

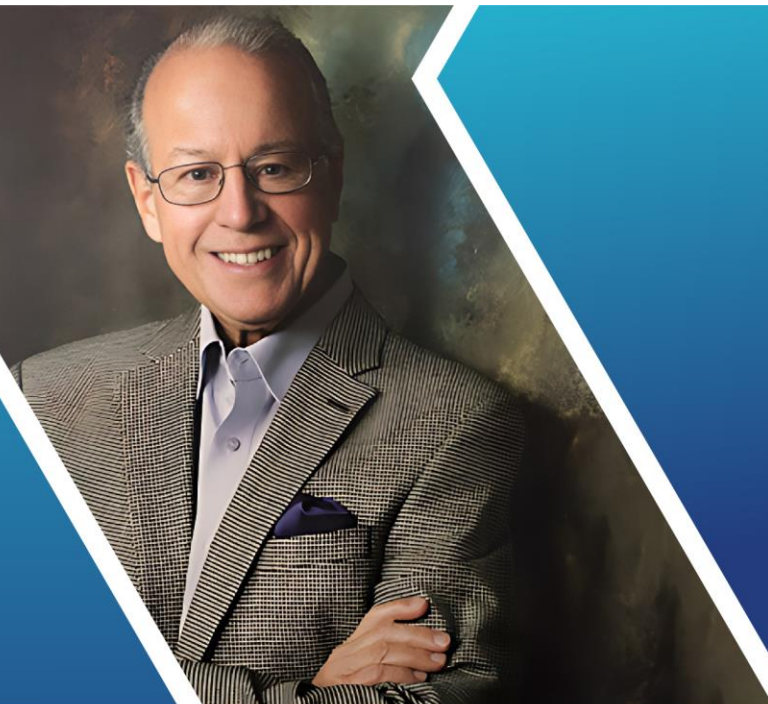
# MD Life

AUGUST 2023



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# Painful Physician Burnout Truths

TOMI MITCHELL, MD

Every week, there is a new article or blog about physician burnout. According to Business Wire, nearly half (49 percent) of U.S. physicians reported burnout in 2023, up slightly from 2022 (45 percent). It's the same ideas rehashed repeatedly – doctors are worn out, drowning in paperwork, suffering due to insurance restrictions, and considering early retirement. Even more tragically, some doctors are dying by suicide. It is estimated that around 300–400 physicians per year, or possibly the loss of one doctor daily, die by suicide in the United States. You see, this isn't acceptable.



The truth is that careers in medicine are losing their allure. It was like that shiny toy everyone wanted, but to your disappointment, it lost its shine and occurred quickly.

While outsiders may perceive the life of a doctor as amazing, the truth is that only a few enjoy a fabulous and financially comfortable existence. For most, this is far from reality.

My colleagues, this reality might sting – the system hasn't changed much, and for most, the rate of changes is so slow you will likely not see the changes in your lifetime. So please, stop holding your breath and waiting for a miracle. Don't get me wrong; some hospital systems do fantastic work, prioritize their team's health over profits, and make their employees feel valued. I would love to hear if this describes your workplace or business.

I'm going to share a truth that might offend some of you, especially if you feel you have high virtues and medicine should be a life of struggle because your suffering somehow makes the world a better place... (I was once delusional and had that crazy idea... spoiler alert – I burned out).

Thankfully, the COVID-19 pandemic gave me clarity. I could no longer deny that as a physician, we were often treated as dispensing, and we should tolerate abuse and gaslighting because somehow, we are paid by "taxpayer dollars," which was our duty. I call this BS (bovine scatology). Such rhetoric aims to keep you submissive and jeopardizes your health and personal relationships.

I dare you to work on redefining yourself. Create a life outside of medicine and do not accept mediocre work environments. In my journey of burnout recovery, I learned to give myself grace and allowed myself to acknowledge my desires and embrace the life I wanted. After spending months wanting to bang my head against the wall, I decided that this wasn't OK, and I created a plan to create the life I wanted. I doubled on self-care, personal development, and physical and mental fitness. I found my passions in life and had renewed energy and motivation.

Here are a few lessons that I realized:

**1. You are replaceable to your employers.** No job is worth jeopardizing your future. I used to care what other people thought. Now, people's opinions have limited impacts on me. In your workplace, know your worth, and give unparalleled value to the organization. However, if they fail to see your worth despite a long track record

of excellent work, and if, after discussions with your employer, there are no improvements, it might be time to move on.

**2. Health care decisions impacting patient care are often made by non-medical individuals,** such as politicians or health care professionals who have lost touch with the realities of clinical life or have practiced medicine in a Utopian paradise.

**3. Watch people's actions and do not focus on their words.** Spoiler alert, sometimes leaders lie and have no intention of making changes; they only want your vote.

**4. Medical careers often need better compensation, considering the risks, exposure, and liabilities.** It's common to find frugal doctors burdened with student loans even after several years of clinical practice. How many frugal doctors do you know that still have student loans and are over five years into clinical practice? Remember, you can't change other people's actions; however, you can and should change yours. Sometimes you must change your mindset and be open to changes, as your future depends on you.

*Tomi Mitchell is a family physician and founder, Dr. Tomi Mitchell Holistic Wellness Strategies. She can be reached on Twitter @DrTomiMitchell, Facebook, Pinterest, and Clubhouse.*

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# Steps to Protect Yourself from Lithium-Ion Battery Hazards

BY KIM KOMANDO, KOMANDO.COM

Lithium-ion batteries are having a moment ... and not a shining one. Just last week, a deadly fire broke out on a car carrier. The origin? One of the electric vehicles (EVs) on board.

In June, a fire in an e-bike repair shop killed four. According to the Federal Aviation Administration, 74 lithium-ion battery incidents occurred on flights last year. That number is on the rise.



Many of the devices and vehicles we depend on have lithium-ion batteries inside. Although they're a cause for concern, there are ways we can protect ourselves from a significant battery disaster.

## Hot battery horror stories

Lithium-ion battery fires are becoming more common. They are in tech products everywhere due to their ability to squeeze a ton of battery life in a compact package. However, they're made with flammable materials, which increases the risk of danger, especially when devices are misused or improperly stored.

Larger tech, like e-bikes and electric vehicles, use much bigger batteries than a smartphone, so it's way more dangerous when a fire happens.

The flammable materials inside the batteries can experience what's called "thermal runaway." This chain reaction essentially puts a battery in an uncontrollable, self-heating state, which could lead to fires and explosions.

Thermal runaway gets triggered by several things, like a battery being overheated or punctured. It can also be caused by an electrical fault, like a short circuit or manufacturing defects.

## Battery safety 101

Although lithium-ion battery fires are frightening, there are ways to protect yourself and your devices from a worst-case scenario:

### Laptops

- Don't keep your laptop in hot places. Avoid leaving it in a hot car, by a sunny window or near a portable heater.
- If your laptop feels hot, it could be due to the internal processors working too hard. Shut your device down to give it a break, and pop the battery out if possible.

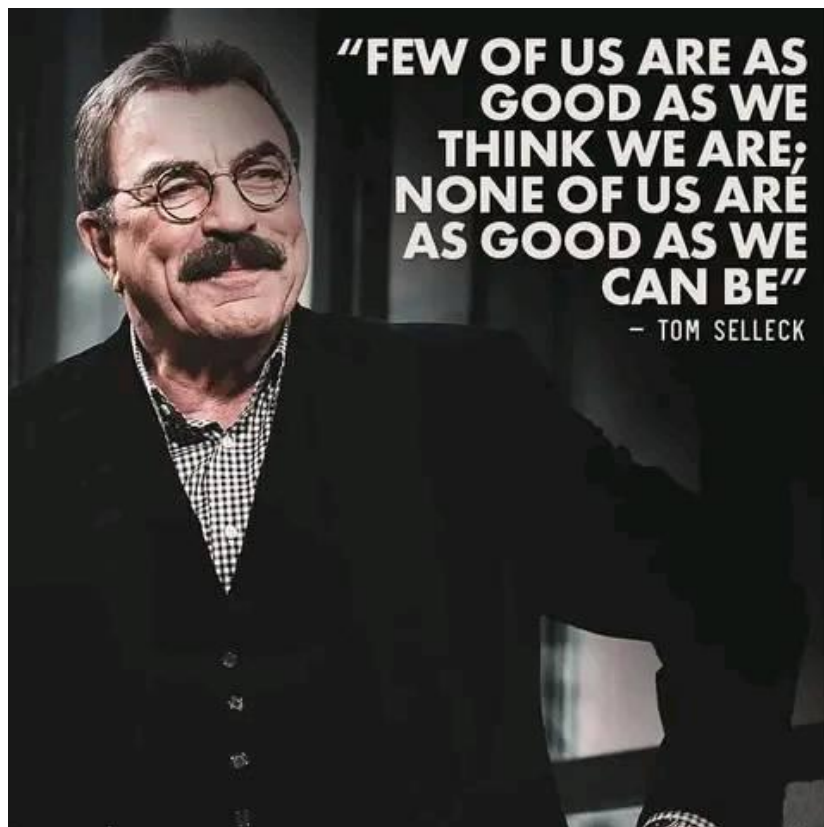
- Despite their name, laptops shouldn't be on your lap. A laptop has vents to keep things cool, and placing the device on your lap could block those vents and cause overheating.
- Consider using an app to monitor your laptop's temperature in real time. [CoreTemp](#) and [Real Temp for Windows](#) are good options.

## E-bikes

- Before buying an e-bike, make sure it's [certified by a qualified testing lab](#) and follow the manufacturer's charging and storage instructions.
- Only use the manufacturer's power cord and avoid aftermarket chargers or batteries.
- Don't leave your e-bike charging unattended or overnight.
- Store your e-bike away from building entrances and exits and children's rooms.
- If a battery overheats, starts to smell or look funny or begins making weird noises, stop using it ASAP.
- Keep e-bike batteries out of direct sunlight.

## Electric vehicles (EVs)

- Before you buy an EV, have a qualified electrician install [a new, dedicated circuit for your home charging device](#). Your existing home wiring might not be suitable.
- Follow your car manufacturer's guidelines when charging your vehicle.
- Install a residual current device along with the charging unit. The device will turn off the power in an emergency.
- Keep up with your EVs' routine maintenance.
- Avoid using a charger with signs of excessive wear and tear.
- Cover the EV charging station outlet when it's not in use to keep water out.



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# The Physician's Crucial Role in Combating Climate Change

MEGAN MCLAUGHLIN

Jet skis on the highway and sharks in the street: these are some of the images that may come to mind when you remember the record-breaking flash floods that occurred in Fort Lauderdale in April of 2023. Due to global warming, lethal weather such as this is becoming more common across the globe, and it is taking the lives of our patients. One of the largest contributors to the greenhouse gasses which are facilitating this climate change is our food system, particularly our production of meat. As such, it is time for the medical community to step up to the challenge and take a more active role in promoting vegetarian diets.



A vegetarian diet excludes all forms of meat and fish. It does not necessarily lack other animal products such as dairy and eggs, though it may. Research shows that the production of meat and other animal products requires more resources, such as water and land, and is responsible for significantly more greenhouse gas emissions than the production of plant-based foods. Scientists have calculated that one pound of beef produces about 60 times as much CO<sub>2</sub> as a pound of wheat, and cutting out meat for just a single year could reduce your CO<sub>2</sub> emissions by about as much as driving 2,475 fewer miles.

Health care workers are in a unique position to promote vegetarian diets as a way of improving environmental health. Patients respect our opinions and often turn to us for advice on lifestyle choices. By discussing the environmental impact of food choices with patients, we can encourage them to consider the impact of their diets on the environment and make more sustainable choices. We can also educate them to correct the common misconceptions that a vegetarian diet provides subpar nourishment or that it is inadequate for men. (To be clear, plant-based diets have no impact on testosterone levels.) Rather, promoting vegetarian diets would be working to improve patient health. Vegetarian diets are beneficial for weight management, heart health, and cancer prevention, just to start. Studies have proven that they are associated with lower blood pressure, improved lipid profiles, smaller carotid intima-media thickness (a measure of atherosclerotic disease), less inflammatory markers, and a decreased risk of metabolic syndrome. By encouraging patients to adopt vegetarian diets, practitioners can help improve their overall health while also reducing their impact on the environment.

Some might argue that promoting vegetarian diets is outside the scope of a doctor's role. However, this viewpoint seems to arise from the politicization of climate change over the years. Despite their ideologies, any skilled professional should be able to isolate political views from the conversation and discuss only matters of fact. Promoting vegetarianism is not a novel or liberal idea. Organizations such as the American Medical Association and the World Health Organization (WHO) have long recognized the benefits of plant-based diets for both health and the environment. In fact, the WHO has already classified processed meat as a Group 1 carcinogen (definitely able to cause cancer) and red meat as Group 2A (probably able to cause cancer). As health care workers, we have a duty to inform others about the body of evidence promoting this healthy lifestyle choice for both our patients and the environment. Climate change is a present-day concern, not a future problem. One of the most influential ways that individuals can take action and work to make a difference is by being more mindful of the food they consume, particularly by cutting out meat. Vegetarian diets can be a fulfilling, healthy, and impactful solution for improving both individual and environmental health. As members of society with more social responsibility, health care workers must do their part to combat climate change and promote public health by informing patients of the benefits of vegetarianism in their everyday practice.

*Megan McLaughlin is a medical student.*

# How Physicians Can Save Money Amid Rising Interest Rates

By Joe Hannan



Healthcare providers know that no two cases of the same disease are alike. They may share some similarities, but the human immune response hinges on an innumerable amount of variables.

The economy is similar, according to [Brian Hartmann](#), a certified financial planner (CFP) and partner at Granite Bridge Wealth Management in Livingston, New Jersey.

Responding to the recent news of the Federal Reserve raising interest rates, Hartmann was quick to point out that the US has faced rising interest rates, inflation, and recessions before, and moved on to thrive—but each time the variables were different.

## The current financial situation

“People always say, ‘Well, this one’s different,’” Hartmann said, in an interview with [MDLinx](#). “Of course it is—because as the best economy in the world, we make sure that the last one isn’t the next one. It isn’t going to be a mortgage crisis; we’ve been through that. The regulators came and said, ‘Here’s how we protect against that.’ The next one may be something else.”

So what might that “something else” be, and how can HCPs prepare for it? Hartmann offered some insights.

What makes the current economic situation different? There are several factors, including the war in Ukraine, pent-up consumer demand from the pandemic, its subsequent supply chain issues, and widespread hiring. Hartman said these factors have given rise to two things: inflation and rising interest rates.

The Consumer Price Index (CPI) is often used to gauge inflation, and CPI data issued July 13, 2022, painted a bleak picture. [\[1\]\[2\]](#)

As of June, the price of food was up 10.4% year over year, energy commodities increased 60.6%, and new vehicles were up 11.4%. Overall, all items were up 9.1%.

Hartman added some context, saying, “When inflation came in, the Federal Reserve had their second dose of coffee and said, ‘Okay, now we really need to do something. We can’t wait any longer.’ And the textbook remedy to inflation is raising rates.”

And raising rates they are. On July 27, 2022, the Federal Reserve System (aka the Fed) increased interest rates by .75% in an attempt to steer the economy away from a recession.<sup>[3]</sup> This is significant, because the Fed had instituted the same rate increase in June, marking the biggest rate increase to stem from a single Fed meeting since 1994.

Each of the past four times the Fed has met, it’s hiked rates.

Why? Hopefully to slow down spending, let some of the air out of inflation, and avoid a recession. The hikes nearly coincided with news on July 28, 2022, that the US gross domestic product had negative growth for the second consecutive quarter.<sup>[4]</sup> Two consecutive quarters of declines is considered by some to be a recession.

Of course, this has consequences for all consumers—HCPs included.

### **How should HCPs respond?**

Healthcare historically has been better insulated from recessions than other industries.<sup>[5]</sup> But HCPs still feel the pain at the pump, the grocery store, and from the bite that rising interest rates can take out of their bottom lines.

Hartmann offered some insights on how to prepare for future rate hikes, which he expects to continue over the next year.

### **Student loans**

Now is the time to really get a handle on your student loan debt, Hartmann said. Figure out how much you owe and what types of loans you hold. With fixed-rate loans, your interest rate will stay steady regardless of what the Fed does. If you hold fixed-rate loans, rising interest rates are a shrug-your-shoulders event. Not so with variable-rate loans, which could change.

If you’re on the fence about refinancing your student-loan debt, now may be the time to act. Interest rates are likely to continue trending upward for a while.

### **Your home**

The same principle applies to your mortgage. Those with fixed-rate mortgages can take a breath. But, if you hold an adjustable-rate mortgage, your monthly payments may increase with interest rates. Refinancing may be in order, depending on your personal finances.

Looking to sell your home and relocate? If your neighborhood is following greater trends in the real estate market, you’ll probably get more than you paid for it, but end up paying more on your new home at a higher interest rate. But current rates are comparatively low, at around 5.6% for a 30-year mortgage.

### **Your credit**

Got credit card debt?

“Crush it,” Hartmann said. “Pay, pay, pay off your credit card debt, and I bet you the result of that will be a really good night’s sleep.”

You will certainly feel the sting of rising interest rates on any outstanding credit card balances. Credit card APRs are certain to increase with inflation, meaning you’ll pay more month-to-month in interest on outstanding balances.

If you have good credit, own a home, and want to recession-proof your personal finances, Hartmann offered the following suggestion.

**“If you’ve seen your home go up in value significantly, go to your local bank and take out a home equity line of credit, whether you need it or not.”**

*— Brian Hartmann, CFP*

### **Your investments**

Even though the economic outlook is rocky, you may want to buckle up and keep investing. Hartmann recommended dollar-cost averaging: investing a fixed amount over a fixed period of time.

“In an environment like this, there’s buying opportunity in the stock market, or in other investment portfolios or real estate,” he said. “If you don’t have full faith in that, then it’s a wonderful time to pay off debt.”

### **Looking ahead**

It’s all-but-certain that interest rates will continue their upward climb for a while. But the relative job security that comes with being an HCP is something providers can leverage. With these tactics, you can take some control over how inflation affects you.

Plus, Hartmann felt, recent history appears to be on our side. “If I could relate this to medicine, I’d say it was never a better time in the US to go through this,” he said.

In January 2021, the American consumer was as healthy as ever. Jobs were bountiful and workers—including some HCPs—could go where they wanted and, in many cases, earn more money. And the average American had more cash on their balance sheets.

**“If you were going to get surgery, you’d want to be the healthiest you’ve ever been before you walked into the OR. And I think that’s where we are.”**

*— Brian Hartmann, CFP*

### **What this means for you**

As long as there are sick people, there will be a need for HCPs—even in a down economy with rising interest rates. As medical professionals, you can use your relative job security to get aggressive about better managing debt to minimize the cost of rising rates. In addition, you can continue to invest using dollar-cost averaging, and potentially reap the rewards of economic recovery later.



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# Examining the Changing Definition of Medicine In Health Care

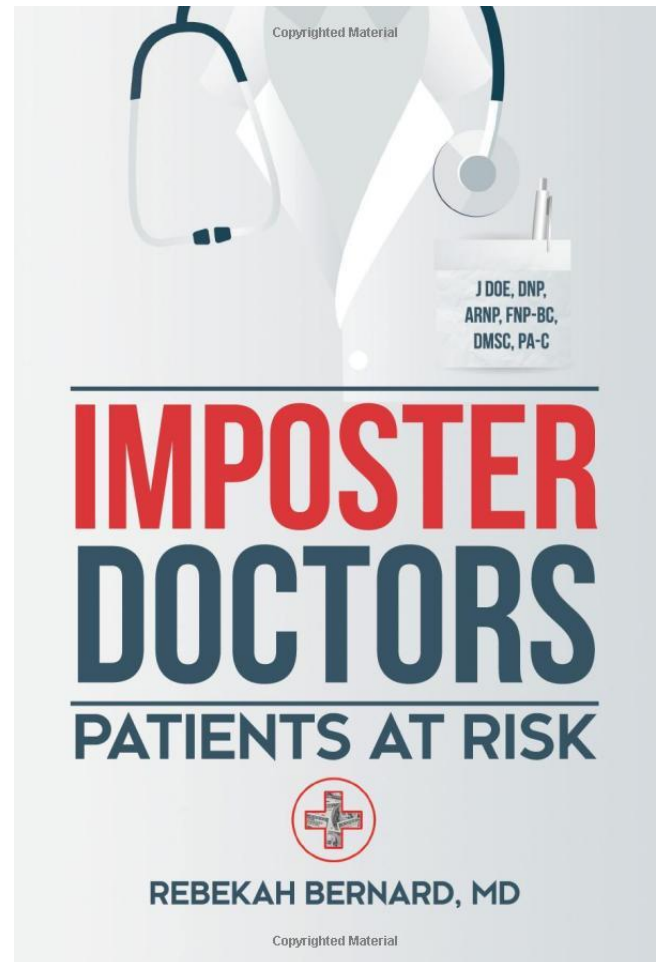
REBEKAH BERNARD, MD

*An excerpt from Imposter Doctors: Patients at Risk.*

On December 17, 2020, television network WGN America featured the book *Patients at Risk: The Rise of the Nurse Practitioner and Physician Assistant in Healthcare* in a news segment entitled, “Families sound alarm on medical transparency after deaths of their children.” The American Association of Nurse Practitioners (AANP) was desperate to keep the public from seeing this news piece. The advocacy group worked frantically, issuing a call to action to its 121,000 members, urging them to inundate WGN with phone calls, emails, and social media messages demanding that the station pull the broadcast. An email written by AANP president Sophia Thomas read;

*I have an urgent request. We need your help to contact WGN America, News Nation using Facebook, Twitter, email, and phone to pull an irresponsible news story by reporter Rich McHugh that maligns NP care.*

The story is scheduled to air tonight around 7 p.m. This news piece suggests that NPs are unsafe providers who are unqualified to provide care. The storyline parrots the recent book by Physicians for Patient Protection President Rebekah Bernard and a coauthor.



This piece has the potential to reach millions of households nationwide. I was interviewed for this story, and the reporter’s bias was clear. We have worked together to stop irresponsible journalism before. We need your action immediately today. The message was followed by contact information for WGN, including the network’s phone number, email address, website, and even direct contact information for WGN executives. It included this sample phone message:

*Shame on you, WGN. Pull this irresponsible story from Rich McHugh. You are maligning NPs working on the frontlines of a pandemic. NPs’ outstanding safety track record is backed by decades of research. News should be free of bias.*

A sample Tweet suggestion read:

*Your news promo on NP care is irresponsible and clearly biased. Pull this story. You should be ashamed of maligning frontline health care workers when patients need more care, not less.*

Despite the AANP’s aggressive actions, WGN aired the segment, prefacing the report with a mention of the techniques used by the organization. Journalist Rich McHugh pulled no punches, challenging Sophia Thomas with some of the toughest questions facing the nurse practitioner profession today. He began with a question that is far more complex than it seems at first light: “Do nurse practitioners practice medicine?”

Nurse practitioners are registered nurses who complete an additional two years of training, which includes a minimum of 500 hours of clinical experience. To be licensed to practice medicine, physicians must complete a

minimum of 7 years of training, including 15,000 hours of clinical experience. Because of these differences, nurse practitioner advocates often state that rather than practicing medicine, NPs practice 'advanced nursing.' Thomas took a different tack, answering, "Nurse practitioners practice health care."

McHugh's brows furrow. "But I'm confused," he said. "If nurse practitioners are prescribing medicines and treating patients, aren't they practicing medicine?"

Thomas's reply: "I think the definition of medicine is changing."

Indeed, the AANP has worked tirelessly for decades to expand the definition of medicine to incorporate care provided by nurse practitioners. Through strategic alliances and intensive lobbying efforts, nurse practitioners have successfully achieved 'full practice authority,' the right to treat patients without physician oversight, in about half the states of the Union, despite having just a fraction of the training of doctors.

McHugh asked Sophia Thomas if the AANP's goal is for nurse practitioners to have full practice authority – "basically the ability to run their own practices in every state in America."

Thomas answered in the affirmative, noting that this goal is supported by the Federal Trade Commission, the National Academy of Medicine, and National Governors Association. "They know and understand that NP practice and clinical outcomes are equal to our physician colleagues and NPs improve access to care," she said. While this messaging of 'equal outcomes' is a core AANP talking point, it fails to include an important caveat: studies comparing nurse practitioner care to physician care have always evaluated low-risk patients with known diagnoses. Further, these studies have invariably involved some degree of physician supervision. Just as the definition of medicine is being stretched, research findings are being extrapolated to the point of illogic, with advocates arguing that if nurse practitioners can treat simple medical problems with physician assistance, they should have similar outcomes with complex patients and no physician oversight.

Advocates also fail to mention that the last large-scale analysis evaluating NP outcomes was published more than 20 years ago, and well before the rapid growth of nurse practitioner training programs pumping out poorly prepared graduates. Rich McHugh asked Sophia Thomas about the rise of such programs. "Would you agree that there is an issue with online diploma mills with regard to nursing schools right now?"

Thomas: "I think that there is an issue with—," she paused. "There are a few non-accredited programs out there, and AANP doesn't support programs that are not accredited." Thomas tells McHugh that nurse practitioners need to graduate from an accredited program of nursing. "They are expected to meet certain core competencies and things like that," she said.

As part of the news story, Rich McHugh interviewed the family of Alexis Ochoa, who died after receiving improper treatment by a nurse practitioner working alone in an emergency department. Alexis's mother told McHugh that the nurse practitioner who treated Alexis introduced herself as a doctor, saying, "I am the attending physician." It wasn't until after Alexis's death that the Ochoa family learned the truth. Regarding this lack of transparency, McHugh asked Thomas if she had any issue with nurse practitioners inappropriately referring to themselves as a doctor. Thomas responded adamantly: "Doctor is an academic term. Doctor doesn't mean physician and the physician world doesn't own the term doctor."

*Rebekah Bernard is a family physician and the author of Imposter Doctors: Patients at Risk and How to Be a Rock Star Doctor: The Complete Guide to Taking Back Control of Your Life and Your Profession.*

# Best August Vacation Destinations in the U.S.

Tripping.com

The final month of summer inspires travelers to plan trips full of outdoor fun, lively concerts, and fantastic food festivals before the autumn season sets in. Wondering where to go to enjoy one more enchanting getaway to top off the summer?

## 1. Memphis, Tennessee

Elvis fans love visiting this hub of blues and rock on the lazy Mississippi. The heat may be sweltering in August, but the temperature barely registers when you're enjoying Elvis Week, a festival hosting events ranging from a musical Elvis tribute contest to an Elvis 5K run. Indoor staples such as the Memphis Rock n' Soul Museum are also choice attractions this time of year.



## 2. Honolulu, Hawaii

While Honolulu boasts beach-ready tropical weather year-round, its drop in popularity during the summer makes it the ideal August vacation destination for travelers looking to beat the crowds. Enjoy sunbathing on Waikiki Beach or hiking to Diamond Head without wading through throngs of tourists. Plan your trip around Duke's Oceanfest on Waikiki Beach, featuring surf events and stand-up paddling.

## 3. Portland, Oregon

August in Portland offers comfortable weather for cruising down the bike paths between hip cafes or meandering through the Oregon Zoo. This month is also chock-full of summer festivals. Don't miss Bite of Oregon at Waterfront Park, where you can listen to live music, sample local cuisine and craft beer, and watch

#### **4. Sturgis, South Dakota**

Hundreds of bikers gather in this South Dakota small town each August for the Sturgis Motorcycle Rally, one of the nation's biggest motorcycle events. Find your vacation rental here to experience motorcycle shows, races, and live music. Local businesses also get in on the fun, with everything from pancake breakfasts to karaoke nights.

#### **5. Seattle, Washington**

August in Seattle offers vacationers clear views of Mount Rainier and mild weather for cooling your feet in the water at Green Lake Park. Check out the Seattle Art Fair and favorite music festivals, such as the Summer Meltdown Festival. Kick back at Woodland Park Zoo to enjoy ZooTunes performances with a lineup of diverse music artists.

#### **6. Minneapolis, Minnesota**

Before the cool fall weather hits, this bustling Midwest city wraps up the summer right with races and 5K runs as well as the largest state fair in the nation. Enjoy the Minnesota State Fair, where you find carnival rides, a space needle, and every kind of food you can imagine served on a stick, from pickles to macaroni and cheese. August is also time for the Uptown Art Fair, where you can browse works from hundreds of fine artists.

#### **7. Denver, Colorado**

Vacationers from all over the country flock to Denver in August for events, such as the annual Polish Food Festival and the Centennial Under the Stars Concert and Laser Light Show. At the Evenings Al Fresco at Denver Botanic Gardens, chefs serve up outdoor barbecue, Meatless Monday vegetarian dishes, and other specialties.

#### **8. Providence, Rhode Island**

This charming city is known for its unique arts scene that comes to life in August. The Rhode Island International Film Festival is a six-day event with indie film premieres, awards ceremonies, and celebrity guests. At Waterfire Providence, hundreds of braziers are lit on the riverbanks. For some down-to-earth fun, experience the Foo Fest in downtown Providence with live music

#### **9. Boston, Massachusetts**

Whether you want to head to Boston Harbor to cruise a Liberty Fleet tall ship, eat oysters on the water, or watch Red Sox games, August is the time to visit Boston. Plus, you can check out the Boston GreenFest, featuring live music and eco-friendly vendors from all over the world.

#### **10. Salt Lake City, Utah**

Salt Lake City is loved for its downhill skiing in the winter, making the off-season a great time to find affordable vacation rentals with easy access to the mountain wilderness and sprawling city parks. Plan your vacation here to enjoy mountain biking along the Lakeshore Trail, or watch a Real Salt Lake soccer game during the peak of the sports season. Participate in crafts and dancing during Monday Family Nights at Red Butte Garden.

#### **11. Santa Fe, New Mexico**

August is one of Santa Fe's most popular months for tourism, thanks to its mild weather. It's the perfect time to visit cultural sites, such as the Loretto Chapel, or browsing Santa Fe's many art galleries. This month also brings the Santa Fe Bandstand, featuring live music in the summer evenings ranging from rock to jazz. For a taste of the rich arts scene, catch the Santa Fe Indian Market held every August in the downtown plaza. Browse handcrafts, paintings, and more from talented Native American artists.

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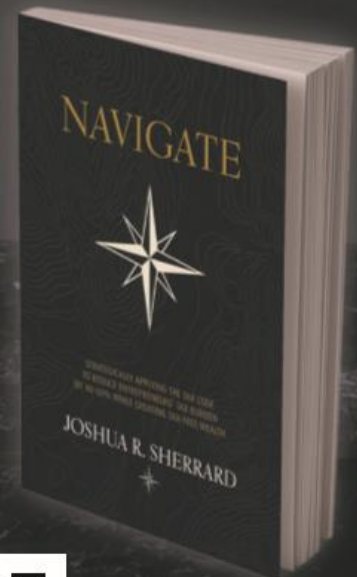
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AS FEATURED ON



# A Physician's Letter to His Younger Self

Chiduzie Madubata, MD



To my younger self,

I remember how excited you were when you finally settled on medicine as the thing that you wanted to do as a career in your junior year of college. I remember all the questions you had about what the process entailed since no one in your family had undertaken this journey before. I even remember some of the doubts you had when you thought about how long of a journey it would be and whether you were up to it. Well, I write to you from fifteen years into the future, on the brink of finishing my first year as a cardiologist. It is hard to believe that I can finally begin to see the light at the end of what has been a very long tunnel, but I have learned some things along the way that I thought would be helpful to you as you go along this journey.

## **Be prepared for the long haul.**

When I started out, I thought I had some idea of how long the journey was going to be. I knew it would be a few years until I became a medical doctor, but I did not realize how much time it would take to effectively train to become an independent doctor. Besides medical school, there is residency and potentially fellowship, entailing years and years of learning. There is a chance, however, that life may take you on a different detour. You may take time off between college and medical school, or you may decide to do focused specialization in one particular field for a few more years. Also realize that even though you have an idea now of what you want to do, it may very well change as you go through different experiences, and that is OK. By the end, more than likely, your journey will be different than how you first envisioned it.

## **You don't know everything, and that's OK.**

As you go through your training, you will come across incredibly intelligent people who will challenge you to go further in your knowledge as you become a physician. There is so much to learn about medicine, and at times, it may be overwhelming. The more you learn along the way, the more you'll realize that you don't know, and that is OK. As you continue, you will realize that you are participating in what will be lifelong learning. New technologies will come along, old assumptions will change, and what you learn will be challenged for the better. As an attending, I am becoming more aware of how vast medical knowledge is, and I see that even people who have been practicing for years will go to other colleagues to discuss clinical cases in order to come to a solution that is best for the patient.

## **Appreciate your nurses.**

I cannot begin to tell you how much I appreciate the nurses that I have worked with over the years. As you go through training, you will see how valuable they are in terms of keeping you updated with what is going on

with your patients. They are on the front lines, spending the most time with patients during their hospital stay; as a result of this, they may be aware of things about the patient that you may not know just by looking at labs and medications. Make sure to include them when it comes to figuring a care plan for the patients. Talk to them, and let them know how much you appreciate them. Trust me, you will grow to appreciate them when you find yourself in particular situations with some of your patients, and you'll realize that sometimes, a crucial detail they provided had helped you to figure out the best course of action to take on a patient that wasn't doing so well. I don't think they get thanked enough for what they do, but they should be thanked for the care they provide and how crucial it is to how I can care for my patients. Along those lines...

### **You're part of a team.**

As you get more exposure to patient care, you will realize that there are many people involved in the patient's care besides you. More than likely, you'll be interacting with other physicians, nurses, technicians, case managers, social workers, physical therapists, speech therapists, occupational therapists, secretaries, etc. Each person on the team plays an important role; try to learn their roles and also realize how your role fits into the care of the patient. At the end of the day, it all comes down to trust. They will be depending on you; learn also to depend on them, since you need them too. Regardless of how long I practice, being a part of a team will always be crucial in promoting the best care for my patients.

### **It will be a challenging road.**

Taking care of patients is not easy at times, and it can be overwhelming, especially if you have a patient that is seriously ill and whose life may depend on some of the decisions that you make. Sometimes, and unfortunately, patients may still pass away despite everything that you do. It can be emotionally challenging at times when you consider the seriousness of what you will be doing, particularly if you deal with critically ill patients whose families are looking to you for hope. Also realize that at times, your time will not be your own. You may be woken up by a page letting you know that a patient is not doing so well, or you may have to work long, demanding hours. All this can be physically draining at times, and it will be important to try to take care of yourself so that you can continue to take care of others. In the midst of all this...

### **Remember to remain human.**

At the end of the day, you're not a superhero, even though some patients, families, or staff may try to make you feel that way. You are a human being, full of emotions, desires, hopes, dreams, and fears. At times, this may come into play in your medical journey, and that's OK. Remember to maintain that humanity as you interact with patients, family members, and colleagues. Never think of yourself greater than you are, but don't doubt yourself more than you need to. At the end of the day, you are dealing with human beings always, not cases in a textbook. Come to your patients with humanity, and you will have more of a therapeutic impact than you realize. Come to family members and friends of patients with humanity, and you will help give them the hope they need in vulnerable times. Come to your colleagues with humanity, and they will strive to work with you to provide the best medical care you can as a team.

The list can go on, but I feel that for now, these are the most important things to consider in your journey. It is a worthwhile one that you are encountering, one that will change you in ways that you never would have imagined. Keep these things in mind, and you will enjoy a fruitful journey, one where you not only will become a physician, but you will become a better person than when you first started this journey. It may appear long, but this journey will come to an end sooner than you think. Good luck, and I wish you a successful journey.

Sincerely yours,  
You, from the future

Dr. Madubata is a cardiologist.

# 10 Best Costco Wines, According to Sommeliers

Emily Latimer

Wine lovers are drawn to Costco for its low prices, big selection, and the club's popular house wines.



Everyone loves Costco for a good bargain. Here's some great news: the deals even extend to the club's wine selection. Depending on which state you're in, Costco offers a great collection of name-brand wines at warehouse prices. The retailer imports bottles from all over the world, including California, France, Italy, Australia, Spain, and Portugal, with many priced under \$20.

Wine prices at Costco are typically 10% to 20% below other retailers, according to **Andrew Cullen**, founder of [CostcoWineBlog.com](http://CostcoWineBlog.com). Cullen has tried more than 1,000 wines from Costco over the last ten years, and he's documented all of them on his blog.

Cullen says another great perk when shopping for wine at Costco is picking up a bottle from the warehouse club's private label, Kirkland Signature. The wine is sourced from reputable, well-known producers. Costco just puts its beloved Kirkland label on it. "The Kirkland wine is good quality across all the different varietals at an unbeatable price," he says.

A couple things to keep in mind before you go to Costco searching for a bottle: Wine inventory will vary by market and even by store, so act fast if you see a wine you want to try—it might not be there the next time, due to high turnover. If there's an unbelievable deal on a wine you love, don't be afraid to buy it in bulk! The rules for alcohol sales at Costco also vary by state, so check out *VinePair's* handy map to see if your Costco sells wine (the majority of states allow it). In some states, you don't even need a Costco membership to shop for wine at the warehouse club. These include Arizona, California, Delaware, Hawaii, Indiana, Kentucky, Massachusetts, Michigan, Minnesota, Ohio, Texas, and Vermont. No membership is required to shop for wine at Costco in Colorado, Connecticut, and Georgia, either, but only select retailers in those states sell it.

Now that you know the rules, you should also know about some of the best bottles to pick up at the big-box retailer. We asked Costco wine-blogger Cullen and three certified sommeliers for recommendations on the best bottles to pick up at the big-box retailer. Here are their 10 picks.

1

### Kirkland Signature Series Premier Cru Chablis



Of all the Costco wines that Cullen has sipped and blogged about over the years, the Kirkland Signature Series Premier Cru Chablis is one of the bottles he raves about. This fine white wine is produced from top quality vineyard sites in Burgundy, France, but the price is way below what you'd normally pay for a similar bottle at a fancy wine shop: about \$17! "That is just an insane deal for a Premier Cru Chablis...it's unheard of," Cullen says. "That's a good example of the kind of quality you can get in the Kirkland label from a top tier area at a good price."

Los Angeles-based sommelier and wine educator **Brianne Cohen** is also a fan. "This is perhaps my favorite Costco Chardonnay," Cohen says. "It's austere and has a bracing acid—everything you could want in a Chablis."

2

### Kirkland Signature Malbec

At only \$7 a bottle, this Mendoza-sourced wine is an absolute steal. Balanced and easy-drinking, it's an excellent choice for your next outing. "I was surprised about the quality," says sommelier **Vivian Chen**, who posts wine videos on her YouTube channel, The Somm Next Door. "It's a great representation of Mendoza Malbecs." Though it's aged in French oak barrels, Chen says it's not an "oak bomb." She suggests you snag a

bottle for your next outdoor adventure: "This is a great bottle for the outdoors, served warm or cold." So grab your picnic blanket and some cheese to go with it.

3

### **My Favorite Neighbor Cabernet Sauvignon**

Though not as cheap as other wines on this list, Cullen loves the My Favorite Neighbor Cabernet Sauvignon. "It's a really famous wine right now, gaining in popularity," he says. "It's really cool, but it's not cheap at \$45." However, that's still five bucks cheaper than other wine retailers. "It's at least \$50 everywhere else," Cullen says. The grapes for this cab sav are sourced from neighboring vineyards around California's Paso Robles, San Luis Obispo and Edna Valley, hence the name. Cullen says the producers made an awesome brand that just exudes good vibes and makes you want to enjoy a bottle with friends and family.



4

### **Kirkland Signature Brut Champagne**

Ah, the fizzy delight of a Costco Champagne. And yes—this is a true Champagne, from the Champagne region of France. Manufactured by Manuel Janisson, a respected house in Verzenay, France, this sparkling beauty is legit. And it's... actually affordable? While most entry-level Champagnes start around \$40, this one rings in at only half the price. "Costco is all about deals," says Chen. "If you need sparkling wine for a group on the cheap, this is an excellent choice." Since it's a Brut, it'll be dry rather than sweet, and you may notice crisp flavors of lemon, lime, and green apple. Cullen seconds this pick, "Real Champagne for \$20? Hard to beat." Talk about affordable luxury.

5

### **Saldo Zinfandel**

"This is a fascinating red wine that highlights the bold and diverse characteristics of Zinfandel grapes grown in different regions of California," says **Mark Fand**, a certified sommelier and founder of WineOMark.com wine blog. Featuring ripe dark fruits like plum, black cherry, and blackberry, it also has hints of spice, pepper, and vanilla. "The lingering, peppery finish makes this a versatile and enjoyable choice, perfect for pairing with barbecued meats, hearty pasta dishes, or a night at home." At \$34, this is a nice bottle for a dinner party, so head to the meat aisle and grab a top-quality cut to go with it.

6

## Guigal Côtes-du-Rhône Red



Ripe and rustic, this is a solid red wine made from a classic blend of syrah, grenache, and mourvedre grapes that France's Côtes-du-Rhône region is known for. At less than \$20, this is a versatile option that easily transitions between a casual meal, like pizza, or a more complex, finer cuisine, like gourmet burgers or grilled steaks. "This is the perfect dinner wine to have on hand," says Chen. "It's good with any type of meat, and can get slightly cheaper at Costco than other wine shops." Score!

7

## Stag's Leap Wine Cellars Aveta Sauvignon Blanc

Bright, balanced, and easy-drinking, this is a fresh white wine from a top Napa Valley producer that accompanies lighter fares really well. At under \$24, the straw-hued sauvignon blanc is a great bang for the buck. "Costco's price can't be beat at 20% below retail," says Cullen. He has also tried Stag's Leap's Karia Chardonnay and the label's standard sauvignon blanc, to great results. "Stag's Leap frequently



distributes wines in Costco," he says. "If you see a bottle from them, they should always get a good look." To complement this one, swing by the seafood and poultry counter, or hit up the pasta aisle.

8

### Kirkland Signature Oakville Cabernet Sauvignon



Costco is back with another heavy-hitter private label option. "This is one of our favorite wines in the Kirkland portfolio," says Cullen. "It's a very good wine." Featured on the "Top Picks" section of Cullen's blog, Kirkland's Oakville cab sav has consistently been a great choice over the years. While the vintages have changed year-to-year, the quality has not. "Historically, this wine has delivered time and time again," he says. The fruit is sourced from select vineyards in the heart of Napa Valley, featuring sun-warmed blackberry, cassis, and plum preserves. If you see it at Costco, Cullen says it's a no-brainer. Cohen picked this as a top bottle, too. "It's an insane and complex finish of coffee beans, cigar box, and sweet tobacco," she says. "I believe this wine has all of the elements to age and evolve beautifully." If you pick up a bottle, try it with a goat cheese salad or slow-roasted beef.

9

### Kirkland Signature Pinot Grigio

At just \$4.99 a bottle, this Kirkland Pinot Grigio is the biggest steal on the list. Cohen calls it a "porch pounder," a term used to describe a lower-alcohol, refreshing wine with pronounced acidity that is perfect for day-drinking. "If you want to up your pinot grigio game, look for 'Friuli' on the label," Cohen says, referring to a smaller sub-area within the classic pinot grigio-growing region of northeast Italy. "They're known for making

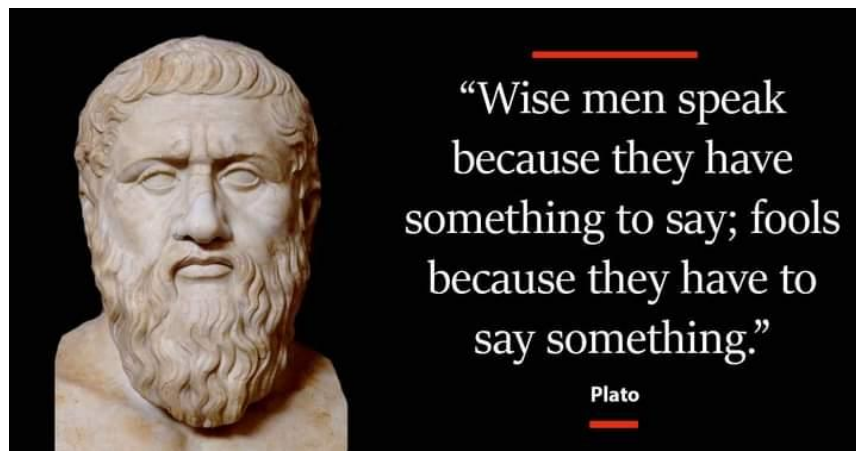
better, more interesting pinot grigio." Ringing in around the price of a fancy coffee, this is a low-risk bottle to add to your cart.

9

### Dom Pérignon Brut Champagne



If you think Costco only has cheap wines, think again. On the shelves you'll find arguably the most famous name in all of Champagne—Dom Pérignon Brut Champagne. This iconic, prestigious, and pricey bottle is best saved for your most special nights and most memorable toasts. Featuring tropical fruits, green apple and pear, Fand says he always picks up his Dom at Costco because it has the best price, at around \$150. (At other retailers, a bottle typically starts at \$185, with older vintages ticking up in price accordingly.) While this isn't an everyday type of purchase for most people, sometimes you want to enjoy the finer things in life. So pop a bottle for the ultimate celebration.





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# 3 Challenges Female Physicians Face—And How to Overcome Them

By Jackson Physician Search

*Dr. S pulled her car into the garage at nearly 8 pm. Her husband had relieved the nanny hours ago and likely fed the kids dinner already, but there were still school folders to go through, homework to help with, tomorrow's lunches to make, and of course, bedtime to contend with. She wasn't complaining—she enjoyed these tasks of motherhood—but she was just tired. And of course, there was still charting to do once the kids were in bed. She knew her work as an oncologist was important, as was her job as a mother, but there simply weren't enough hours in the day to actually enjoy either one.*



*Dr. J tried to mask her irritation with her colleagues during their weekly meeting. As an orthopedic surgeon, she was used to being outnumbered by the men in her field, but even after more than a decade of working alongside them, she still didn't always feel comfortable. The resentment she felt toward her male peers contributed to her discomfort, of course. She repeatedly watched them get invited to speak at conferences and win awards and promotions for which she was just as worthy. She suspected they earned more than her too, but she had no proof. She knew it was best not to dwell on it—just focus on her patients and do her job.*

*Dr. B stared blankly at her patient as she considered his comment: "I just think I'd like to hear a male doctor's opinion, if you don't mind." Well, actually she did mind. In fact, she minded a little more each time she heard it—or some variation of the same comment. Hadn't she gone to medical school just as long as her male peers? Hadn't she studied just as hard? Worked as many hours in residency? But Dr. B didn't say any of that. Instead, she left the room and moved onto her next patient.*

Dr. S, Dr. J, and Dr. B are not alone in the challenges they face as female physicians. But for now, they are resolved to keep doing the work despite the difficulties. However, an increasing number of their female peers are not. They are cutting their hours, leaving their jobs, or sometimes leaving the profession altogether. Employers should take steps to better support their female physicians, but female physicians must be proactive in seeking solutions if they hope to enjoy lasting, fulfilling medical careers.

## Female Physicians Most Likely to Cut Hours or Leave

According to a recent article from [Harvard Business Review](#), women make up one-third of the physician population, and they outnumber male students in medical school. While female representation is increasing in medicine, the authors suggest women physicians are cutting their hours and leaving the profession in concerning numbers. If the trend continues, the already dire physician shortage will get significantly worse.

So why are women leaving? What specific challenges are making it so difficult for women to practice medicine? And how can female physicians overcome these challenges?

## **The Ever-Elusive Work-Life Balance**

Work-life balance is increasingly important to both genders, and yet, it may be more out of reach for women than men. Physician-focused studies indicate the bulk of the non-professional work at home still falls to women. As a result, female physicians experience more work-family conflict than their male counterparts.

In a small study of how physician parents coped with work-family conflict during the pandemic, the researchers found women were significantly more likely to be responsible for childcare or schooling and household tasks. They were also more likely than men to work primarily from home during the pandemic or to reduce their work hours. Women also reported more depressive and anxiety symptoms.

Of course, the pandemic only magnified a pre-existing problem. Multiple pre-COVID studies point to the difference in time spent on household tasks reported by men and women. A 2019 study published in the National Academy of Medicine found fully employed female physicians spend 8.5 hours per week on childcare and other domestic activities, including caring for elderly parents. Female physicians whose spouses are also fully employed spend an additional 2 hours per day on domestic work. This is three times the amount of time reported by male physicians whose spouses also work.

### ***How to improve work-life balance?***

With so much attention on the importance of work-life balance, many employers are willing to find ways to improve in this area for their physicians, however, they may not know what changes would be most helpful. Now is the time to ask for what you need. Whether it's a four-day work week, job sharing, reduced call, more administrative support, or incorporating telehealth appointments, your employer is likely willing to try and accommodate you if it means you will stay. That said, if your employer is unable or unwilling to work with you, it may be time to look for a new physician job.

## **Fewer Rewards for Female Physicians**

A December 2021 study published in Health Affairs found a persistent 25% pay gap between male and female physicians resulted in a \$2 million dollar difference in earnings over the course of a medical career. If this pay gap alone wasn't discouraging, female physicians also feel less involved with decision-making than their male peers. Additionally, women receive fewer awards, are invited to speak less often, and hold fewer leadership roles. Studies suggest the COVID-19 pandemic worsened these disparities.

Women are underrepresented, underpaid, and often disrespected by patients and staff who still don't think "physician" when they see a woman. According to an article for the AMA, 70% of women physicians reported some form of gender discrimination. Is it any wonder they are leaving their jobs at higher rates than their male colleagues?

### ***How to achieve equity?***

As we indicated earlier, smart employers are more focused than ever on retaining the physicians they have, so now is the time to ask for what you deserve in terms of both compensation and opportunity. These conversations can be tough to navigate, so it's important to also seek out a seasoned female physician mentor or professional coach for advice. She can also work with you to identify a path to achieving your goals—from speaking engagements to leadership positions to a seat on the board.

## Practicing Medicine Takes a Greater Toll on Women

There's no doubt, that practicing medicine today is not easy for anyone. However, studies indicate the job may take a greater toll on women. Women often spend more time with patients, more time charting, and may experience more empathy for patients than their male peers. While some studies suggest these qualities may result in better outcomes, they can also take a greater toll and lead to higher rates of burnout.

The previously mentioned article for Harvard Business

Review uses the results of a Press Ganey physician engagement study to further explore the experience of female physicians. Women gave lower ratings than men when asked about their staff support, time for patient care, involvement with decision-making, and job stress. Women also reported having more difficulty decompressing when not at work. All of these indicators explain why many female physicians would not choose the career again nor would they recommend it to a prospective medical school student.

### *How to reduce the pain of practicing medicine?*

The solution here ties back to the former points. A flexible schedule and increased administrative support would give physicians more time to decompress and recover from the toll of treating patients. Likewise, a female physician mentor may be helpful in setting an example and advising on how to manage patients in a more sustainable way.

All of these solutions rely on female physicians finding employers that recognize the unique challenges women face and being willing to make adjustments to overcome them. Female physicians should seek out employers that offer flexibility, transparent compensation models, administrative support, and ideally, have women in leadership positions.



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# Creamy Mediterranean Chicken Dinner (in a Skillet)

Kyleecooks.com

This Creamy **Mediterranean Chicken Dinner** made in a skillet is so delicious, you won't believe how easy and fast it is to cook. Perfect for weeknights, with flavors everyone will enjoy – you'll be fighting over the leftover sauce!

Make this EASY chicken recipe in 30 minutes. Check out my video below for all the steps!

We all know I'm a huge fan of one-skillet meals, and even more so – a skillet meal that doesn't take forever.

Do you ever stand in front of your fridge/pantry and try to figure out what to make with what you've got? I do it all the time, with awesome, family loved results.

We always have pasta, it's a good bet that we have spinach, cream cheese, and jarred roasted red peppers. Add a few more simple ingredients that I usually have around anyway (butter, onion, garlic and chicken stock)... and dinner is **done**!

Because this is so good, I make sure I have all the ingredients on hand, just in case we need a yummy dinner in a hurry. This is a good one for those nights when we have kid activities and don't get home until well after 6 pm and we all have to eat!

## Ingredient Notes



The full list of ingredients and quantities is found in the printable recipe card below.

- **Chicken.** Slice these into cutlets, or just buy them already cut from the grocery store!
- **Butter.** I use salted butter, but you can sub in olive oil or unsalted butter. Be sure to taste for seasoning and adjust if necessary.
- **Onion.** Dice it up finely, we want small, even pieces of onion
- **Garlic.** Mince it up! Feel free to double the quantity. Garlic is delicious
- **Roasted red peppers.** You can roast these yourself or buy a jar of them. I like the ones packed in water vs the ones packed in olive oil.
- **Chicken stock.** Make your own chicken stock, or grab it at the store.
- **Cream cheese.** Flavored ones are great in this, a garlic herb, or a sun dried tomato one works well. Plain is fine, too!
- **Spinach.** This is baby spinach leaves.
- **Pasta.** Any kind you like! Short pasta shapes like penne, rotini, ziti, farfalle etc are all great choices. Rice or quinoa can also be used.

**Yield:** 4

### **Ingredients**

- 1 lb boneless skinless chicken breast (sliced into cutlets)
- Salt and pepper
- 2 Tbs butter
- 1 onion (diced)
- 4 garlic cloves (minced)
- 12 oz roasted red peppers (finely diced)
- 1 1/2 cups chicken stock (divided)
- 4 oz cream cheese ( )
- 2 cups fresh baby spinach leaves
- 2 cups freshly cooked pasta



### **Instructions**

#### **Cook the chicken**

1. In a large skillet, melt the butter.
2. Season the chicken and cook at medium high heat until browned and done. (About 3-4 minutes per side – needs to be 165F in the middle). Remove to a plate and keep warm.

#### **Make the sauce**

1. In the same skillet, cook the onions until softened (I deglaze the pan with a little stock as well), then add the garlic and roasted red peppers.
2. Season with salt and pepper.
3. Cook for 2 minutes then add the cream cheese and the remaining stock.
4. Whisk the sauce until blended, then simmer for around 7 minutes – allowing the sauce to reduce.

#### **Add the spinach, and the cooked chicken back in**

1. Add the spinach and toss into the sauce until wilted.
2. Add the chicken and any juices back into the pan and allow to warm through.

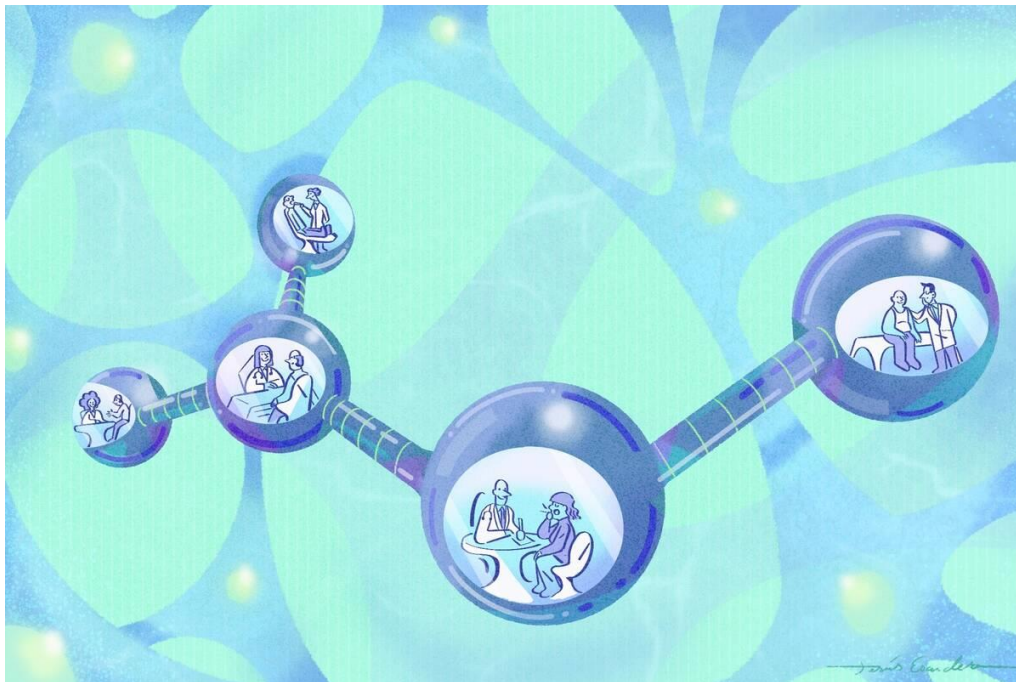
#### **Serve**

1. Plate the pasta, add chicken and spoon a good helping of the sauce over the top.
2. Devour.

# Will AI Eventually Replace Doctors?

Maybe not entirely. But the doctor–patient relationship is likely to change dramatically.

Based on the Research of David Dranove and Craig Garthwaite



The year is 2070. You walk into an urgent care clinic feeling unwell, and an Alexa-esque device asks you to describe your symptoms. The computer takes down your information, retrieves details from your past electronic health records, and suggests diagnostic tests for a human technician to perform. After getting the test results, the software program prescribes a medication to treat your condition.

This futuristic scenario is one example of how AI might become part of healthcare. In fact, AI systems are already being developed to read medical scans and tissue samples to determine if a patient has a disease. Future software could analyze patterns across thousands of health records to pinpoint the most effective treatment for a particular patient—for instance, which cancer therapy might work best given their genetic makeup.

In a recent paper, [David Dranove](#) and [Craig Garthwaite](#), professors of strategy at Kellogg, explored the implications of incorporating AI into healthcare—in particular, how such software would affect the central role of the physician.

For now, the need for human interaction in healthcare is likely to keep AI on the sidelines as a complement, rather than a substitute, for doctors, Dranove says. But perhaps in a few decades, patients will be comfortable interacting with computers and even trust them as their main source of medical guidance. “Maybe in the long run, that will change,” he says.

Mixed evidence

Proponents of this new technology believe that AI could help in two main ways.

The first area where AI could make inroads is treatment plans informed by data mining. The software could extract patterns from electronic records of previous patients’ characteristics, genetic variations, symptoms,

treatment, and health outcomes. Based on a new patient's similarities to past cases, the AI program then might be able to predict the most effective drugs to prescribe or surgery to perform.

The second area is in diagnosis, particularly in the fields of radiology and pathology. A computer could be given a large set of images from previous patients with known diagnoses. The software program could then be trained on those images to recognize features that indicate a positive or negative result.

Some studies suggest that AI can perform such tasks fairly well—and sometimes pick up on signs of disease that doctors miss. For instance, one team reported that an AI program [detected breast cancer in mammograms](#)—particularly, invasive cancers in the early stages—more accurately than did radiologists.

Other studies have explored whether it's better for AI to complement or replace physicians' expertise when it comes to making diagnoses. But this research has come to conflicting conclusions, Dranove says. In some cases, such as the breast-cancer study, doctors who were given guidance from AI made less-accurate decisions than AI alone.

But in other cases, the combination of physician expertise and AI was the best option. For example, one team tested AI software trained to [detect hip fractures in radiographs](#). Two experienced radiologists who incorporated the AI program's output into their evaluations performed better than the software by itself.

"The evidence is mixed," Dranove says.

A need for compassion

But, even if the evidence ends up showing that AI can do as well or better than doctors in some situations, will AI actually replace physicians? The answer depends partly on how critical human interaction is, Dranove says. For instance, physicians elicit information from patients, explain why a procedure is necessary, and provide instructions for follow-up care. Dranove believes that most older adults today, and perhaps younger adults as well, still want to hear from a human being about their health.

"There's a need for compassion in communication that AI is unable to contribute," he says.

Healthcare organizations might decide that a lower-paid medical professional, such as a nurse or physician assistant, can play that role, with their decisions guided by AI. But that too will depend on whether doctors' tasks can be boiled down to standardized questions and responses, or whether greater nuance and expertise is required, Dranove says. For example, a physician might be more adept at helping the patient feel comfortable discussing their health condition and determining how much a disease is truly affecting a person's quality of life.

"I think we're going to see a patchwork quilt where AI gets implemented." - David Dranove

Even in radiology, one of the specialties that seems the most threatened by AI, the job still involves substantial human interaction. Dranove and Garthwaite examined a list of tasks for which radiologists bill; these included services such as X-ray scans, CT scans, ultrasound examinations, mammography, and so on. At first glance, radiologists appeared to be largely spending their days using technology.

But a more comprehensive list of tasks, from the Occupational Information Network, showed that the job also involved many interpersonal exchanges. For instance, radiologists need to discuss results with other medical staff and explain risks, benefits, and treatment options to patients.

"It's not just reading a film and writing a report," Dranove says.

Who gets the profits?

The researchers also considered what would happen to the value chain in healthcare if AI were to become a complement to physicians, rather than a substitute. The value chain includes all the parties who contribute to and benefit from it: the patient, doctor, nurse, healthcare system, drug company, insurance company, and so on. As with the production of any good or service, healthcare can create value—including better health for patients, wages for providers, and profits for companies—and incur costs.

Because physicians play such a central role, they often capture a large portion of the value in the form of very high salaries. If AI took over diagnosis and treatment decisions, one might expect doctors to become less valued and for their wages to sink accordingly. On the other hand, might doctors end up receiving even higher salaries, if they can issue faster or more-accurate medical decisions with AI's help?

Although doctors may become more productive, they won't necessarily reap financial benefits, Dranove says. Instead, the healthcare system is more likely to capture the additional value through higher profits. For example, the organization might improve its healthcare quality metrics and thus argue to an insurance company that they should be paid more.

"Doctors will not be replaced by AI, but they may not directly profit from it either," Dranove says.

And it's not clear if even the healthcare organization will get monetary rewards. Medical care in the United States is often based on a fee-for-service model. If AI reduces overtreatment and leads to fewer procedures, "you're losing money," he says.

Organizations therefore might not have a strong financial motivation to develop and use AI, even if it improves patient outcomes. The exception would be self-contained systems such as the Veterans Health Administration; if they save money, they reap all the benefits.

A patchwork quilt

Incorporating AI into healthcare faces many other hurdles. One of the biggest is lack of access to data. "You can't outperform a physician based on reams and reams of data if you don't have lots and lots of patients on which to train the computer," Dranove says.

In the United States, medical records are scattered across healthcare systems, and HIPAA restricts the ability to share information. As a result, most AI development so far has occurred within medical organizations that are using only their own patients' records. This means that large healthcare systems have an advantage over smaller ones, which might not have enough data to train the software effectively.

"I think we're going to see a patchwork quilt where AI gets implemented," he says.

While it's possible that these large organizations could share their trained software with others, they might hesitate to do so. "From a societal standpoint, I should share that information" because it could improve health outcomes for patients elsewhere, Dranove says. But the organization's perspective might be, "why would I give away for free something that makes my system that much more valuable?" Without a federal law requiring data or software sharing, he says, "I think this is going to be a highly fragmented process for a long time."

That doesn't mean that large healthcare organizations should be held back from developing AI, he says. But a coordinated approach will distribute the benefits of AI more equally.

"If data can be shared, then everybody will have that opportunity," he says.



# The average cost of a breach in healthcare is \$10.1 M\* —

\*Source: IBM Report, "Cost of a data breach 2022"

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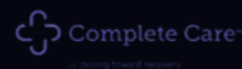
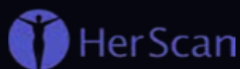
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# The 5 Best TVs For Watching Sports - Fall 2023

By [Pierre-Olivier Jourdenais](#), [rtings.com](#)



Sometimes the best way to watch your favorite sports team is in the living room with a few friends around, some snacks, and the game streaming live on your TV. Although manufacturers don't focus on making their TVs only for sports, many modern 4k TVs have good all-around performance making them suitable for watching sports. When looking for the best 4k TV for sports, you'll want to look for great motion handling and good gray uniformity. If you tend to watch games in a bright room, peak brightness and reflection handling are important, and you'll want a TV with a wide viewing angle if you watch in a wide seating area.

We've bought and tested more than 390 TVs, and below are our recommendations for the best TVs for sports to buy. See our picks for the best 4k TVs, the best budget TVs, and the best outdoor TVs. Most brands have started releasing their 2023 lineups, so make sure to vote on which ones you want us to buy and test. To learn more about the 2023 models, check out our [2023 TV lineup page](#).

## Best TV For Watching Sports

Samsung S95B OLED  
\$1,599.99

The best TV for sports that we've tested is the Samsung S95B OLED. It has an incredibly wide viewing angle, making it a perfect choice for watching the big game with a large group of friends in a wide seating arrangement, as everyone will have a good experience; no more fighting over the best spot on the couch, as the image remains consistent even at a very wide angle. In addition to the wide viewing angle, the TV has a near-instantaneous response time, so fast-moving players and balls are crystal-clear, with no distracting motion blur behind them.

This TV has superb reflection handling, so you don't have to worry too much about glare on a sunny day. However, it's still not that bright, so glare can be distracting in a bright living room. It upscales lower-resolution content well, which

is great as most sporting events are broadcast at a lower resolution. If you don't have cable, the Tizen OS interface has a great selection of streaming apps, and you can easily find your favorite sports channels.

The Samsung S95C OLED is this TV's successor and delivers a marginal improvement in picture quality. However, it's significantly more expensive, so it's not worth buying over the S95B.

### **Best Upper Mid-Range TV For Watching Sports**

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Samsung QN90B QLED  
\$1,299.99

If you're in a bright room, a premium TV with an LED backlight like the Samsung QN90B QLED is a better choice than the Samsung S95B OLED. It gets significantly brighter than the other Samsung, so it's a better choice in a bright living room or outdoors. It also has a wide viewing angle, making it a great choice for watching the big game with friends. It doesn't have the OLED's super deep blacks, but they're still quite good on this TV.

The user-friendly Tizen OS platform has a large selection of streaming apps, including the most popular sports apps, so you can stream the big game without an external streaming box. It also upscales lower-resolution content like from cable boxes well, with no noticeable issues. It has a great response time, ensuring you can clearly see the action, and it has decent gray uniformity, with just a bit of dirty screen effect in the center.

The Samsung QN90C/QN90CD QLED is this TV's successor and delivers similar picture quality but for a higher price, so the QN90B is the better value while it's still available.

### **Best Mid-Range TV For Watching Sports**

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Hisense U8H  
\$649.99

If you want something cheaper than the Samsung QN90B QLED but still want great picture quality, a mid-range TV like the Hisense U8H is a great choice for sports fans. It gets exceptionally bright and, combined with its excellent reflection handling, can easily overcome glare in a bright room. It has amazing motion handling, so it's easy to make out the fine details in the game, and it has great gray uniformity ensuring the playing field looks uniform.

It has an okay frequency response and gets decently loud, so you don't necessarily need an external sound system if you're throwing a party. On the other hand, it has a narrow viewing angle, so if you are throwing a party, it's best to sit directly in front of it. Those watching from the sides will see a faded and washed-out image, so it's worse than the QN90B in this regard. It also doesn't upscale lower-resolution cable sports channels as well as more expensive models, and motion isn't as fluid. You won't have any issues if you're watching from a high-quality source.

### **Best Budget TV For Watching Sports**

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TCL 5 Series/S555 2022 QLED  
\$427.99

The best budget TV for watching sports is the TCL 5 Series/S555 2022 QLED. It's a good TV for watching sports, with good picture quality and high peak brightness. It can handle moderate glare in a bright room but has worse reflection handling than the Hisense U8H, so it's not as good in a bright room. Uniform areas like the playing field look good

thanks to its decent gray uniformity, and it has a quick response time, so fast-moving objects (like the players) are clear and easy to make out.

Unlike more expensive TVs on this list, like the Samsung QN90B QLED, it has poor audio quality and can't get very loud, so you'll need a soundbar or audio receiver if you plan to host a large party. It also has narrow viewing angles, so it's not a good choice for a wide seating arrangement. If you mainly watch sports with the family and sit directly in front of the TV, this won't be an issue, and it's good for sports.

## Best Budget Sports TV For Wide Seating Areas

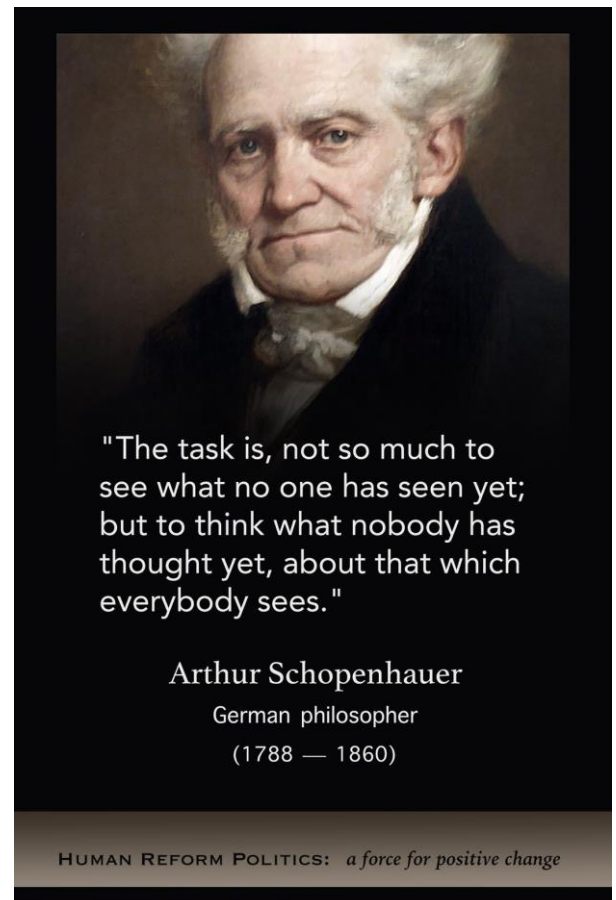
LG UP8000  
\$301.99

1. The LG UP8000 is the best budget TV for sports if you have a wide seating area. Most variants have an IPS-type panel with a wide viewing angle, so unlike the TCL 5 Series/S555 2022 QLED, the image remains consistent when viewed from the side. It makes it a better choice for watching the big game with a large group of people, as you don't have to fight over the best spot in the house. However, the 50, 60, and 70-inch models use a different panel type with a worse viewing angle, meaning they perform differently.

It has an easy-to-use interface and comes with LG's Magic Remote, which has a point-and-press feature, making it even easier to play your favorite apps in just a few seconds. It has good motion handling thanks to the quick response time and a motion interpolation feature to smooth out low-frame-rate content. However, its backlight flickers at 120Hz, which causes image duplication with 60 fps content. It doesn't have any trouble upscaling lower-resolution content like cable box channels.

## Notable Mentions

- **Samsung S90C OLED:** The Samsung S90C OLED is a repackaged Samsung S95B OLED with official 4k @ 144Hz support, the 2023 version of Tizen OS, and is available in a 77-inch format. Unless you're specifically shopping for a 77-inch TV, the S95B is the better buy, as it's typically sold for less.
- **LG G3 OLED:** The LG G3 OLED has very high SDR peak brightness for an OLED monitor; combined with its fantastic reflection handling and superb response time, it's a great TV for watching sports. Unfortunately, it's also significantly more expensive than any other TV on this list, and it's just not a great value overall.
- **LG C2 OLED:** The LG C2 OLED is a great TV for watching sports and competes with the Hisense U8H and Samsung QN90B QLED on this list. Unfortunately, while very good, its SDR peak brightness can't compare to the other models, so sports won't look nearly as vibrant on the C2. It does have a much better viewing angle than the Hisense, but it's also significantly more expensive



# Top 10 Places to Invest in Real Estate in 2023

In this article, we take a closer look at 10 of the best places to invest in real estate whether you're looking for cash flow or appreciation or both.



Selecting the right investment property in the right location can make or break your success as a real estate investor. When it comes to investing in real estate, location is often considered one of the most critical factors. However, it's not just where to invest you have to think about, you also need to analyze the property's financials on an individual level to ensure this specific investment will cash flow positively, appreciate in value over time, and have low vacancy rates and ultimately that it will meet your specific needs and goals.

For example, if you are looking to purchase a short term rental you'll likely have a whole different set of criteria than if you were looking for a [commercial property](#) or a long-term residential property. It's also important to do your due diligence to ensure the property itself is sound and doesn't need any major work.

With that being said, with so much opportunity across the US, knowing where to start looking can be a challenge. In this article, we take a closer look at 10 of the best places to invest in real estate whether you're looking for [cash flow](#) or appreciation or both.

## Why Invest in Real Estate in 2023?

Real estate is a long term investment. You're unlikely to see major overnight financial gains. However, as Andrew Carnegie famously said, "Ninety percent of all millionaires become so through owning real estate," so it's clear to see that as an asset class, real estate is invaluable.

But, should you be looking at real estate in 2023? With high interest rates, low inventory, and the threat of recession, it might be tempting to wait for a better time, a better opportunity. The common response to this is

that as long as you treat your investments as long term investments, whether that's stocks or real estate or something else, 'time in the market almost always trumps timing the market'.

Of course everyone's situation is different, you don't want to over-leverage or over-expose yourself to risk and be forced to sell at a loss. As such, it is recommended that you consult a financial advisor or qualified CPA before making any major investment decisions.

### **What to consider when exploring where to invest in real estate**

When exploring opportunities for a new investment property, it's important to conduct thorough research and due diligence on the local market conditions and economic factors in the areas you are interested in. Some factors that may influence the desirability and profitability of rental properties include:

**Property appreciation:** Real estate increases in value in most locations over a long period. However, where some locations might achieve 30% others will achieve 300%. Look at historical trends and economic factors to determine best high growth regions for your next investment.

**Population growth:** Look for areas with a growing population, as this can lead to increased demand for housing and potentially higher rental income.

**Job market:** Areas with a strong job market and low unemployment rates may attract more renters who are able to afford higher rents.

**Rental demand:** Consider the demand for rental properties in the area, including the number of [vacancies](#) and the average time it takes to fill them.

**Rental rates:** Look at the average rental rates in the area and compare them to the purchase price of properties to determine potential profitability.

**Property taxes:** High [property taxes](#) can significantly impact the profitability of rental properties, so it's important to research the property tax rates in the areas you are interested in.

**Local regulations:** Be aware of local regulations and laws governing rental properties, such as zoning laws, rent control ordinances, and landlord-tenant laws.

### **Finding the Best Place To Invest in Real Estate**

In this article, we look at a few key metrics and mainly use residential single family homes as a benchmark. The metrics we use to identify the best places to invest in real estate in the US and these include:

Median property prices

Average appreciation

[The cap rate](#)

Average rent amounts

The average rent growth

Economic growth in the area

Local demographics

It's important to note that everyone's goals and strategies are different and so there is no universal truth. For example, the financial benefits of investing locally so you can self-manage all your units might outweigh the benefits of a slightly larger cashflow. Alternatively,

We have used a range of data sources including:

[Realtor.com Research Data](#)

[Zillow Housing Data](#)

[Zumper Rental Data](#)

[Redfin Market Trends](#)

[U.S. Census Bureau](#)

[Bureau of Labor Statistics](#)

[City-Data.com](#)

### **Macro Economic Trends**

The key factors that influence migration to growing cities include the end of Covid and concerns about inner-city crime, the restart of head offices, apartment vacancy rates in cities, the overall growth of renting, and the affordability of single-family homes in the suburbs.

Offices are being converted into residential multifamily and apartment units, and some over-leveraged multifamily firms are selling low-performing units which presents an opportunity for investors.

### **Unemployment Trends**

Unemployment rates remain a significant consideration. According to [Forbes](#), the cities with the strongest job markets and lowest unemployment in March 2023 included Sioux Falls, South Dakota, with 1.9% unemployment, along with Burlington, Vermont (2.0%) and Lincoln, Nebraska (2.0%).

### **Property Prices Remain High**

Mortgage rates have peaked massively from the historic sub 3% rates we were seeing only 12 months ago. However, property demand and prices remains high. Single-family homes are still in demand, and in some markets, like California, prices continue to rise.

Other investment opportunities include modular construction and built-to-rent developments. Low taxes and prices are attractive, but even up-and-coming states like Pennsylvania, Tennessee, Arkansas, Georgia, and South Carolina will run out of supply, causing prices to rise.

### **Some Locations Continue to Show Good Growth**

Texas was the hottest real estate market for prices and yields last year and continues to be a strong performer due to its diverse economy and key commodity strengths. States that are attracting interest from buyers include Indiana, Virginia, North Carolina, Michigan, and Connecticut. These states may benefit from the repatriation of manufacturing to the United States as global trade shifts.

Top 10 Best Cities to Invest in Real Estate in 2023

## **1. Boise, Idaho**



Boise's strong job market, affordable housing, growing population, stable real estate market, and low property taxes make it an attractive destination for real estate investors.

#### Long Term Real Estate Appreciation

Boise's real estate market has shown strong long-term growth, with a home appreciation rate of 217.86% and an average annual rate of 12.26%. This places it in the top 10% nationally for real estate appreciation, making it an attractive option for investors looking for potential capital appreciation over time.

#### Strong Job Market

Boise's economy is thriving, thanks to its strong job market in industries such as technology, healthcare, and education. This growing job market attracts new residents, who drive demand for housing, leading to increased property values.

#### Affordable Housing

Compared to other major cities in the US, Boise offers more affordable housing options, making it a popular choice for first-time homebuyers and real estate investors alike. This can provide steady rental income for investors and potential long-term capital appreciation.

#### Growing Population

Boise's population is steadily increasing as people are drawn to the city's high quality of life, outdoor recreational opportunities, and affordable cost of living. This growing population drives demand for housing, which can lead to increased property values, making it an attractive option for real estate investors. Additionally, low property taxes in the area make it even more attractive for investors looking for a stable real estate market.

## Boise, ID Real Estate Trends

In March 2023, Boise home prices were down 14.6% compared to last year, selling for a median price of \$459K. On average, homes in Boise sell after 48 days on the market compared to 7 days last year. [Source.](#)

Median for a 1 bed in Boise in March 2023 was \$1452 representing a 0% change. [Source.](#)

Boise, ID remains a seller's market in December 2022, which means that there are more people looking to buy than there are homes available.

## 2. Austin, Texas

Austin is only the fourth largest city in the state. However, the Austin housing market is still sizeable being the eleventh largest city in the U.S. Additionally, Austin has increasingly drawn tech companies and investment in the last 5 to 6 years.

Here are the top reasons why Austin is one of the best places to invest in real estate.

### Growing economy

Austin's economy is thriving, driven by the presence of major tech companies such as Dell, IBM, and Apple. This has led to a significant increase in employment opportunities, driving population growth and increasing demand for housing.

### Growing population

With an annual population growth rate of 2.5%, Austin is one of the fastest-growing cities in the US. This has created a high demand for housing, making it an attractive market for real estate investors looking for potential capital appreciation.

### Strong rental market

Austin has a strong rental market, with a high percentage of renters in the population. This trend is expected to continue due to the high cost of homeownership and the influx of young professionals and college students. This provides a stable rental income for real estate investors.

### Favorable tax environment

Texas has no state income tax, making it an attractive option for investors looking to maximize their profits. Austin's pro-business environment also offers low regulatory hurdles, making it easier for real estate investors to navigate the market and potentially increase their returns.

## Austin Real Estate Trends

In March 2023, Austin home prices were down 16.1% compared to last year, selling for a median price of \$537K. On average, homes in Austin sell after 59 days on the market compared to 26 days last year. However, it's important to note that different neighborhoods respond to the market differently. For example, homes in [top neighborhoods in Central Austin](#) will move at a different rate than homes in other neighborhoods.

Austin was a buyer's market in January 2023, which means that the supply of homes is greater than the demand for homes. [Source.](#)

Median for a 1 bed in Austin in March 2023 was \$1,591 representing a 2% YoY increase. [Source.](#)

Austin's economy is strong and varied. Overall there is a huge scarcity of homes for sale in Austin. It just hasn't kept up with the pace of people moving there.

### **3. Orlando, Florida**

Orlando's strong tourism industry, growing job market, affordable cost of living, thriving business community, and a growing population all make it one of the best places to invest in real estate. With a wide range of investment opportunities available, including short-term rental properties to commercial real estate.

Here are some of the top reasons why Orlando is one of the best places to invest in real estate:

#### **Growing Job Market**

Orlando's job market is one of the fastest-growing in the country, with high-tech industries like aerospace and simulation leading the way. This is attracting a skilled and educated workforce with high-paying jobs and driving demand for both residential and commercial properties in the area.

#### **Strong Economy**

Orlando's business community is thriving, with a number of high-tech, aerospace, and simulation companies calling the area home. This, combined with a growing job market and affordable cost of living, is driving demand for real estate investment in both residential and commercial properties.

#### **Strong Tourism Industry**

Orlando's strong tourism industry attracts millions of visitors each year, driving demand for both short-term and long-term rental properties. This provides a steady source of rental income for real estate investors.

#### **Growing Population**

Orlando's population is growing rapidly, making it one of the fastest-growing cities in the US. This, combined with a strong job market, a thriving business community, and an affordable cost of living, is driving demand for both residential and commercial properties in the area, making it an ideal location for real estate investment.

#### **Orlando Real Estate Trends**

In March 2023, Orlando home prices were up 5.1% compared to last year, selling for a median price of \$360K. On average, homes in Orlando sell after 32 days on the market compared to 8 days last year. [Source](#).

Median rent for a 1 bed in Orlando in March 2023 was \$1,648 representing a 2% YoY decrease. [Source](#).

Orlando was a balanced market in January 2023, which means that the supply and demand of homes are about the same.

### **4. Tampa, Florida**

Tampa, Florida is one of the best places to invest in real estate, due to its growing population, strong economy, affordable cost of living, thriving tourism industry, access to the beach, investment opportunities, and favorable climate.

Here are the top reasons why Tampa is one of the best places to invest in real estate.

#### **Strong Economy**

The Tampa Bay area has a robust economy, driven by industries such as technology, healthcare, and finance. This strong economy is attracting new businesses and creating jobs, which is increasing the demand for housing in the area.

#### Affordable Cost of Living

Compared to other cities in the U.S., Tampa has a relatively low cost of living. This makes it an attractive destination for people who are looking to relocate or invest in real estate. As a result, property values in Tampa have been steadily increasing.

#### Thriving Tourism Industry

Tampa is home to several popular tourist destinations, including Busch Gardens and the Florida Aquarium as well as beautiful beaches. This thriving tourism industry drives demand for rental properties, making it a great place for real estate investment.

#### Growing Population

Tampa has a rapidly growing population, which is increasing the demand for housing in the area. As more people move to the city, the need for rental properties and new homes is growing, making Tampa a great place for real estate investment.

#### Investment Opportunities

Tampa has several investment opportunities in both residential and commercial real estate. There are many properties available for purchase, including single-family homes, townhouses, and apartments. Additionally, there are also investment opportunities in commercial real estate, such as retail, office, and industrial properties.

#### Tampa Real Estate Trends

In March 2023, Tampa home prices were up 9.3% compared to last year, selling for a median price of \$410K. On average, homes in Tampa sell after 35 days on the market compared to 7 days last year. Tampa was a balanced market in January 2023, which means that the supply and demand of homes are about the same. [Source.](#)

Median rent for a 1 bed in Tampa in March 2023 was \$1,674 representing a 2% YoY decrease. [Source.](#)

## 5. Reno, Nevada

Based on Zillow data, the Reno real estate market is expected to experience a slight decline in home values in the coming year. The projected decline is not expected to be significant, and the market is likely to remain relatively stable with strong long-term projected growth.

#### Strong Economy

Reno has a strong economy that is largely driven by industries such as gaming, healthcare, manufacturing, and technology. The area is home to a growing number of high-tech companies, including Tesla and Panasonic, which are creating jobs and attracting highly skilled workers to the region. The combination of these industries has helped to drive economic growth in Reno, making it an attractive location for businesses and investors.

#### Favorable Taxes

Nevada is known for its business-friendly tax environment, and Reno is no exception. The state has no personal income tax or corporate income tax, which is a major draw for businesses and individuals alike. Additionally, the property tax rates in Reno are relatively low compared to other states, with an average effective property tax rate of 0.71%.

#### Opportunities for Buyers and Sellers

Despite the projected decline in home values, the moderately competitive market and the percentage of homes selling over their list price indicate that there may still be opportunities for both buyers and sellers in the Reno area.

#### Reno Real Estate Trends

In March 2023, Reno home prices were down 8.3% compared to last year, selling for a median price of \$500K. On average, homes in Reno sell after 68 days on the market compared to 21 days last year. [Source](#).

Median rent prices for a 1 bed in Reno in March 2023 was \$1,324 representing a 2% YoY increase. [Source](#).

## 6. Raleigh, North Carolina

#### Strong Job Market and Low Unemployment

Raleigh, North Carolina boasts a strong job market, with 35,600 jobs added year-over-year through December 2022. The city's low unemployment rate of 3.2% further underscores the robustness of the local economy. Most of these jobs are in leisure and hospitality, financial activities, and professional and business services.

#### Tourism Industry

The leisure and hospitality industry is a significant contributor to Raleigh's economy, with attractions such as the North Carolina Museum of Natural Sciences and the North Carolina Museum of Art drawing in visitors from across the country. This thriving tourism industry is a testament to Raleigh's appeal as a destination for both business and leisure travel.

#### Favorable Tax Rates

North Carolina's property tax rates are among the lowest in the country, with an average effective property tax rate of 0.70%. This favorable tax climate makes Raleigh an even more attractive location for real estate investment. Additionally, the state tax rate in North Carolina is also relatively low.

#### Raleigh Real Estate Trends

In March 2023, Raleigh home prices were down 3.7% compared to last year, selling for a median price of \$389K. On average, homes in Raleigh sell after 42 days on the market compared to 22 days last year. [Source](#).

Median rent prices for a 1 bed in Raleigh in March 2023 was \$1,421 representing a 17% YoY increase. [Source](#).

## 7. Spokane, Washington

There are several reasons why Spokane, WA is considered one of the best places to invest in real estate. These include its affordable Spokane housing market, strong rental demand, growing economy, and abundant outdoor recreational opportunities.

Here are the top reasons why Spokane is one of the best places to invest in real estate.

## Strong Housing Market

Spokane's real estate market is currently experiencing a strong seller's market, with increasing home values and low inventory.

## Affordable Housing

Spokane has a lower cost of living compared to other major cities in the Pacific Northwest, making it an affordable place to invest in real estate.

## Growing Economy

Spokane has a growing economy with job opportunities in healthcare, education, and manufacturing. This translates to a steady demand for housing.

## Population Growth

Spokane's population has been steadily increasing over the years, making it an attractive location for real estate investments. The 2020 Census showed that Spokane city's population was 222,647, a 7.5% increase from 2010.

## Spokane Real Estate Trends

In March 2023, Spokane home prices were down 9.09% compared to last year, selling for a median price of \$350K. On average, homes in Spokane sell after 18 days on the market compared to 5 days last year. [Source](#).

Spokane was a balanced market in January 2023, which means that the supply and demand of homes are about the same.

Median rent prices for a 1 bed in Raleigh in March 2023 was \$1,000 representing a 13% YoY decrease. [Source](#).

## 8. Chicago, Illinois

Chicago's strong rental market, thriving downtown, presence of well-developed infrastructure, high rents, large population, investment opportunities, affordable housing, investment in public transportation, and thriving start-up culture make it an attractive destination for real estate investors.

Here are the top reasons why Chicago is one of the best places to invest in real estate.

### Strong rental market

Chicago has a rental market that makes it an excellent location for real estate investors. Over 50% of the population rents, indicating a significant demand for quality housing.

### Thriving downtown

Chicago is a bustling and thriving city, with a diverse range of amenities, culture, and a robust economy and has become a hub for start-ups and financial services. As such, it attracts plenty of young professionals, resulting in a strong rental market.

### Large population

Despite a recent population decline, Chicago is still home to almost 2.7 million people, making it a significant market for real estate investment. The large population also means a steady demand for housing.

## Investment opportunities in revitalizing neighborhoods

Chicago has many neighborhoods that have undergone revitalization in recent years, making them more attractive to potential renters and real estate investors. Investing in these areas can provide significant returns, especially when done early in the development process.

## Affordable housing

Chicago has a relatively affordable housing market compared to other major metropolitan areas. This makes it an attractive option for investors looking to provide quality housing at reasonable prices.

## Chicago Real Estate Trends

In March 2023, Chicago home prices were down 2.9% compared to last year, selling for a median price of \$335K. On average, homes in Chicago sell after 65 days on the market compared to 60 days last year. [Source](#).

Median rent prices for a 1 bed in Chicago in March 2023 was \$1,795 representing a 5% YoY decrease. [Source](#).

## 9. Houston, Texas

Greater Houston is Texas' fifth-largest metro region, with over 7.2 million residents, and its population continues to expand at a rate nearly double that of the rest of the country. Forty-one Fortune 1000 companies are headquartered in the Houston region. These strong macroeconomic factors continue to power the Houston housing market.

Houston, Texas has several factors that make it a strong market for real estate investment. Some of the reasons include:

### Strong job market

Houston is home to a diverse and robust economy, with several major industries, including the energy sector, medical center, and aerospace industry. This has driven job growth in the city, attracting new residents and supporting the real estate market.

### Affordable housing

Compared to other major cities, Houston has relatively affordable housing. This makes it an attractive location for real estate investment, with opportunities for both rental properties and flips.

### Growing population

Houston is one of the fastest-growing cities in the U.S., with a growing population and an increasing demand for housing. This provides ample opportunities for real estate investors to meet the growing demand for housing in the city.

### Favourable taxes

Texas has no state income tax, making it a more attractive location for both residents and businesses. This can potentially increase the demand for housing and support the real estate market in Houston. Additionally, Houston has relatively low property tax rates compared to other major cities, making it an attractive location for real estate investment.

## Houston Real Estate Trends

In March 2023, Houston home prices were up 1.5% compared to last year, selling for a median price of \$330K. On average, homes in Houston sell after 33 days on the market compared to 20 days last year. [Source.](#)

Median rent prices for a 1 bed in Houston in March 2023 was \$1,249 representing a 5% YoY decrease. [Source.](#)

## 10. Las Vegas, Nevada



Las Vegas is a city that is known for its vibrant entertainment scene, luxury casinos, and world-class dining experiences. However, it's not just a great place to visit, but also a prime location to invest in real estate with a strong job market, high rental demand, affordable housing, a growing population, investment in infrastructure, a thriving tourist industry, and favorable tax benefits.

Here are the top reasons why Las Vegas is one of the best places to invest in real estate:

### High Rental Demand

Las Vegas is a city with a strong job market and population growth, leading to a high demand for rental properties. This high demand translates into stable rental income and steady property value appreciation.

### Affordable Housing Options

Compared to other major US cities, Las Vegas offers affordable housing options. With lower real estate prices and a relatively low cost of living, it is an attractive destination for real estate investors looking to invest on a budget.

### Growing Population

Las Vegas is one of the fastest-growing cities in the United States. The increasing population has resulted in a high demand for housing, driving up real estate values and providing stable investment opportunities.

### Strong Job Market

Las Vegas has a robust job market, with a diverse set of industries contributing to its growth, including tourism, gaming, construction, and technology. As a result, the city has a strong economy and a low unemployment rate, which is beneficial for real estate investors.

### Tourist Destination

Las Vegas is one of the most popular tourist destinations in the world, attracting millions of visitors each year. The thriving tourism industry is a significant contributor to the city's economy and provides real estate investors with a reliable source of rental income.

### Las Vegas Real Estate Trends

In March 2023, Las Vegas home prices were down 5.7% compared to last year, selling for a median price of \$396K. On average, homes in Las Vegas sell after 62 days on the market compared to 19 days last year. [Source](#).

Median rent prices for a 1 bed in Las Vegas in March 2023 was \$1,289 representing a 0% YoY change. [Source](#).

### Cities With the Best Long Term Appreciation

Below are the most stable 20 cities with the highest long term appreciation.

### Cities with the Highest Rent Growth

#### Fastest Metro-Level Rent Growth Among 52 CBSAs with Population >1 Million

| Rank | Over Past 6 Months |       | Over Past 12 Months |       | Over Past 3 Years |        |
|------|--------------------|-------|---------------------|-------|-------------------|--------|
| #1   | Miami              | (0%)  | Chicago             | (+6%) | Tampa             | (+39%) |
| #2   | Houston            | (0%)  | Indianapolis        | (+6%) | Tucson            | (+37%) |
| #3   | Chicago            | (0%)  | Cincinnati          | (+6%) | Miami             | (+37%) |
| #4   | Louisville         | (0%)  | Louisville          | (+6%) | Riverside         | (+33%) |
| #5   | Tucson             | (-1%) | Boston              | (+6%) | Jacksonville      | (+30%) |
| #6   | Birmingham         | (-1%) | Columbus            | (+6%) | Orlando           | (+30%) |
| #7   | Minneapolis        | (-1%) | Oklahoma City       | (+6%) | Rochester         | (+30%) |
| #8   | Oklahoma City      | (-1%) | Kansas City         | (+6%) | San Diego         | (+29%) |
| #9   | Indianapolis       | (-1%) | Hartford            | (+5%) | Phoenix           | (+29%) |
| #10  | Baltimore          | (-1%) | St. Louis           | (+5%) | Las Vegas         | (+29%) |

Source: Apartment List Rent Estimates; data as of March 2023.

Data Available: <https://www.apartmentlist.com/research/category/data-rent-estimates>



### Final Words: Real Estate Investing Best Practices For New Investors

After you've found the ideal place for your real estate investing needs, here are some tips on how to better understand the real estate market as a new investor.

1. Do your research on the area

Once you've chosen your location, whether it be a large city or a small town, connect with local real estate investors and agents to learn more about the local market. You can learn a lot from those who have been investing in real estate in your area and the expectations of cash flow and revenue.

## 2. Understand homeowners and landlord insurance

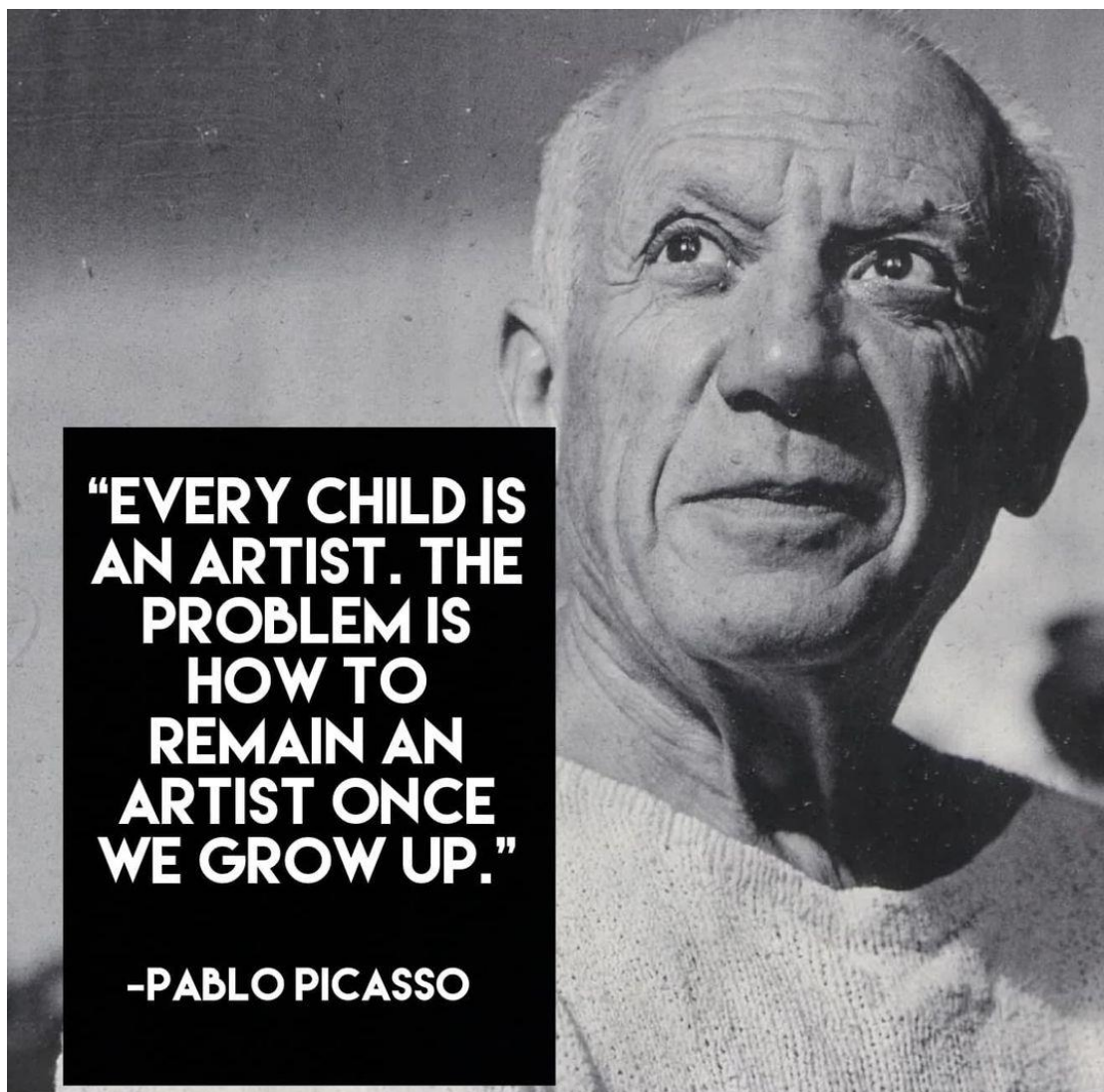
As a homeowner, you'll need to insure your purchased home. However, when buying a potential rental property, you'll also need rental property insurance – also known as [landlord insurance](#).

## 3. Know your numbers and make a plan

Once you've done your research on the local market, always make a plan for the next steps. Be mindful of market conditions and seasonality. Ask yourself questions like, "What are popular months for renters to renew leases?" and "What are the median rental rates in the local area?"

## 4. Be patient

Everything about investing in real estate takes time. From locating a deal to completing on it, from finding tenants to generating cash flow. Appreciation, and refinancing options. Be patient, run the numbers again and again and don't select the very first tenant that applies. With real estate you're thinking in decades.



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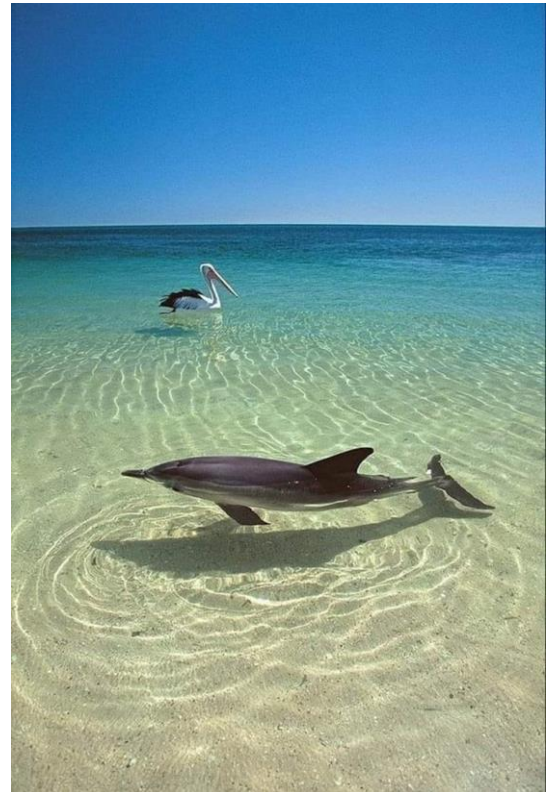


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