chipotle pepper, or more to taste
- 1 pinch chili powder, or more to taste
- 4 avocados, halved and pitted

Directions

1. Preheat grill for medium heat and lightly oil the grate.
2. Whisk olive oil, ground chipotle pepper, and chili powder together in a bowl; brush over the entire surface of the cut-side of each avocado.
3. Grill avocados, cut-side down, on the preheated grill until grill-lines begin to form on the avocado flesh, about 5 minutes.

Italian Grilled Eggplant with Basil and Parsley (Melanzane Grigliate al Basilico e Prezzemolo)

This side dish (or "contorno" if you want to use the Italian word) couldn't be easier! We make this often during the summer when we have an abundance of basil and parsley growing in our garden. Works well with zucchini, too.

Prep Time:

10 mins

Cook Time:

10 mins

Total Time:

20 mins

Servings:

4

Ingredients

- 1 eggplant, sliced into 1/2-inch rounds
- ⅓ cup extra virgin olive oil
- 2 cloves garlic, minced
- ⅛ teaspoon salt
- 2 tablespoons chopped fresh basil
- 1 tablespoon chopped fresh flat-leaf parsley



Directions

1. Preheat an outdoor grill for medium-high heat and lightly oil the grate.
2. Brush eggplant lightly with olive oil on both sides. Stir together remaining olive oil, garlic, and salt in a small bowl.
3. Arrange eggplant slices on the preheated grill and cook, turning occasionally, until tender and browned, 3 to 4 minutes per side.
4. Arrange grilled eggplant on a platter. Brush with olive oil and garlic mixture until eggplant has absorbed oil. Sprinkle with chopped basil and parsley and serve.

Tip: Can be served warm or at room temperature. Leftovers taste great on a panini.



To inspire people,
don't show them
your superpowers.
Show them theirs.



THE INSPIRING
SOULS

Breaking Point: The 5 Reasons American Doctors Are Dreaming of Walking Away From Medicine

Amol Shrikhande, MD

No one feels sorry for American doctors. They are some of the highest-paid in the world and spend their lives in the country with the highest nominal GDP in the world. But why is it so hard to find any doctors who actually like their job? Why do so many dream of walking away? Here are five reasons why.

The electronic medical record (EMR)

Technology is amazing, and the EMR is no exception. Gone are the days of hunting down old paper records, and access to patient-related data is at an all-time high. So what's the problem? There are a few.

To start, as the one taking care of an individual patient, the quantity of data is unimportant—quality and relevance are key. Trying to find what you need in a bulky EMR that hasn't been optimized for user experience is a battle.

Along the same lines, reading the notes of other providers is equally grueling. Such notes are filled with auto-populated information, and identifying human insight regarding the patient (if any exists) can be like finding a needle in a haystack. To compound matters, these notes are often copied from one encounter to the next, making the scavenger hunt a regular exercise.

Finally, writing your own notes, assuming you want them to be useful, takes time. Dictation and typing are required, and when repeated up to 30 times a day, the hours accumulate. It's no wonder older physicians still pine for the days of pen and paper. It's also no wonder that the use of the EMR is strongly associated with physician burnout.

The RVU situation

When physicians work for health care systems, they are often paid by an RVU (relative value unit) system. Everything they do is assigned a given number of RVUs, and they are paid a certain rate per RVU. For example, $3 \text{ RVUs} \times \$50/\text{RVU} = \150 . (Obviously, the health care system is paid more than \$150 for the work and pockets the difference.)

As patient care is a huge revenue generator for health care systems, physicians are encouraged to generate a lot of RVUs. No big deal. Capitalism at work.



But here's the concern. Physician A generates 5,000 RVUs per year, taking meticulous care of their patients and earning the trust of families and colleagues alike. Physician B generates 6,000 RVUs per year, providing marginal care and ensuring that no colleague would place a family member under their care. In the eyes of the health care system, Physician B is the superior employee. Physician A is unmotivated at best and a liability at worst.

The tone-deaf administration

Doctors, like all other employees, have a tendency to whine. In this case, the whining is directed toward administrators—the ones who sit in those boardrooms and eat Panera Bread all day. The conversation typically goes something like this.

Physician: I'm not sure I can keep up this pace. Anyone can work this hard for six months, maybe a year, maybe even five years. But to think I'm going to be doing this for the next 30 years is hard to imagine.

Administrator: I totally understand. Tell you what—go ahead and work harder. We'll just have a Physician Appreciation Day. We'll get cookies, keychains, and maybe even those reusable bags you can take to the grocery store. It'll be great.

The PA/NP phenomenon

As health care systems look to provide care to the populations they serve, they have turned to physician assistants (PAs) and nurse practitioners (NPs).

First, such providers fill a void that cannot be filled by the current number of physicians.

Second, these providers can often deliver the same work as a physician at a lower cost to the system.

The issue that gets raised is not one of competence but rather one of embarrassment.

Most physicians in the U.S. must spend 11 to 15 years after high school before being able to practice independently, landing them in their 30s. During that window, six-figure student loans and unimpressive wages are the norm. If unhappy with specialty choice, a physician must obtain training in another specialty, a process that usually takes at least two years.

In the case of a PA, the post-high-school period lasts about six years, meaning less student loans and an earning potential that starts much earlier. If unhappy with specialty choice, a PA can change fields the next day. These discrepancies have left many physicians feeling like ... suckers.

The mindfulness thing

With the above stressors in play, emphasis has been placed on so-called mindfulness. While no one actually knows what that means, on the surface, the concept seems relatively benign. Unfortunately, its practical application translates into additional meetings or online activities—some of which are mandatory—to get in touch with your feelings.

In other words, you are asked to devote more hours to work in order to feel better about it.

Most would argue that simply working less would be a more logical approach.

With all this said, there is no reason to feel bad for American doctors. Much of the world is dealing with far worse problems. In fact, many would advise doctors to simply suck it up. And that's actually fine. Just don't expect them to enjoy—or continue—their work.

[Amol Shrikhande](#) is a nephrologist.



Your Current Medical Billing Process Could Be Losing You Money!

HERE'S WHAT TO DO NEXT



Call us today for your FREE practice audit!
888-624-5563

Let us help protect your revenue with a simple, one-step solution!

Is your current medical billing process streamlined to increase revenue for your practice? If not, it could impact your bottom line. At **One Source Medical Billing**, we know how important it is to capture every bit of revenue possible.

Doesn't your practice deserve to run smoother with less stress and more success?

If your current billing company isn't providing you with a bi-weekly status report, your practice could be losing revenue. Let **One Source Medical Billing** do a free audit of your billing process, and we'll show you where and how to maximize your profit potential.

Contact us today to claim your FREE practice audit - 888-624-5563

Get back to caring for your patients and leave the billing process to us!

ONE SOURCE MEDICAL BILLING PROVIDES YOU WITH A COMPREHENSIVE MEDICAL BILLING SOLUTION THAT ALLOWS YOUR PRACTICE TO:

- Increase revenue
- Facilitate collections
- Minimize expenses
- Improve efficiency and productivity
- Reduce claims re-submissions
- File claims timely
- Enhance practice profitability
- Boost cash flow
- Dedicate more time to patient care
- Stay informed on billing standards

REVENUE CYCLE MANAGEMENT

**MEDICAL CODING SERVICES
(ICD-10/CPT/HCPCS)**

MEDICAL BILLING

INSURANCE VERIFICATION

PHYSICIAN CREDENTIALING

INDEXING MEDICAL RECORDS

TRANSCRIPTION SERVICES

Wondering how much money your current billing process is losing every month?
Help your practice succeed by claiming your FREE billing audit today at 888-624-5563!



888-624-5563 | sales@onesourcemedicalbilling.com | 6810 N. State Road 7, Coconut Creek, FL 33073



The Power of Coaching for Physicians: Transforming Thoughts, Changing Lives

Kim Downey, PT

Upon reading numerous articles referencing physician coaching, most have been written by physicians who were transformed by coaching and then became coaches themselves. (Thank you. Your work is so needed in this area!) At least once or twice, I've seen coaching referenced in a derogatory manner or deemed unnecessary. In those instances, the premise was that "the system" is the problem and coaching is not the answer. In reality, this is not a simple problem to fix, and the answer is not either/or. Yes, serious issues with our health care system need to be fixed, resulting in excessive demands and burdens on physicians and other health care workers. And coaching can be an incredibly beneficial tool to help us examine the challenges we face in our professional and personal life.



Your thoughts drive your feelings. A good coach helps you analyze how your thoughts contribute to your suffering. When you change your thoughts, you can change your life.

That is excellent news if you are generally satisfied with all areas of your life! If not, I can attest to a great coach's powerful impact on your life. I was not looking to receive coaching. Coaching found me. If I had been looking, I very likely would have selected a coach who "looked like me." A late-career female physical therapist. To my surprise, my coach, who appeared when I needed him the most, is a younger, mid-career male physician. Personality compatibility is more important than merely matching personal demographics.

I recently sent him a handwritten note as we completed a dozen coaching sessions together. It included some qualities one should look for in a talented coach; I am so lucky. Parting advice: Don't knock it till you try it!

By way of thanking you, I came up with a "Top 10" list of reasons why I think you are a great coach:

1. I can trust you. To me, that is the foundation of a good coaching relationship.
2. You demonstrate empathy and cultivate an authentic relationship, showing that you care about me as a person.
3. You are truly present during our sessions, giving me your full attention and incorporating active listening and thoughtful feedback.
4. You are honest. Sharing with me when my writing (or thoughts!) can use some additional work to serve me better helps me know that I can trust you and that your feedback is genuine and true.

5. You know just the right questions to ask. Sometimes your questions make me uncomfortable, though you also make it safe to feel vulnerable.
6. You are enthusiastic and have a good sense of humor. I look forward to our sessions; you are fun to talk to!
7. Your session takeaways are always on point and incredibly helpful. Sometimes it takes me a while to fully process them, which makes me appreciate them even more, as you can see things that I still need to mull over to grasp fully.
8. You keep learning yourself and continuing your own professional development. You don't act like you know everything, making you very approachable.
9. You provide great supplementary materials. Your online course modules are excellent, full of essential concepts and explanations.
10. You are a really nice guy with such a great smile!

I guess it's not random that we met; it's how it was supposed to be. I don't think I have the words to fully express my gratitude for how you have helped me over the past few months. I'll say thank you from the bottom of my heart, hoping you can fully appreciate the sentiment behind it.

Looking forward to our session next month! Thank you, [Dr. Michael Hersh](#).

[Kim Downey](#) is a physical therapist.

ATTENTION PHYSICIANS

Do you need a referral for services or products?

LET US HELP AT NO COST TO YOU!

We can refer a vetted business or professional

Health Law or Business Attorney * Financial Planner or Wealth Advisor *
Accountant or CPA * Medical Billing * Physician Answering Service *
Computer IT and Security Services * Doctor Loans * Healthcare Staffing *
Private Banker * Facility Sanitizing and Cleaning * Malpractice or Disability
Insurance * Rehab or Physical Therapy * Home Health Agencies * Practice
Financing * Medical Equipment * Payroll Services * Healthcare Marketing *
Telemedicine Platforms * Real Estate Professional AND More

**Physicians Resource Network
Referral Service**

Please call:

888-670-2228

Email:

physiciansresourcenetwork@creativedevelopmentworks.com



Common Financial Mistakes That High-Income Earners Make

By G, Brian Davis

Too many high earners confuse income with wealth.

High incomes make it easy to look and feel wealthy by allowing you to buy a sprawling home, sleek car, and dinners out at your leisure. But the trappings of wealth are not the same as wealth itself.

True wealth is the ability to build a life you enjoy without constantly stressing over your finances. And unless you know how to properly manage your money, that kind of wealth could elude you, no matter what your income is.

While many of these money mistakes affect earners at all income levels, these 15 common mistakes made by six-figure earners prevent them from accumulating permanent wealth.

1. Having a Low Savings Rate

Depending on who you ask, Americans save between 3% and 10% of their paychecks, on average. The Federal Reserve shows it hovering between 5% and 8% over the last decade (pandemic skewing aside), while a report from the International Monetary Fund estimated it at 3%. Either way, it's not enough.

That's because wealth comes from your savings rate, or the gap between what you earn and what you spend. A person who earns \$50,000 per year and saves \$10,000 of it builds wealth faster than the person who earns \$1 million per year and spends every penny.

As a high earner, you're in an easier position to save money. Take advantage of it, because your savings rate is the source of your future financial power. The more you save and invest, the more your investments earn on their own, creating a virtuous cycle of compounding returns.

2. Failing to Stick to a Budget

It's awfully hard to reach a high savings rate without a budget.

The average person goes into each month with a personal finance plan consisting of good intentions and little else. They spend, they get paid, and they spend some more, and then if they have any money left over at the end of the month, they toss it into savings.

It's why the median U.S. household only has \$4,830 saved, according to USA Today.

To start accelerating your savings, investments, and wealth, create a budget through Personal Capital, Mint.com, or an alternative and stick to it every month. If you have an uneven income, that's no excuse. Follow these steps to create a budget even on a variable income.

Remember, none of your expenses are written in stone. Most people start their budget based on what they currently spend.

Instead, base your budget on what you want to spend, starting with your target savings rate as the first and most important "expense." Work backward from there, and find a way to make it work by putting every single expense under the microscope and cutting liberally.

As a final tip, use four weeks' income as your monthly revenue. You can't count on any more income than that in any given month, so don't budget as if you can.

3. Succumbing to Lifestyle Inflation

If I asked you what it would take to reach a 50% savings rate, you would almost certainly laugh and tell me it's impossible. Strangely, the answer would likely be the same whether you earned \$75,000, \$150,000, or \$300,000.

Unless you're working your first job out of college, there was probably a time when you lived on half the money you spend now. So yes, you could theoretically achieve a 50% savings rate, but you've made a choice not to do so.

The problem is that most of us don't remember consciously deciding to spend \$100,000 per year rather than \$50,000.

But one day, you got a raise, and then a few months later, your lease was up and your friend invited you to move into a snazzier apartment with them. The next year, your car died, and you replaced it with a fancier car. And so it went through the years.

The more you earn, the more vulnerable you are to this trend. It's called lifestyle inflation, and it's insidious. Any extra money you bring in, you spend in pursuit of an ever-nicer standard of living. But just because you can buy something doesn't mean you should.

Instead, set a budget with a high savings rate and stick to it every month. When you get a raise, leave your existing budget in place and put the extra money into savings. Then, watch your net worth accelerate even faster.

4. Confusing Your House Payment With Real Estate Investing

If you own a home — and the vast majority of six-figure earners do — you made a decision about what percentage of your income you were willing to spend on housing.

Even if you didn't know it at the time, it was a decision with far-reaching implications about your future budgeting.

The trouble is far too many homebuyers find themselves on a slippery slope of thinking, "Well, if I can afford this one, why not spend a little more for this other one I like better?"

Then, they justify their overspending by telling themselves it's not an expense; it's a real estate investment. That's simply not true.

Yes, you need a roof over your head. But you also need to eat, and that doesn't make food an investment. Your home — like your car, groceries, and every other bill — is an expense. It's a line item on your monthly budget. And it reduces the amount of money you can put toward true investments.

Investments are things that earn you money, such as stocks, bonds, rental properties, and even fine art. Unless you house hack, your home doesn't earn you money; it costs you money.

Sure, one day in 15 years from now you might sell it for a gain. But you can't take real estate appreciation for granted. Home values are not an elevator that only goes up.

So don't twist financial logic to suit your desire for a nicer home.

5. Maintaining Bad Debt

Make no mistake: There is a difference between good debt and bad debt.

Good debt makes you richer. Bad debt makes you poorer. It's that simple.

For example, imagine that in your neighborhood, you can rent a home for \$1,500 per month or buy a comparable home with a monthly mortgage payment of \$1,200 per month.

Granted, as a homeowner, you'd be responsible for maintenance and repairs in addition to that monthly mortgage payment. But part of that monthly payment goes toward paying down your principal balance, and the odds are in your favor that the home will appreciate in value to boot. That mortgage would qualify as good debt.

An even better example is a mortgage on a rental property that earns you \$250 per month in cash flow. Yes, you have debt, but that debt enabled you to buy an asset that generates income for you each month. You're richer for having used debt to acquire a cash flow-positive asset.

Bad debt sucks your financial resources, costing you money each month rather than earning you money. That credit card balance you ran up over the holidays, for example, is bad debt.

Get rid of bad debt quickly as possible. Try the debt snowball or debt avalanche techniques to get out of debt fast, and avoid bad debt like the plague moving forward.

6. Not Keeping a Sufficient Emergency Fund

We all need an emergency fund, just not necessarily the same amount as everyone else.

A person with extremely stable income, employment, and expenses might be just fine with only one month's expenses in their emergency fund. Their next-door neighbor, who's self-employed as a real estate flipper, might need six months' worth of expenses or more in their emergency fund, given how infrequently they earn a paycheck.

Notice that emergency funds are measured by "months of expenses," not dollars. A \$2,000 emergency fund means something very different to someone who spends \$2,000 per month than it does to someone who spends \$10,000 per month.

Lastly, keep in mind your emergency fund doesn't have to consist of cash only. I like to think of my emergency fund as a series of tiers.

The first tier is cash in my savings account at **CIT Bank**, the second tier is money invested in short-term government bonds, the third next tier is my paid-in-full credit card, and finally, I can always sell off some relatively stable stocks from my brokerage account in a pinch.

You should keep a certain amount in cash, ideally in a high-yield savings account or money market account. But to leave tens of thousands of dollars languishing in savings represents a serious opportunity cost. Start thinking about your emergency fund like the defenses of a medieval castle, with a series of escalating fallback options if the barbarians come banging at the gate.



7. Failing to Automate Good Financial Behaviors

If you want something done right, don't do it yourself — automate it. You're only human, after all, and self-discipline always slips sooner or later.

Start with saving money and maintaining your high savings rate. Use savings automation apps like **Acorns** or **Chime** to move money from your checking account into savings.

Alternatively, most employers let you split your direct deposit into two bank accounts, so you can put money into savings before it ever hits your checking account.

Automating good behaviors doesn't end with savings, though. Follow these steps to simplify and automate your finances, such as automating bill payments and canceling rarely used subscriptions.

You should also automate your investments. Every month like clockwork, at least part of your savings should go into investments like equities, bonds, or real estate.

Nowadays, robo-advisors like **M1 Finance** can choose appropriate investments and invest the money for you at little or no cost. They can even rebalance your portfolio regularly and optimize your taxes through harvesting losses at the end of the year. See our full guide to robo-advisors to learn more. By investing the same amount of money at the same time every single month, you practice dollar-cost averaging, a common tactic to reduce risk in your stock portfolio.

8. Trying to Time the Market

Everyone thinks they're smarter than the masses — and, therefore, the market. That goes doubly for high earners, who often think they can beat the market by timing it.

They tell themselves fairy tales like "The market is high right now; I'll wait until it crashes and then I'll buy the dip." Then they sit back with a smug smile and congratulate themselves on how clever they are.

Meanwhile, the market rises another 20% before a 15% correction hits. Even if that oh-so-clever investor times their purchase perfectly at the exact bottom of the correction, they still end up paying more than they would have initially.

The simple fact is that no one knows what the market will do in the short term. But in the long term, the stock market and real estate market have always risen. So play a safer game and simply dollar cost average your investments by buying the same amount every single month.

It's humbling to accept that you're not smarter than the market. But it's also freeing. You get to stop watching the market like a hawk, laying awake at night worrying about it, and just automate your investments. Once they're automated, you can stop thinking about them constantly and simply check in on them occasionally.

Still not convinced? Read our complete, mathematical explanation of why you shouldn't time the market.

9. Failing to Diversify

Over the centuries, stocks as a whole have performed quite well as a long-term investment. But that doesn't mean you should put your life savings on the stock tip you got along with a secret handshake.

Start your diversification by investing in a few index funds. With a single purchase, you can gain exposure to hundreds or even thousands of stocks across multiple sectors, market caps, and regions. But diversifying your equities portfolio is only the beginning.

Today's stock markets are truly global, and when one region sneezes, the rest of the world's markets catch a cold. That means high earners who are serious about diversification should expand their portfolios beyond stocks.

Traditionally, that meant seeking safety in the bond market, although bond yields have been so low for so long it's hard for anyone to get excited about them. Instead, look to real estate investments, fine art through **Masterworks**, or Farmland through **Acretrader** to round out your portfolio.

As mentioned above, that doesn't mean your home or even your second home. It could mean buying an investment property, but bear in mind that direct real estate investing requires both knowledge and labor on your part.

To minimize both, consider buying a turnkey property through a platform like Roofstock. For your trouble, you'll be rewarded with predictable returns and a range of real estate tax benefits.

If you're not interested in investing the required time in knowledge and labor, consider indirect real estate investments instead. That could mean buying a real estate investment trust (REIT), although REITs tend to move more synchronously with the stock market than real estate values themselves since REITs trade on public equities markets.

Alternatively, you could invest in private REITs through real estate crowdfunding platforms like Fundrise or Streitwise. Other options include private notes, real estate syndications, or private equity funds.

10. Failing to Get Expert Help

High earners think they're good at everything. But while you may have many skills, that doesn't mean you're a tax planning, investing, estate planning, or asset protection expert.

As a high earner, you're in a better position than most to afford expert help. And since you likely have more complex finances than the average earner, you need that help more than most.

Financial experts can help you properly prepare your taxes, protect your assets, plan your retirement, and create clear estate plans to make life easier on your family after you pass. As your assets grow larger and more diverse, these all take more time and expertise to manage.

Accept that niche financial experts know more than you do and can help you save money in both the short and long term. Once you embrace that you don't have to do everything yourself, you can reclaim your free time by delegating work to others.

Start with this list of different financial advisors to help you optimize your taxes, investments, and estate planning.

Pro tip: If you need help finding a financial advisor in your area, **start with SmartAsset**. They have a tool that will ask you a few questions and then provide you with a list of vetted financial advisors you can choose from.

11. Poor Tax Planning

Your higher income, combined with diverse assets that are all generating passive income, means more complicated tax returns and arcane loopholes that are easy to miss if you attempt to do your own taxes. It's easy to do your own taxes when you only earn income from a W-2 paycheck. It's less easy when you earn income from a business you own, rental properties, mutual funds, private REITs, flipping houses, and private equity funds. You could be missing out on tax deductions or claiming more deductions than allowed.

In many cases, you could be technically filling out your tax return properly but unknowingly waving red flags to the IRS for an audit trigger. Or you could be leaving money on the table by failing to capitalize on year-end tax strategies like harvesting losses.

The larger your income and assets grow, the more attention you need to pay to tax planning. Get expert help from competent accountants and tax strategists who specialize in working with high earners. It's an investment that can pay for itself immediately in the form of lower tax bills and lower odds of an audit.

12. Taking Retirement Tax Breaks Today

Many six-figure earners aim to minimize their tax pain right now. After all, they're paying higher tax rates and want to trim the income at their highest bracket.

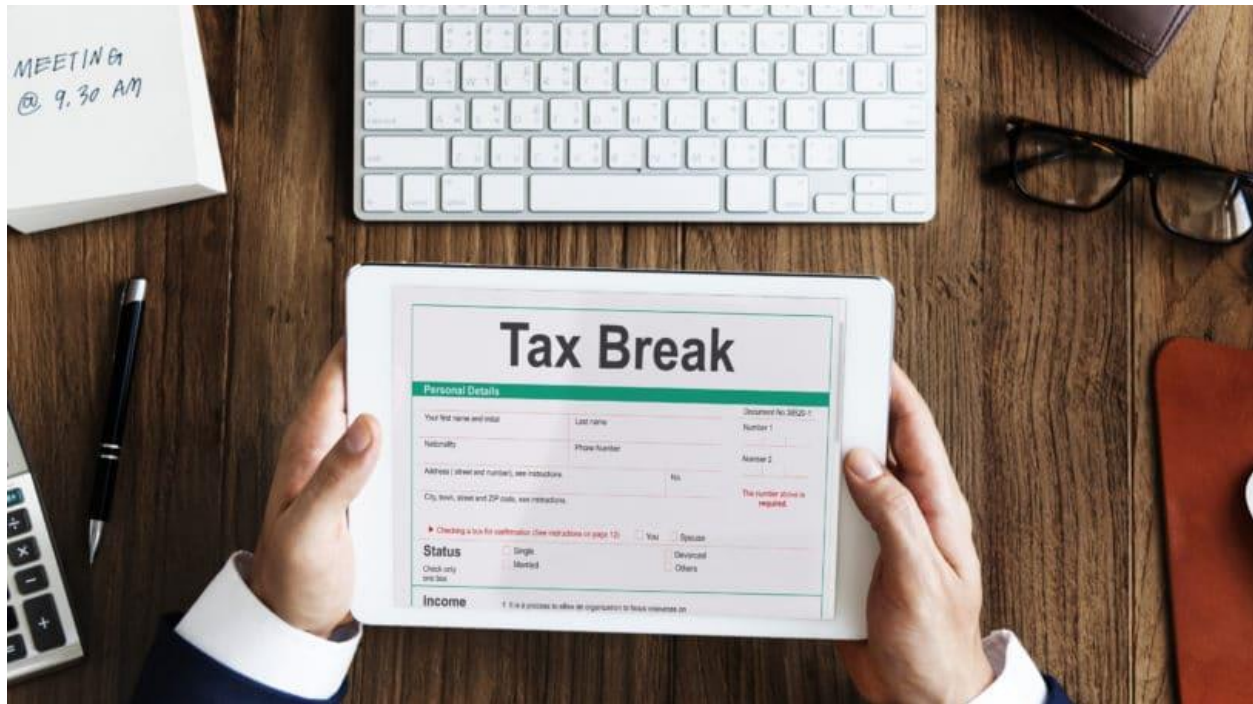
But as a higher earner, there's no reason to believe you'll be poorer 20 years from now than you are today. Often it makes more sense for high earners to opt for tax-free growth and withdrawals in retirement using a Roth IRA or Roth 401(k) than maxing out today's tax breaks.

That proves especially true for young high earners whose contributions could have 30 or 40 years to compound.

Think carefully about contributing to a Roth versus a traditional IRA, as your wealth plan likely involves many years of compounding followed by greater wealth in retirement than you have now.

When in doubt, don't be afraid to split the difference. You can invest in both simultaneously, as the contribution limit applies to both Roth and traditional retirement accounts collectively.

Pro tip: If you're investing in a retirement plan such as a 401(k), IRA, 403(b), or another eligible account, you'll want to **sign up for a free Blooom account**. Once you connect your accounts, they'll provide you with a free analysis that looks to make sure you're properly diversified and have the right asset allocation based on your risk tolerance. They'll also look to make sure you're not paying too much in fees.



13. Not Creating (and Updating) an Estate Plan

Everyone needs an estate plan. The greater your wealth, the greater your need for thorough estate planning. Higher earners amass more complex assets, creating an ever more tangled financial web for their children and other heirs to unravel. The last thing you want to leave behind is a legal mess for your grieving family to clean up. So you not only need to create an estate plan through a company like **Trust & Will**, but you also need to update it regularly.

That means every time you add a major asset, plus a quick review once per year. Bought a new vacation rental property? Add it to your will or living trust. Got a new job with a new 401(k)? Update your will or living trust. Nor is being young, single, or childless is no excuse. You have assets and liabilities, and you need someone to sort them out for you if you meet an untimely end.

Start with this basic estate planning checklist, and remember that as your finances grow more complex, you'll need to continually update your estate plan to grow with them.

14. Falling Into Career Complacency

You might have the perfect job, whether it's a job you love or something cushy you plan to ride into the sunset of retirement.

But you can't count on it being there forever. In a worrying trend, older workers are increasingly being pushed out of their jobs. They often have trouble finding replacement work, and when they do, it usually doesn't pay as well as their original job.

That creates a real risk for older workers who under-saved for retirement in their youth. They funneled all their money into buying a home, getting the new car they wanted, and paying for their kids' college tuition.

Retirement seemed far away, a problem for another day.
Until it wasn't.

If you're a younger worker, don't put off retirement investing until later, because there may not be a later — at least not at the same salary you're earning now.

If you're an older worker, take steps to protect your current job by continually improving both your skills and your network. And, of course, invest as much of your income into retirement as you can. You can't take your current job or salary for granted. The floor could drop out from under you at any time.

15. Failing to Create and Follow a Lifelong Financial Plan

Your financial needs change over the course of your lifetime. That means you need to keep one eye on the long-term at all times.

As outlined above, that means saving and investing for retirement even in the early years of your career. Ignore the power of compounding at your own peril. It takes only \$160 per month invested at 10% over 40 years to reach a million-dollar nest egg. But if you only have 20 years, it takes \$1,315 per month invested at the same return to become a millionaire.

The long view also means mapping out your other financial goals as well. In your 20s or 30s, that could include buying your first home or paying off your student loans. Later, it could mean helping your kids with their college tuition or saving for future health care needs through a health savings account.

Map these needs out and plan accordingly, but always keep investing for retirement as you aim for these short-term goals. When you approach retirement, start paying more attention to your asset allocation. Gradually shift away from stocks to minimize your sequence of returns risk.

All good story arcs should come to a satisfying conclusion, and your career is no exception. Plan out your career exit strategy, and remember that your current high-octane job doesn't have to be your last. One way to retain both income and engagement in retirement is to work a fun or meaningful job on your own terms. That could mean turning a hobby into a small business, working part-time, doing freelance work, or consulting.

You get to set the terms, and you might just wonder why you didn't switch career gears sooner.

Final Word

Far too many six-figure earners find themselves bound by golden handcuffs. They don't love their job, but they do love their salary, and they worry they won't match it if they pursue their passions.

While that can be true, just as often, high earners let fear hold them back from their dreams. Instead, ask yourself the hard questions of lifestyle design:

What does my perfect life look like?

Where would I live if I could live anywhere?

What would I do for work?

How many hours would I work each week, and how many would I spend with my family, friends, and passions?

More than any one tactical or strategic mistake, I see six-figure earners letting life carry them on its current rather than plotting their own course. Break the golden handcuffs and forge your own path.

As a high earner, you're in a better position than most to choose your own adventure. Don't waste it.



We offer
**CYBER-SECURITY
IT SUPPORT
AND VOIP**



**WE SPECIALIZE IN THE
MEDICAL INDUSTRY**

OUR SERVICES



**Managed
IT Services**



**Cyber
Security**



Virtualization



**VoIP
Solutions**



**Hosted
Solutions**

EXPERIENCE IT SUPPORT THE WAY IT SHOULD BE

CALL US TODAY: 813-544-4570

✉ contact@medxsolutions.com | 🌐 www.MedxSolutions.com

Providing IT Support and CyberSecurity Nationwide!

Kindness in an Airport

Kevin Armentrout

Last night, while waiting to board our plane, our daughter Carter was being her usual inquisitive self wanting to meet and say “hi” to everyone she could, until she walked up on this man. He reached out and asked if she wanted to sit with him. He pulled out his tablet and showed her how to draw with it, they watched cartoons together, and she offered him snacks. This wasn’t a short little exchange, this was 45 minutes.

Watching them in that moment, I couldn’t help but think, different genders, different races, different generations, and the best of friends. This is the world I want for her. In a country that is so deeply divided by beliefs, I want her life to be filled with moments like this... not liberal or conservative republican or democrat, socialist or capitalist, just HUMAN.

Joseph from Samsung in Oklahoma, if this should happen to find you. Thank you for showing my daughter what kindness and compassion looks like. Continue to shine your light in the world.”



Historic East Hampton Home Tour

Courtesy of sincerelymarriedesigns.com

This East Hampton home tour is one for the books. it's classic interior and colonial architectural make it a favorite in my book! It's elegant yet rustic style assure that it's design choices will stand the test of time.

Do you love a good home tour as much as I do? I've always enjoyed looking at architectural styles and gleaming ideas from other creative people. Our historic town here in Georgia has historic home tours every year and it has become one of my favorite things. It's so cool to see a old pretty house and be able to walk through the door and take a look around. It makes my heart so happy! Every now and again I come across a home that is so utterly inspiring I have to share with you. This old house is located in east Hampton and was built in 1716.



The side wings were added later and I think they did a flawless job.



The dining room just might be my favorite room in this home. From the antique table and chairs to the rich blue floral drapes, it's timeless and inviting.



I love that they kept the gorgeous wood paneled walls and didn't feel the need to paint them. I think the stained wood gives such a warmth to the room.





I love all of the windows and natural lighting in the kitchen and breakfast nook. I doubt there's a bad view anywhere. The kitchen is a great balance of refinement and rustic charm.



The master bathroom is so soothing with the pale blue green walls and neutral fabric choices.



The master bathroom is clean and classic. The marble adds so much elegance and the double window above the tub is perfection!



The guest bedroom fabrics are by Les Indiennes, who I'm a huge fan of. It's such a charming room with it's simple and tasteful decor and the rustic ceiling beams add a great architectural element and a warmth.

The back entertaining area is just as charming. I'm sure the summer nights here are close to perfection. From the shaker shingles to the picturesque setting,

I love everything about this Hampton's colonial. It's classic style will stand the test of time.

Source – Cottages & Gardens by Alejandro Saralegui,
Photography by Tria Giovan



Custom Disability and Life Insurance Solutions for Physicians at Discounted Rates!



S. Scott Nelson-Archer,
CLU®, ChFC®



Amber D. Stitt,
ACP, ChFC®

M.D. Disability Quotes provides exclusive physician disability insurance contracts with "Own Occupation/Own Specialty" contractual definitions.

We are independent brokers offering an unbiased approach since 1993, assisting over 12,000 physicians along with our affiliates throughout the United States

*Complimentary consultations for
new policies or review of existing policies*
Book an Appointment Now



Office: 713-966-3932 • Fax: 713-966-3931
Info@MDDisabilityQuotes.com

**or visit us at www.MDDisabilityQuotes.com
for additional information and educational videos**

Please Click Link to Receive a Complimentary Quote
<https://www.mddisabilityquotes.com/get-a-quote>

A Patient's Perspective on the Diminishing Relationship Between Doctors and Patients

Michele Luckenbaugh

Pages of my life turn over as the breezes of time flow over me.

Remembrances of your presence as the world welcomed my firstborn so many years ago.

Your calming voice and words of wisdom reminded me that life would be different but oh so much better. My baby girl would grow to be a healer like you, offering hope and consolation to those seeking her out. Expert hands stitched my rambunctious toddler's brow, telling me that my son would be fine. Now he is a man grown tall and strong, finding his pathway in this world as time has raced on.

When my heart waged a skirmish against me, you stood at my side, talking me down from the mountain of fear. Your words of wisdom and compassionate care were a salve for my wounded heart. Encouragement was given to spur me on, telling me the "sky is the limit," and so it was.

As chapters of my life are being written, you are there to guide me and share advice, but you always maintain our partnership, the give and take.

In this sacred clearing, we are each co-creators of this story that is my life. One telling the story, the other patiently listening. Roles flip back and forth as life's journey moves forward.

You are the cushion to soften the fall when life deals a harsh blow. Always encouraging, always hopeful. What will happen when your kind is absent, forced out by clutching hands, greed, and impatience; making you feel unimportant and powerless? Who will be there for comfort and support, for the healing we search for? The unconcerned do not see the forest for the trees, trees that form a wall blurring the truth.

But the truth must shine forth. It has to. Healers, do not lose hope! To lose hope is to surrender. We, who need your healing touch, will be your support as you have done for us.

This story has not reached its end. We have lines to write and words to be spoken. Our partnership is worth fighting for.

I am a patient with several health conditions, so I have had the opportunity to be a patient of several health care clinicians. They all have my immense gratitude for getting me through some trying times. Over the past decade or so, I have seen the face of health care change. This is something that has taken place within my health system and also within the majority of other corporate health care systems. There have been advances made by corporatization, but there are also casualties of it.

From what I have observed, there has been a diminishing relationship between patient and doctor. Physicians seem harried to enter patient information into an electronic health record which is not always conducive to a logical sequence of events and often has fallen short of its expected goals. Hence, it has been a contributing factor to the stress and anxiety doctors and nurses have had to endure. Doctors have to spend extra time fingering on the keyboard to come up with the correct sequence to order proper dosages of drugs for their patients, time that could have been spent more appropriately in the doctor-patient interaction.

Patients, at times, perceive the pressure placed on the doctor to complete the visit so that he/she can move on to the next patient waiting. The “conveyor belt” mentality is inappropriate in any health care setting, and, as a patient, I feel “underserved” in this type of scenario.

Moreover, many doctors feel their work is not truly valued or their voices heard. When recommendations for improvement of procedural tasks or the operational function of their job duties are given, their voices go unheard. Well, maybe heard but not acted upon. Groups that are in place to represent the physicians’ opinions are, many times, figurehead associations at best. They seem powerless to bring about meaningful change. That change, potentially, could improve the care given to patients, thereby resulting in higher levels of patient satisfaction.

Now, the push is not to enter family medicine as a career but into a specialty area. Because of this thinking, we find ourselves with a significant shortage of primary care physicians who represent the gateway to health care. Those physicians currently serving in this area are burned out and dissatisfied with how their profession has evolved. It is not the tending to the sick that disheartens them, but the bureaucracy driving many out of today’s health care systems. In addition, enduring the high-stress and gut-wrenching times during which COVID ran rampant was the final nail in the coffin for many physicians and nurses to leave the professions that have given so much.

Please, I ask those corporate health care system administrators to take notice of the downward spiral of health care and make some positive changes before it becomes a totally hopeless situation. Some say it’s already there. I refuse to believe that. I hope some “brave souls see the writing on the wall” and can reverse course to right the sinking ship. Many lives depend on it.

Michele Luckenbaugh is a patient advocate.



Cape Cod – A Sweet Summer Escape

Xplorie.com

Quaint seaside villages with roadside eateries, stores, and galleries, coastal landscapes dotted with historic lighthouses, beautiful beaches, cranberry bogs, old-world charm, and warm hospitality are only a few of the traits that make Cape Cod one of the top east coast destinations for a vacation.

By April last year, most of Cape Cod's rental properties were already fully booked for the summer! Visitors flocked to the hooked-shaped peninsula for a quintessential summer getaway that offers easy seclusion, captivating unspoiled beauty, unique experiences, and the simple pleasures of summer at the beach!

Recently voted one of Travel+Leisure's "15 Best Weekend Beach Getaways in the U.S.", Cape Cod is a destination worthy of every travel bucket list and one of Xplorie's favorite destinations for summer fun.



Where to Play in Cape Cod, MA

Whale Watching Cruises

Cape Cod is one of the "Top Whale Watching Destinations" in the world! From April to September, the Massachusetts coastline is abuzz with tourists seeking the ultimate whale watching experience on Cape Cod. Hundreds of marine mammals migrate to the area for summer feeding including Humpbacks, Minkes, Finbacks, Pilot whales, rare Right whales, and playful Atlantic dolphins, seals, and sea turtles.

Embark on a Hyannis Whale Watcher Cruise (awarded the Best of the Cape & Islands) of Cape Cod Bay and the Stellwagen Bank National Marine Sanctuary for unique up-close encounters with Cape Cod's majestic marine mammals, and some of the best whale sightings in the world.



On the Water Activities

Getting on the water is easy in beautiful Cape Cod. Aside from the miles of unspoiled beaches, endless stretches of sand, warm summer waters, and tidal pools for a classic beach day, visitors have an abundance of water activities to choose from.

For a true Cape Cod experience, book your on-the-water activities with RideAway Adventures, an award-winning Cape Cod tour company with adventures for all ages. Paddle the Cape Cod bays and estuaries on a guided SUP or kayak explorer or nature tour, or experience a once-in-a-lifetime full moon adventure on Cape Cod. If you prefer to adventure alone, daily or multi-day kayak and SUP rentals can be delivered directly to your Cape Cod vacation home.



Cape Cod Scenic Drive & Bike Paths

The scenic Old King's Highway (Route 6A) winds along the shoreline of Cape Cod Bay passing by seaside villages, historic churches and lighthouses, cafes and restaurants, unique shops and galleries, and Cape Cod's famous cranberry bogs. Take a scenic drive or pick up bike rentals from PTown Bikes (by the hour or week) and explore the attractions of Cape Cod on two wheels.

There's enough bike paths on Cape Cod to explore every day of your stay. Cruise through 6 Cape Cod villages on the 25-mile Cape Cod Rail Trail, ride along the Cape Cod Canal, or explore the shoreline on the Shining Sea Bikeway. Ptown Bikes offer adult rentals, kids rentals, and Burley trailers and tagalongs to get the whole family on the Cape Cod bike paths.



Cape Cod Fishing Charters

Cape Cod is a haven for all anglers and one of the best destinations for bottom fishing on the east coast! For over 40 years, Patriot Party Boats have been guiding anglers to the best fishing spots in Vineyard Sound, a stretch of Atlantic Ocean nestled between the south shore of Cape Cod and the north shore of Martha's Vineyard.

Whether you're a beginner angler, out for a trophy catch, or simply tagging along for a sightseeing adventure on Cape Cod, Patriot Party Boats experienced captain and crew are set on making your Cape Cod bottom fishing experience rewarding and memorable.

Cape Cod National Seashore

Discover the unspoiled beauty of the Cape Cod National Seashore, one of the top visited US National Parks for 2021. Attracting over 4 million visitors in 2021, the Cape Cod National Seashore is the top attraction on Cape Cod with miles of hiking and biking trails, historic landmarks, secluded beaches for swimming and surfing, and tranquil waterways to explore by kayak or canoe.





Historic Attractions

Cape Cod abounds in history and is a top destination for history buffs! Discovered by an English explorer in 1602, followed by the arrival of the Mayflower Pilgrims in Provincetown in 1620, Cape Cod boasts a rich heritage and is home to many monuments and museums, cranberry bogs rich in tradition, historic plantations, and 14 iconic lighthouses.

Stay with Xplorie and discover the rich history of Cape Cod for free at the Pilgrim Monument & Provincetown Museum, one of the top historic attractions on Cape Cod towering 252 feet above Provincetown and boasting panoramic views of the Cape Cod shoreline.

Cape Cod Golf Courses

Cape Cod is home to over two dozen public golf courses for the ultimate golf getaway! Cranberry Valley Golf Course is a well-designed and beautifully maintained 18-hole championship public golf course in Harwich, lined with kettle holes, scrub oaks, and Cape Cod's famous cranberry bogs.

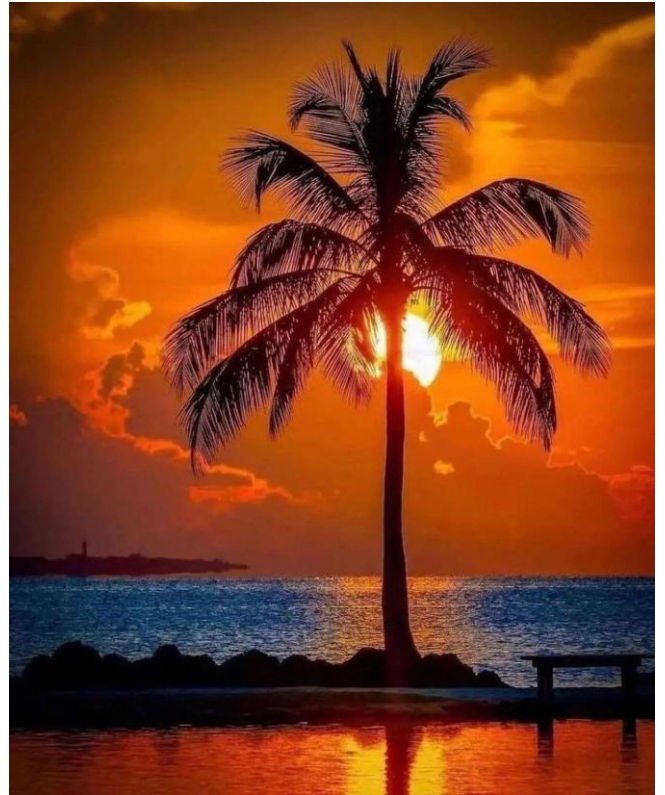
Rated 4 stars by Golf Digest, the Cranberry Valley Golf Course features a challenging and impressive course layout, a large practice facility including practice bunkers and greens, and a cottage-style clubhouse at the 19th hole. Pack your clubs for the best-golfing experience on Cape Cod!



Where to Stay in Cape Cod

Cape Cod is divided into four distinct areas each with quaint seaside villages boasting unique charm and personality! From west to east – the Upper Cape Area includes Bourne, Falmouth, Sandwich, and Mashpee, the Mid Cape includes Barnstable, Yarmouth, and Dennis, the Lower Cape includes the quieter towns of Harwich, Brewster, Chatham, and Orleans and the Outer Cape includes the towns of Eastham, Wellfleet, Truro, and Provincetown.

The Dakota Studios



24/7 HIPAA COMPLIANT MEDICAL ANSWERING SERVICE

WE ARE THE PREFERRED SERVICE FOR DOCTORS!



20% OFF
YOUR RATES FOR
90 DAYS

Why Choose P.A.G.E.?

P.A.G.E. provides Medical Answering Services and Call Center Solutions 24 hours a day, 7 days a week, 365 days a year. Our services to Healthcare and Medical agencies are superior to those of the traditional telephone answering service by offering services beyond just answering a call. As an industry leader, we utilize technology and human capabilities to serve your patients. Physicians Answering Group Exchange provides call answering services to increase efficiency and allows you to focus on your patients.

- Locally owned and operated
- HIPAA Compliant
- 24/7/365 Service
- Reasonable and fair rates
- No holiday fees

- Free voice mail, text messaging and message storage
- Professional, medically-trained operators (bilingual)
- Secure and HIPAA/HITECH compliant text messaging
- Secure Web Portal and Messaging Application

Improve your medical telephone answering today.



 **833-609-5455**

 **info@pageanswers.com**

 **www.pageanswers.com**