

MD Life

SEPTEMBER 2023





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A Love Letter to the Doctor I Was

KELLIE LEASE STECHER, MD

I recently returned to the hospital where I had first worked as an attending. Everything felt different. It seemed darker and smaller, reminiscent of the feeling when you revisit your elementary school, and the water fountains appear almost touching the ground, making you feel like a giant.

I walked through the same door I had used countless times over ten years, yet it now seemed more like a portal. The floor, the windows—all the same, but everything had changed. As I passed the staff elevators, memories of my friend Bryan, another doctor, flooded my mind. I had seen him for the last time alive. His absence made the hospital feel even darker.



Arriving at the parking office, I turned the handle and stood exactly where I had stood ten years ago. I was handed stickers for my car. Back then, receiving those stickers as an attending filled me with excitement. It was like reaching the top of a mountain, feeling both nervous and thrilled, proud of graduating and being a real grown-up.

During my first year as an attending, I was pregnant with my daughter. I remember worrying about my boss's reaction. She believed maternity leave was a vacation and wanted me to take only two weeks off. However, after my partner informed her that it was illegal to deny 12 weeks of leave, I took eight weeks, but still faced anger and disapproval. When I wanted to breastfeed, my boss pulled me aside, advising me against it and accusing me of essentially stealing from the company if I pumped during the day. In that moment, I knew I had to leave. I couldn't fit in with a woman who couldn't support other women. When she found out I was looking for other jobs, she threatened to fire my medical assistant if I left. She blamed me for potential financial consequences the clinic might face due to my departure. In those moments, the naive, happy-go-lucky girl in me died.

When I changed jobs, imposter syndrome took over. I worried about being successful, balancing being a mom and a full-time doctor. For about five years, I felt disconnected from everything around me.

I worked tirelessly, sacrificing my own health and fitness, trying to provide for my family and create a tangible place where I belonged. However, the health care system wore me down. Laughter turned into tears, and I lost colleagues to suicide. The toll of being on call, the pandemic, lies, harassment, and abuse all took their toll on me. Each day, I changed a little, trusting less and worrying more.

A partner fat-shamed me, another doctor treated me like garbage, and the system used me up, lied about me, and eventually discarded me. Then, after a decade at the hospital, it all came to a stop. The music stopped playing.

I had once thought my hospital was a glorious beacon of health care where we could accomplish anything. I believed patients came first and that doctors and systems genuinely cared for the people they served.

But standing in the hospital hallway, I caught a glimpse of my face reflected in the elevator's metal. I noticed a few more wrinkles, and my hair wasn't as good, but I was alive. I realized the hospital hadn't changed; rather, I had changed. The naive girl I used to be had transformed into a realist. I now understand that some people can crush others without a second thought and that not all doctors are good people. I learned the importance of finding confidence within myself because external sources will fade.

I wonder if I'm anything like the girl I once was. Would I recognize myself? Would she be saddened by the state of my career and health care? Would she be shocked? Would she still make the same choices?

She was pretty amazing, and I wish she had survived the storm. As I move forward, I'll carry a piece of her with me into the next adventure. She deserves to witness the ending. For now, this new version of me is learning to embrace being uncomfortable.

[Kellie Lease Stecher](#) is an obstetrician-gynecologist and co-founder and president, [Patient Care Heroes](#). She can be reached on [LinkedIn](#), [Facebook](#), and on Medium [@kellie.stecher](#).

**I used to be stressed out a lot, but
then I discovered Yoga. I'm feeling
so much better now.**



Don't Make These 5 Big Mistakes When Buying Electronics on Amazon

BY KIM KOMANDO, KOMANDO.COM

Shopping on Amazon can be a great way to save money on otherwise expensive tech. Just avoid the most common mistakes people make when buying electronics on Amazon.

For example, you might be so wowed by a great deal that you snap it up before it sells out. Hasty buying habits can be incredibly costly in the long run, so rein in your impulses. When you're about to buy from Amazon, read product reviews from a trusted source like Consumer Reports.

Unfortunately, many third-party sellers are notorious for buying fake five-star reviews, while others bribe people into removing low-star ratings. If you avoid these cardinal sins, you should be good to go.

1. Paying for an extended warranty

Some of the common mistakes everyone makes don't cost much. For example, many shoppers choose the fastest delivery option — which can come with higher shipping prices. If you're buying something small, you can probably afford to eat the cost.

If you want to save money, it's best to wait a little longer and stick with free shipping. But some mistakes are way too costly. For example, you shouldn't buy an extended warranty on electronics you buy online.

Most failed appliances will break down within the first 90 days. Otherwise, they'll probably fail after around five years. So before you buy an extended warranty, consider the total cost. You're better off putting it in a savings account or investing it so it can grow into more money.

Then again, you could always spend the extra money on another gadget to make your life easier.

2. Paying full price

Always look for deals and discounts. Look for alternative items and similar brands, as well. You may believe in one brand, but a comparable brand might have what you want at a much lower price.

Luckily, there's a button at the top of your Amazon toolbar called **Today's Deals**. Check it out and you can find low prices on the devices you need.

This is what the page looks like. You can scroll through products or filter your search to be more specific.

You can also benefit from midseason or holiday sales. Another way to stop buying expensive electronics at full price is to use Honey.

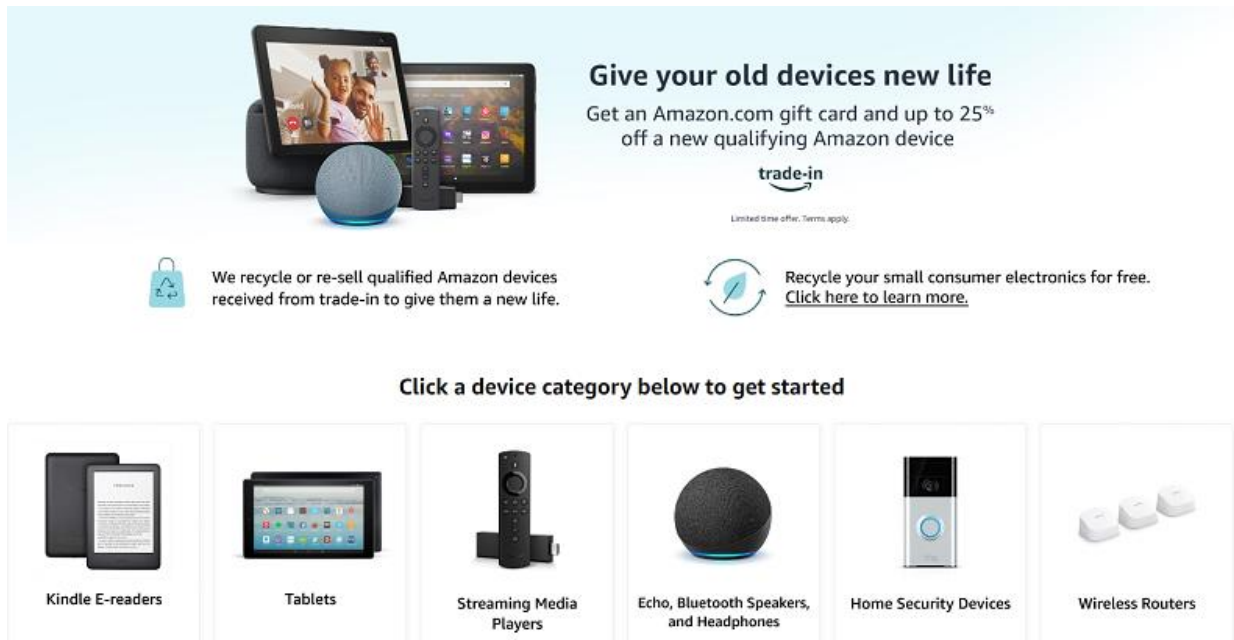
This free browser extension scans the web for coupon codes. Even better, it automatically applies those codes to your orders. Plus, it tracks item price changes, which is helpful for the notoriously mercurial Amazon.

3. Not trading in your old stuff

Let's say you want to upgrade your smartphone. You currently have an iPhone 13 but want the iPhone 14 Pro. You're making a mistake if you buy the new phone and leave the old one lying around to collect dust.

Trading in old electronics will put money back into your pockets. The [Amazon Trade-In Program](#) makes finding and accepting offers on your old tech easy. Plus, you get paid quickly.

Just know that you're not getting cash when you sell your items. You're getting an Amazon gift card, so you'll have to spend the proceeds on Amazon.



The banner features a collection of Amazon devices including a tablet, a smart speaker, and a streaming media player. The text reads: "Give your old devices new life. Get an Amazon.com gift card and up to 25% off a new qualifying Amazon device." Below this is the "trade-in" logo and a note: "Limited time offer. Terms apply." At the bottom, there are two icons: a recycling symbol with the text "We recycle or re-sell qualified Amazon devices received from trade-in to give them a new life." and a circular arrow with the text "Recycle your small consumer electronics for free. Click here to learn more."

Give your old devices new life

Get an Amazon.com gift card and up to 25% off a new qualifying Amazon device

trade-in

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Click a device category below to get started

- Kindle E-readers
- Tablets
- Streaming Media Players
- Echo, Bluetooth Speakers, and Headphones
- Home Security Devices
- Wireless Routers

To sell your item on Amazon, go to the [Trade-in website](#). After that:

1. Select a category, from Kindle e-readers to wireless routers.
2. Then, look for your specific product.
3. Once you find it, select **Trade in this item**.
4. From there, you need to confirm your item and answer a few yes or no questions.
5. Then, Amazon will provide your trade-in value. You can select **Return it for Free** or **Accept the price**.
6. On the Order Summary page, select **Confirm Trade-In**.

You're good to go!

4. Buying the "best" version when you don't need it

Perfection can be pricey. Maybe you want to buy the latest and greatest for bragging rights. But if you don't have money to throw around, consider purchasing an older model.

This way, you're still getting many good features — just not in shiny new packaging. One great way to save money when buying electronics on Amazon is to get refurbished tech.



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These are gadgets that other people have used. Since then, they have gone through a rigorous restoration process.

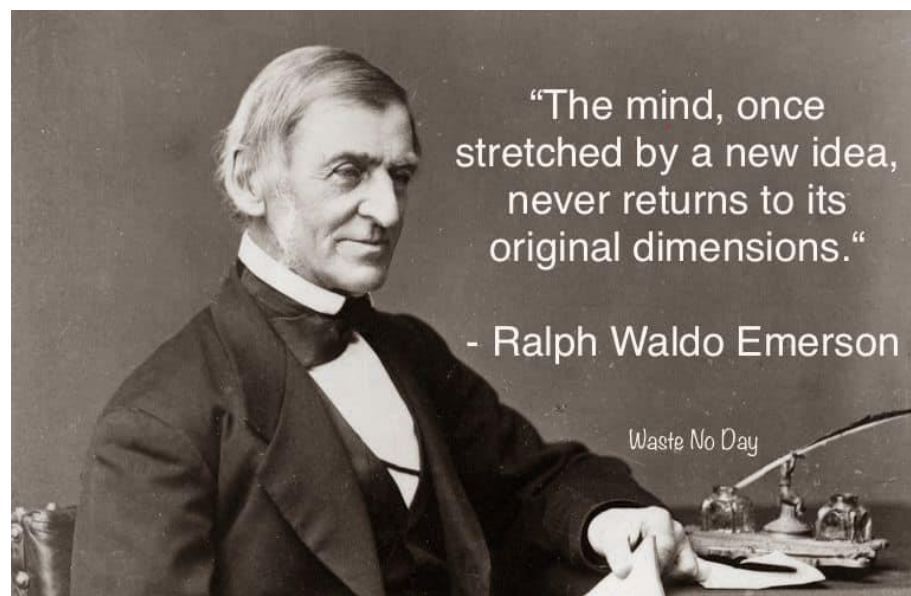
You could save lots of money if you don't mind buying a secondhand item. Check out the [Amazon Renewed store](#) to see a vast library of refurbished products. You'll get electronics at far lower prices than you'd pay for new ones.

Plus, every purchase comes with the Amazon Renewed Guarantee. You have 90 days for refunds or returns if your device doesn't work as expected.

5. Buying no-name electronics from third-party sellers

One of the biggest mistakes when buying electronics online is choosing shady sellers. Many shoppers are starstruck by low prices. They don't look at the brand and see it's not from a well-known electronics company.

When it comes to devices, you get what you pay for. It's just not worth taking chances on Chinese knock-offs. Stick with reliable brands with good reviews from trustworthy sources like Consumer Reports.





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Leveraging ChatGPT's High IQ to Assist Doctors

HARVEY CASTRO, MD, MBA



The advent of artificial intelligence (AI) has brought about significant advancements in various fields, including health care. ChatGPT, developed by OpenAI, is one such AI that has shown great promise in assisting professionals, particularly doctors, in their daily tasks. This article will discuss the average human IQ, the estimated IQs of notable individuals, the average IQ of doctors, the IQ of ChatGPT, its strengths and limitations, and how it can be leveraged to assist doctors in the health care sector.

Average human IQ

The average IQ of the general population is 100, with a standard deviation of 15. This means that most people have an IQ between 85 and 115. However, some individuals fall outside this range, with some having exceptionally high or low IQs.

IQ of notable individuals

Albert Einstein, Elon Musk, and Bill Gates are known for their exceptional intelligence and societal contributions. While their exact IQs are not publicly known, it is estimated that Einstein had an IQ of around 160, Musk had an IQ of about 155, and Gates had an IQ of about 160.

IQ of professionals

Doctors are an example of a professional group that generally has a higher IQ than the general population. The average IQ of a doctor is approximately 125, falling within the “high average” and “superior” Wechsler classifications.

ChatGPT's IQ

ChatGPT, developed by OpenAI, has undergone various IQ tests with impressive results. Clinical psychologist Eka Roivainen assessed ChatGPT using the Wechsler Adult Intelligence Scale (WAIS) and found a verbal IQ of 155, superior to 99.9 percent of the test takers in the American WAIS III standardization sample.

Strengths and limitations

While ChatGPT has a high verbal IQ and can outperform humans on some tests, it fails tasks that require real humanlike reasoning or an understanding of the physical and social world. This highlights the strengths and limitations of ChatGPT. Its strength lies in its ability to process and understand complex language, making it useful for tasks such as medical transcription, answering frequently asked questions, and providing information on medical conditions. However, its limitations in real-world reasoning and understanding mean that it cannot replace human doctors in tasks that require empathy, judgment, and decision-making.

How ChatGPT can assist doctors

Medical transcription: ChatGPT can be used to transcribe medical notes, saving doctors valuable time and reducing the risk of errors.

Answering frequently asked questions: ChatGPT can be programmed to answer frequently asked patient questions, freeing up doctors to focus on more complex cases.

Providing information on medical conditions: ChatGPT can be used to provide information on medical conditions, treatments, and medications, helping to educate patients and assist doctors in providing care.

Assisting in medical research: ChatGPT can be used to process and analyze large amounts of medical data, assisting doctors in research and helping to identify patterns and trends.

Language translation: ChatGPT can translate medical documents and patient interactions, assisting doctors in communicating with patients who speak a different language.

Synergy of doctor IQ and ChatGPT

Combining human intelligence and ChatGPT can result in better outcomes than each one alone. For example, ChatGPT could be used to develop more effective teaching methods or to create more accurate tests, while humans could provide the real-world reasoning and understanding that ChatGPT lacks.

Conclusion

While ChatGPT has limitations and cannot replace human doctors, its high IQ and language processing abilities make it a valuable tool for assisting doctors in various tasks. By leveraging the strengths of ChatGPT and combining them with human intelligence, doctors can save time, reduce errors, and provide better patient care.

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



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BEST PHYSICIAN FINANCE BLOGS

by The Motivated M.D.



Here are some of the best physician finance blogs

I wanted to publish a brief post discussing some of the best physician finance blogs currently. In no way is this a comprehensive list. Consider this more of a foray into the sites that introduced me to personal finance for physicians. Each of these websites are original and worth a read. I have done my best to only include websites that are active. There are some great physician finance blogs out there, but many have gone inactive over the past few years.

At the end I have included some honorable mentions. Enjoy!

The White Coat Investor

The [White Coat Investor \(WCI\)](#) had defined what physician personal finance is.

Dr. Jim Dahle (an emergency medicine physician) and his team at The WCI have been absolute juggernauts in this niche. From easy-to-read introductions to personal finance to some of the most complicated current tax codes, they cover it all.

I was first exposed to the WCI during the final months of medical school. I was given [The White Coat Investor book](#) to read and blew through it in a few days. It was, and has remained, the most influential book on how I approach my finances. Shortly after, my wife read it, and since that time we have added our finances as a pillar to our successful marriage. As Dr. Dahle says, [a good marriage is your most important asset](#) (paraphrasing, but you get the gist).

Do yourself a favor, check out the website. Read any and all things that interest you. If you don't know where to begin... then start by reading his book. However, if you want to dip your toe in the water, I have highlighted some great posts below. Enjoy!

[Investing 101 for Beginners](#)

[How to do a Backdoor Roth IRA \[Ultimate Guide & Tutorial\]](#)

[Live Like a Resident](#)

The Physician on FIRE

The [Physician on FIRE \(PoF\)](#) is about reaching Financial Independence and Retiring Early...hence the acronym. The mind behind PoF was an anesthesiologist. He got his start by writing about his journey pursuing financial independence. Through his dedication to smart money management and investing, he was able to reach 'thin' financial independence in his early 40s. Following this milestone, he cut back to working part time. Eventually he retired from medicine completely.

He now lives out his dream traveling the world, documenting his adventures, and enjoying the 'fat' financial independence life.

PoF does an incredible job educating medical professionals on the importance of intelligent choices during all parts of your training. However, no matter when you choose to pursue financial independence, there is an article on this site for you. The website is simple, elegant, and user-friendly. From early retirement, investing, real estate, blogging, you name it...PoF has an article about it. Of note, the PoF has partnered with the WCI to form the WCI Network.

There is not a perfect place to start...because they are all great. That being said, I have included a few that really influenced me below. Check 'em out!

[A Tale of 4 Physicians: The Impact of Lifestyle on Financial Independence](#)

[If You Don't Understand the FIRE Movement, Read This](#)

[2 Years of FIRE: Life After an Early Exit from Medicine](#)

Passive Income M.D.

You may be noticing a trend here... The next blog on my list is also part of the WCI Network. This is not by coincidence. All members of the WCI Network are parts of a greater whole. [The Passive Income M.D.](#) is no exception. The Passive Income M.D. (spoiler alert) focuses primarily on ways physicians can implement passive income into their lives.

When I started The Motivated M.D. I spent a lot of time on this site. The site offered many articles on blogging as well as other means of increasing physician income. The most intriguing aspect of his writing is his devotion to methods that have persistent returns long after you have put in the work. His writing focuses on investing, real estate, physician side hustles, and financial independence. He also hosts his own podcast. I have not had the opportunity to check out his podcast. However, if it is anything like his blog, then I am sure missing out!

Here are some of the first articles I read from his website.

[How I Pay My Student Loans Using Passive Income](#)

[3 Critical Lessons from My Adventures in Real Estate](#)

[10 Reasons Residents Should have a Financial Planner](#)

The Frugal Physician

[The Frugal Physician](#) is a site that is near and dear to my heart. Disha, creator and owner of The Frugal Physician seems like a very down-to-earth individual...and it shows in her writing.

I was first introduced to The Frugal Physician by my wife. After reading an article or two I was hooked. Her writing is straight forward, informative, and digestible. Her website focuses more on big picture personal finance and budgeting.

On her website you will find information on debt elimination as well as her personal journey achieving financial independence. Her writing weaves a tapestry of a life built through passion, hard-work, and frugality. By doing so, she offers applicable financial advice. From [how to restore an old sweater](#) to destroying your debt, she covers it all. Make sure to give her website a view.

[5 Steps to Becoming Debt Free](#)

[The Emergency Fund and Debt Payoff](#)

[How to Start Extreme Couponing](#)

Semi-Retired M.D.

The [Semi-Retired MD](#) is predominantly a real estate investment website. They offer an online course and work to help you build a real estate portfolio. The website is owned and operated by a dual physician couple. He is an internist and she is a family medicine physician. They both play a role in running the blog as well as their real estate business. They do a great job publishing articles that document their journey achieving financial independence through smart real estate investments.

If pursuing passive income through real estate piques your interest, look no further. They offer an online course as well as endless blog posts on real estate.

[What Does Mindset have to do with Real Estate Investing](#)

[A Step-by-step Guide to Achieving Financial Freedom](#)

[Is This a Good Investment? Real Estate Investing Metrics Made Easy](#)

Financial Success M.D.

The last, but certainly not least, financial blog to promote is Dr. Cory S. Fawcett at [Financial Success M.D.](#) You may know Dr. Fawcett better through the many physician finance books he has written over the years. He has

multiple publications directed at physicians. His books range from [debt elimination](#) to [pursuing alternative career paths](#) and more. Each of them a great read!

I would honestly tell you to start by reading one of his many books before diving into his website. I was able to get his books on Kindle and they were informative, entertaining, and readable in a single sitting. However, for the purposes of this list, here are some of Dr. Fawcett's posts that I found helpful.

[The Best Way to Teach Your Kids About Money](#)

[Here's Why so Many Doctors are Broke](#)

[My Take on Medscape's Physician Lifestyle and Happiness Report](#)





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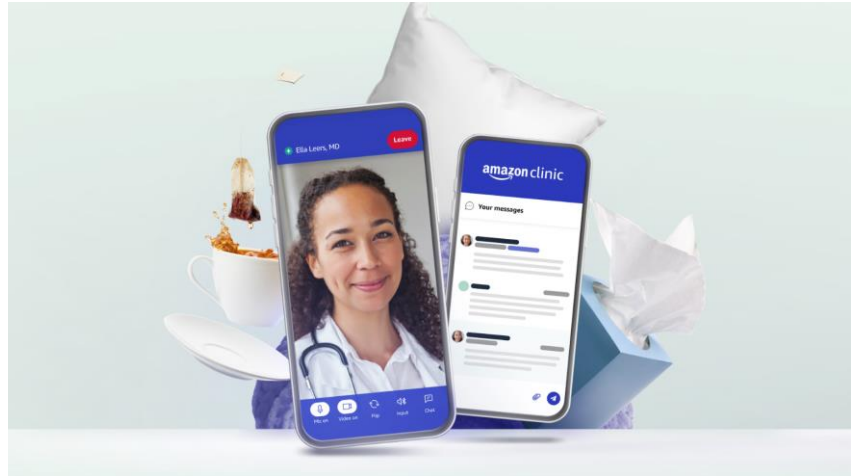


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Primary Care Challenges: AI and Virtual Clinics

NICK JENKINS, MD

As I clicked onto the homepage of Amazon Clinic, I got a little bit nervous. Low up-front costs, straight-forward medical decision-making, bread and butter medicine at the patient's fingertips. Have a UTI? As long as it is simple, no problem, here's your antibiotic. Just a few clicks. Male pattern baldness? Click. Erectile dysfunction? Click.



Just barebones medicine without the pesky face-to-face human interaction. And with easy-to-follow “guidelines,” we don’t even need doctors anymore. Let’s just give ChatGPT prescribing authority. He never gets tired, never gets burnt out, never has a family emergency, or asks for a raise. Are we, as doctors, fighting a losing battle?

Yes.

If the primary care doctors of America hope to maintain their place in patient care, then we need to rethink our strategy. AI is already smarter than us. Bots have blown the licensure exam out of the water, and ChatGPT can diagnose rare conditions faster and more accurately than us (at least on a test). Doctors are losing their authority as arbiters of “the truth” when it comes to medicine.

I can understand the need for virtual options in care. People love choice, and our system is primed for disruption. We are overworked. With constantly increasing documentation requirements and booming burnout rates, it has been harder to convince medical students to pursue careers in primary care. Our system is simply not equipped to deal with the number of patients that are out there. Good doctors are getting hard to find. I frequently hear stories about patients waiting for weeks to see their PCP for routine issues and being sent to urgent care because the doctor is “too busy.” This isn’t good enough. In September of last year, I left the grind of an academic hospitalist practice to start my own Direct Primary Care clinic. I did this to be more true to my original calling. I am still building my practice, but I love what I do. I get plenty of time to ruminate with my complex clients, and I am able to form the long-term relationships I longed for in my hospitalist days. I have learned more in the last six months than in the last six years. While DPC may not be the answer for the whole system, it has been the answer for me. I have experienced a new love for medicine. To truly keep ourselves relevant in the age of AI and Amazon Clinic, we have to be true to ourselves—knowledge isn’t enough, nor are degrees or big, fancy buildings. We must rediscover the things that got us into medicine in the first place. We must rediscover our curiosity and the love of our fellow man. We can only save medicine by leveraging the thing that a computer will never have: our humanity.

[Nick Jenkins](#) is an internal medicine physician.

1 In 4 Attempt Suicide: The Persecution Of Autistic Physicians

PATRICIA CELAN, MD

A young autistic surgeon makes several social faux pas, leading to clashing with his boss repeatedly. This eventually leads to the young autistic being transferred to pathology against his will. Unable to cope with the change, he stands up to his boss to seek reinstatement as a surgeon, and he is consequently fired for disrespecting authority by standing his ground.

Sound familiar? That's because it's one arc of ABC's *The Good Doctor* and shows several features that are common among autists: differences in social communication, difficulty with change, passionate special interests, and displaying a strong sense of justice without deference to the authority of the antagonist. It's also a common reality for many autistic doctors. While the autistic surgeon in question has a happy ending (Dr. Shaun Murphy gets his job back, Dr. Jackson Han is fired for discriminating against an autistic physician, and Dr. Shaun Murphy eventually finishes residency and becomes an attending surgeon), that is not necessarily the case for real-world autistic physicians.



Real-life success stories do exist — for autistic pathologists. What about the real Dr. Shaun Murphys of the world? The autists who very much want to be included in social spheres, not relegated to the less social specialties due to misconceptions that autists are better off as pathologists than as surgeons, psychiatrists, or general practitioners.

One study found that autistic medical trainees struggle with bullying, isolation, anxiety, and feeling victimized by the medical training system, with a tendency to struggle with peers more than patients. Many autistic doctors are great with patients but struggle with the broken medical system and the bureaucracy of medical culture, with rigid hierarchies and complex social dynamics. When autistic medical students express their difficulties in training, the system can fail to accommodate appropriately, with comments like, “But you’re going to be a doctor one day, so you need to get used to it.” But that toxic culture of medicine leads to dire outcomes. Another study found that 77 percent of autistic doctors consider suicide, and 1 in 4 autistic doctors have attempted suicide.

Many medical professionals have not kept up to date with advances in autism research. Stereotypes and misconceptions are abundant, leading to significant human rights abuses and harms of autistic trainees. One example is the message that an autistic trainee in primary care received from their training program: The panel regrets to learn of your recent diagnosis of ASD [autism spectrum disorder], but since this is a life-long developmental syndrome which causes permanent impairment of many of the competences required for independent practise as a GP, the panel cannot see how any workplace adaptations could now be put in place to successfully alter your outcome.

This decision was ultimately overturned, and the trainee was reinstated with an apology. One wonders, though, how many unhappy endings are hidden in secret shame, how many autists have lost their careers and their lives because of blatant discrimination?

The exclusion of autistic doctors happens despite the fact that people with ASD are capable of overcoming autism-related deficits. Research shows that those on the spectrum are capable of great empathy even if they have unconventional ways of demonstrating empathy, and autists can learn to develop and enhance their communication skills to the required standard.

The problem appears to be simple: lack of awareness and acceptance. Many training programs or workplaces do not know they have an autistic physician, and may wrongly interpret that their trainee or employee is incompetent or otherwise too flawed to work in medicine. In order to comply with the Human Rights Act, we all have a duty to familiarize ourselves with the signs of autism, so as not to fail in a duty to inquire if a struggling physician needs accommodations to excel. If we do know a physician is autistic, we ought not perpetuate myths and stereotypes in order to avoid underestimating the capabilities of autists who are different, not less. We must educate ourselves on the strengths of autism that make physicians on the spectrum an asset to medicine, and support people with ASD in overcoming their weaknesses and developing their skills, to polish the diamond in the rough.

Advocacy efforts are mounting as doctors with ASD speak out against stigma, and there is now open discussion of autistic doctors as assets to their fields — even highly communication-based fields like psychiatry. We can recognize that autistic doctors have untapped potential that needs to be championed.

And yet, a friend of mine in a psychiatry residency program was told that autistic people cannot be psychiatrists, even though that is unequivocally incorrect and discriminatory. Even though she was diagnosed in medical school in a different city and had no problem completing her MD, her psychiatry program required her to have another assessment done and to have her undiagnosed as autistic. This is not an isolated case, as several medical training programs are guilty of holding anti-autism discriminatory attitudes. She has to closet who she is in order to survive in this field, and she is not alone; 72 percent of medical students do not disclose, 29 percent of autistic physicians do not disclose, and there is an association between non-disclosure and no self-harm or suicidal ideation. In other words, coming out as autistic risks not only significant career damage but also correlates with a desire to die.

Are we really willing to turn away bright minds from medicine because we choose to discriminate based on stereotypes rather than open our minds?

Are we really willing to accept that autism is a closeted condition for many physicians, where disclosure is correlated with suicidal ideation?

Are we really willing to accept that 77 percent of autistic doctors consider suicide and 24 percent attempt to end their lives?

The medical field can, and must, do better before it's too late and an autistic doctor dies in a preventable story about the tragedy of lost potential.

Patricia Celan is a psychiatry resident.



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Game Day Recipes

Delish.com

Pulled Pork Nachos

BY LENA ABRAHAMUPDATED:



Here at Delish, we love all [nachos](#), but this [pulled pork](#) version is one of our favorites. Loaded with cheese, pickled jalapeños, guacamole, and of course, barbecued pulled pork, they're perfect for a game-day snack, a casual gathering, or even a quick and easy weeknight dinner. And let's be honest, who doesn't want nachos for dinner?

We chose to use prepared pulled pork, but if you want to make your own, it's not hard at all. You can make it in the [slow-cooker](#), if you want an easy option that you won't have to babysit, or even cook it in the [instant pot](#) if you're running short on time. These are nachos, so feel free to make them as simple or as complicated as you want.

How do I keep my nachos from getting soggy?

One of the best parts of nachos is the contrast between the crispy chips, the gooey cheese, the fresh toppings, and whatever creaminess you decide to dollop on top. But if the chips get soggy, you lose the textural contrast and wind up with just a plate of mushy chips. And no one wants that! There's no magic trick to prevent some sogginess, but there are a few strategies you can use that will definitely help. Here are three tips:

1. **Choose a sturdy base.** This isn't the time for wimpy chips. Make sure that whatever type you choose are large enough to create a sturdy, continuous chip layer and thick enough to hold up under the weight of the toppings (and a little extra moisture!)
2. **Start with the cheese.** A thick layer of cheese directly on top of the chips will create a solid barrier when it melts, protecting the chips from the wetter toppings above. After all, cheese is mostly fat, and fat repels water. Don't be grossed out; it's science.
3. **Avoid extra wet toppings.** Relax—we're not saying your nachos need to be bone dry. And some toppings—in this case the pulled pork—will definitely bring some moisture. But others—pickled jalapeños, saucy salsas, etc—can come with a ton of liquid that leaches out of them while the nachos are in the oven, completely waterlogging them. Our advice? Drain the heck out of these before adding them to your nachos. It may seem like a pain, but you'll be glad you did.

Can I use another cheese?

Absolutely. We chose Monterey Jack for its mild flavor and meltability, but you could swap it out for any other cheese that melts well. Try cheddar, Colby, or even pepperjack for a little extra kick.

What other toppings can I use?

It's nachos, so when it comes to toppings, the possibilities are endless. We chose the pickled jalapenos and guacamole because we felt it went well with the pulled pork vibe, but you could also try [pickled onions](#), diced tomatoes, shredded lettuce, or even a tangy vegetable [slaw](#). Just keep in mind that whatever you choose needs to taste good with everything else.

Ingredients

- 1 (13-oz.) bag corn chips
- 4 c. shredded Monterey Jack cheese
- 1 c. sliced pickled jalapeños, drained
- 1 1/2 lb. prepared barbecued pulled pork
- 1 avocado, halved and pitted
- 1/4 red onion, finely chopped
- 1/2 lime, juiced
- 1/4 c. freshly chopped cilantro leaves, plus more for garnish
- Kosher salt
- Freshly ground black pepper
- Sour cream, for serving

Directions

1. Step 1 Preheat oven to 375° and line a large baking sheet with aluminum foil.
2. Step 2 Spread an even layer of chips onto the baking sheet, then top with 1/3 of the cheese, pulled pork, and peppers. Top with more chips and another 1/3 of cheese, pork, and peppers. Finish with one last layer of chips and the remaining cheese, pork, and peppers.
3. Step 3 Bake until cheese is melty and chips have crisped slightly, 10 minutes.
4. Step 4 Meanwhile, in a medium bowl, mash avocado together with red onion, lime juice, and cilantro. Season with salt and pepper.
5. Step 5 When nachos are done baking, dollop with guacamole and sour cream. Serve immediately.

Shrimp Po'Boy Sliders

BY LAUREN MIYASHIRO



Just like for a good po' boy, the shrimp gets battered (with a mixture of flour + cornmeal + Cajun seasoning) and fried (don't worry! it's a shallow fry). There's also a quick and easy remoulade, which you definitely DON'T want to skip. The simple spread made with mayo, whole grain mustard, hot sauce, lemon juice, and herbs takes these mini sandwiches to the next level!

Ingredients

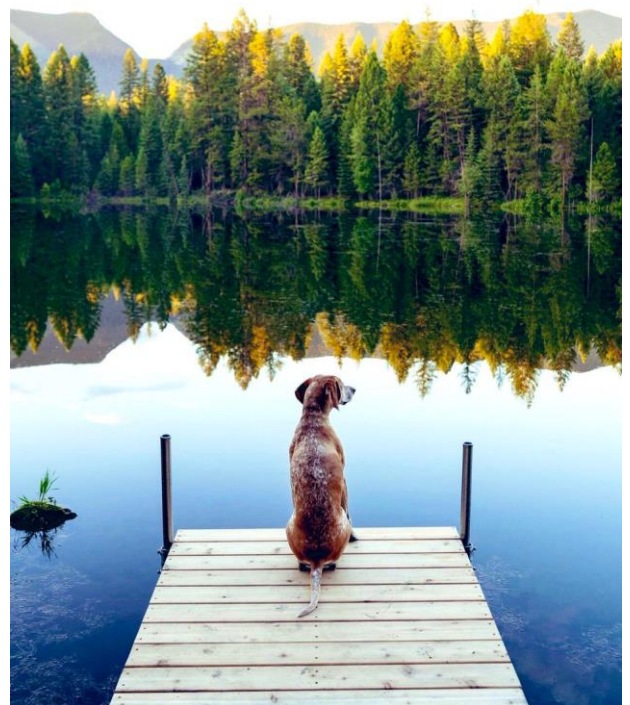
1/2 c. whole milk
2 large eggs
1/2 c. all-purpose flour
2 c. finely ground cornmeal
1 tbsp. Cajun seasoning
1 tsp. dried thyme
Kosher salt
Freshly ground black pepper
1 lb. shrimp, peeled and deveined, tails removed
Vegetable oil, for frying
12 slider buns
Shredded iceberg lettuce, for serving
Sliced cherry tomatoes, for serving

FOR REMOULADE:

1 c. mayonnaise
1 tbsp. whole-grain mustard
1 tbsp. lemon juice
1 tbsp. Louisiana hot sauce
1 tbsp. parsley, chopped
2 green onions, thinly sliced

Directions

1. Step 1 Make shrimp: In a large bowl, whisk together milk and eggs. In a separate large bowl, whisk together flour, cornmeal, Cajun seasoning, and dried thyme. Season with salt and pepper. Dredge shrimp in milk mixture, then toss in flour mixture until coated.
2. Step 2 In a large skillet over medium heat, heat about 2" of oil until the oil is shimmering. Fry shrimp until golden, about 2 minutes per side. Drain on a paper towel-lined plate.
3. Step 3 Make remoulade: Whisk together mayonnaise, mustard, lemon juice, hot sauce, parsley, and green onions.
4. Step 4 Build sliders: Spread remoulade on bottom slider buns and top with fried shrimp, lettuce, and tomatoes. Top with slider bun tops.



Large Income Doesn't Always Result in Greater Wealth

AMARISH DAVE, DO



Meet the doctors: Dr. Emily Carter and Dr. Carlos Martinez.

Dr. Carter is a primary care doctor, and Dr. Martinez is an allergist. Both doctors are committed to their medical careers. Dr. Carter earns about \$180,000 a year, while Dr. Martinez earns about \$400,000 a year. However, Dr. Carter is taking a proactive approach to her financial security, thinking early on about taxes, investing, and time. Dr. Martinez is enjoying his larger income early in his career, saving a smaller amount relative to his income.

The power of saving and budgeting

Recognizing the significance of budgeting, Dr. Carter allocates 25% of her annual income to savings and investments, amounting to \$45,000 annually. On the other hand, Dr. Martinez sets aside only 10% of his income, equivalent to \$40,000 annually, for savings and investments.

Strategic investment allocation

Both doctors understand the significance of investing their savings to facilitate wealth accumulation. Dr. Carter commits to investing her \$45,000 at the beginning of each year, while Dr. Martinez invests his \$40,000 annually.

Assuming an average annual investment return of 8%, let's examine the growth of their investments over a decade:

Dr. Carter's Total Investment: $\$45,000 \times 10 = \$450,000$

Dr. Martinez's Total Investment: $\$40,000 \times 10 = \$400,000$

Tax efficiency: Maximizing returns

Dr. Carter acknowledges the impact of taxes on investments and seeks tax-efficient avenues for her investments. This strategic approach helps her minimize tax liabilities. Meanwhile, Dr. Martinez, despite his higher income, doesn't optimize his investments from a tax perspective, resulting in comparatively higher tax payments.

Bridging the gap: the magic of compound interest

At the ten-year mark, Dr. Carter's total investment of \$450,000 grew to approximately \$874,822, with an average annual return of 8%. Dr. Martinez's total investment of \$400,000 has grown to approximately \$735,603, under the same investment returns.

Although Dr. Martinez's initial investment was smaller, Dr. Carter's dedicated savings and tax-efficient strategies allowed her investments to flourish.

The acceleration phase

Here comes the turning point. Dr. Carter, with her disciplined approach and strategic investment mindset, decides to escalate her investment contributions. She increases her annual investment to \$55,000 (30% of her income), while Dr. Martinez maintains his 10% investment rate.

Assuming the same 8% annual return, let's examine the trajectory over the subsequent ten years:

Dr. Carter's Total Investment (Years 11-20): $\$55,000 \times 10 + \$450,000 = \$1,000,000$

Dr. Martinez's Total Investment (Years 11-20): $\$40,000 \times 10 + \$400,000 = \$800,000$

Income isn't the sole determinant of financial success. Through calculated financial decisions, prudent investment choices, and tax optimization, Dr. Carter, a primary care physician, became wealthier than her specialist colleague, Dr. Martinez, despite the initial discrepancy in income.

[Amarish Dave](#) is a board-certified neurologist with over 20 years of experience in both neurology and active stock investing. In addition to his medical career, he holds a background in business from the University of Michigan and has successfully passed the SIE exam administered by FINRA. Dr. Dave is founder, FiscalHealthMD.com, a website dedicated to educating doctors at all stages of their careers, ranging from residents to retirement, about financial planning.

There is nothing noble in being superior to your fellow men. True nobility lies in being superior to your former self.

— Ernest Hemingway



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

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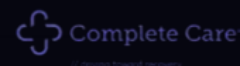
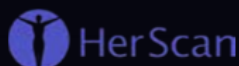
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Fall Cocktails to Tee Up for Post-Labor Day Festivities

by ANGELA MELERO, thezoereport.com

The silver lining at the end of a carefree, rosé-filled summer season is typically the hope and promise of the festive fall and winter months. Along with cooler temps, the last quarter of the year brings a wave of holidays and gatherings meant to uplift the spirit. And speaking of spirits, this new season also ushers in the a fresh crop of buzzy fall cocktails that are sure to help ease that end-of-summer anxiety.

Yes, many of autumn's delights align with traditional — and predictable — flavors like pumpkin spice, maple, and ginger. But, like fashion, the cocktail trend cycle has a way of taking seasonal staples and giving them fresh and exciting spins each year. And 2023 is no different. This season, of-the-moment liquors, drinks, and ingredients are making fall sips feel new and exciting — even they're just minor tweaks on tried-and-true classics or long forgotten heritage cocktails you haven't thought about in years (think mezcal-infused Manhattans, robust Irish coffee, and decadent white Russians).

Ahead, we tap cocktail experts on the drinks everyone will be requesting and serving this fall. So don't be sad as you take those final sips of your Aperol spritz — the best is yet to come.

Back To Basics



The revival of classic cocktails like the Old Fashioned, White Russian, Negroni (which was a summer superstar), and dirty martini will still be going strong for fall. If anything, they'll shine even brighter now that spritz and rosé season is over. These warming fuss-free drinks will be the cocktail equivalent of chicken noodle soup, and serve as a departure to complex craft concoctions featuring a laundry list of artisanal ingredients and flavors. "Gone are eight-point cocktails and smoke and mirrors," says Josh Nadel, beverage director at NoHo Hospitality. "This season we look forward to serving (and hopefully, being served) delicious cocktails which highlight their core ingredients rather than obscure them — delivered with genuine hospitality."

Mezcal Madness



If you've noticed a wave of mezcal-infused cocktails lately, your instincts are right on the money. The smoky Mexican spirit is having a moment and will be a surprising and festive addition to your fall gatherings. "It has basically left vodka on the bench so to speak," says Hung Nguyen, general manager of Ruse restaurant in St. Michaels, MD. "Everyone wants to dip their hand in the agave game." In addition to some of your more classic mezcal drinks like the margarita, this season presents the perfect opportunity to see the spirit in more unexpected places. In fact, mezcal can easily upgrade old favorites like a Manhattan, whiskey sour, or Moscow mule.

But First, Coffee



While the espresso martini craze that ruled last year has certainly put espresso-infused drinks on the map, unique approaches to the viral sip — like affogato martinis — and other caffeinated cocktails like Irish coffees will give the trend new life. And if you're still on the espresso martini train, try upgrading with a new spirit, as suggested by Tsuru Goto, food and beverage director at Society Cafe at Walker Hotel Greenwich Village. "We have swapped out the vodka in our Espresso Martini and are replacing it with tequila, specifically Mijenta's Reposado and it is delicious," she says. "[...] It's a heaven-sent combination that will energize and excite with a slightly different flavor profile than other espresso martinis you've enjoyed recently."

Cider With A Kick



The traditional hot toddy may find itself dethroned this season by the equally autumnal and cozy cider. Particularly interesting as a cocktail, hot cider mixed with a spirit like whiskey, bourbon, or rum are great to batch for fall gatherings. “Spiked ciders usually consist of apple cider and cinnamon which are both popular ingredients when it comes to fall,” says Donny Largotta, beverage director at Gansevoort Meatpacking. “At The Chester, we make our very own Cuatro Cidre which consists of Bacardi Cuatro Añejo, a four-year-aged rum that has notes of vanilla honey and oak spices. It pairs perfectly with cinnamon syrup and fresh pressed apple cider once steamed. This is the perfect cocktail for the season.” (You can also swap out the traditional apple cider and opt for pear for a fresh flavor profile.)

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11 Best Fall Destinations in the US: Autumn Trip Ideas

Savoredjourneys.com

Fall is the ultimate time to travel through various cities and states to experience a wide network of exciting activities, from festivals to outdoor activities.

Unsure how to find these foliage-covered terrains that will provide an unforgettable getaway? This list offers some of the best places to visit in the fall in the USA.

1. Maine



Yes, the entire state. I know it's large and there's lots of area to cover here, but autumn is one of the cheapest times to visit this Atlantic Coast gem. The off-season provides more affordable accommodation and fewer lines at major attractions. The weather is good and the fall foliage is bursting around you.

Maine showcases some of the best fall foliage in the United States. For that reason, a fall foliage tour through Maine is a fantastic idea. You can drive yourself around, but why not take a fall foliage train tour, which is a unique way to take in the colors of fall. The Belfast & Moosehead Lake Railroad offers several options or in Portland take the [Maine Narrow Gauge Railroad Co.](#)

Along the coast, be sure to hit up these activities that are too crowded in summer:

- [Lobster rolls in Kennebunk](#)
- [Mount Battie in Camden](#)
- [Marginal Way in Ogunquit](#)

- [Whale watching in Bar Harbor](#)
- Hiking the various trails of [Tumbledown Mountain](#) and [Mount Kineo State Park](#)

Top Fall Activity: The ultimate festival for foodies, Harvest on the Harbor in Portland is the place to go for beer and oysters in Maine. Harvest on the Harbor usually occurs in early November.

Tours you might enjoy:

- [Old Port “Seafood Lovers” Walking Lunch Tour in Portland, Maine](#)
- [Luxury Catamaran Sailing Charters in Maine](#)
- [Portland, Maine Lighthouse Tour -2 hour Land Tour](#)

2. Zion National Park, Utah



With frosty weather in winter, dangerous climbing conditions in spring, and scorching temperatures in summer, fall is the perfect time to visit Zion National Park. During fall, average temperatures in Zion range from low 40s to mid 70s.

Visiting Zion in fall is like stepping into a vivid painting. The colors are stunning and the sunlight isn't so harsh, so the contrasts between the trees and the rocks is more vibrant. You can take the Zion Canyon Scenic Drive through the park or head out onto some of the trails like Watchman Trail, Cable Mountain and Taylor Creek in Kolob Canyon.

Activities like horseback riding, canyoneering, and zip lining can all be more enjoyable in the fall in Zion and you won't be competing with all the other visitors.

Top Fall Activity: With cooler temperatures after the summer heat, a private tour of Slot Canyon is an epic adventure you won't want to miss.

Tours you might enjoy:

- [Peek-A-Boo Slot Canyon UTV Adventure \(Private\)](#)
- [Peekaboo Sandboarding UTV Adventure \(Private\)](#)
- [East Zion Experiences Ultimate Slot Canyon Canyoneering UTV Adventure](#)

3. Williamsburg, Virginia



An enduring piece of US history, the city of Williamsburg will make you feel like you've entered a different time period. Fall in Williamsburg is one of the best times to visit because of fewer crowds, mild temperatures, and beautiful fall foliage.

In the fall, you can take plan all of those outdoor activities you don't want to do in the heat of summer, like a picnic, hiking, and bike riding. You can go on a [ghost tour](#) through Colonial Williamsburg, go pumpkin picking at [Holly Fork Farm](#), or enjoy its wide variety of hiking routes like Lookout Tower Trail or Jamestown Island Trail.

Top Fall Activity: The Yorktown market days in Williamsburg is a fun way to peruse the local produce and vendors of the city. In October, the market day fall festival takes place with various festive treats, such as caramel apples.

Tours you might enjoy:

- [Jamestown Settlement American Revolution Museum 7-Day Ticket](#)
- [Colonial History Tour in Williamsburg Virginia](#)

4. Albuquerque, New Mexico



When looking for the perfect fall destination to visit, the first thing that comes to mind is a nice cool temperature with perhaps a little chill in the air. Albuquerque fits that bill with its famous Indian summer.

Albuquerque has an abundance of fall activities to enjoy. Go pumpkin picking at [McCall's](#), go on a ghost tour of Old Town, or visit the [Corrales Harvest Festival](#), a two day event in September with live music, arts & crafts shows, a pet parade, hay rides, food tasting, and a beer garden.

Top Fall Activity: The [Albuquerque Balloon Fiesta](#) in early October is the biggest hot air balloon festival in the US and is an absolute must-see experience.

Tours you might enjoy:

- [Albuquerque Hot Air Balloon Ride at Sunrise](#)
- [Breaking Bad RV Tours](#)
- [ABQ Beer Tour: A Curated Craft Beer Experience in the Land of Enchantment](#)

5. Napa Valley, California



One of the best times to visit Napa Valley is during fall, when the harvest season commences (August to early November). This destination is known for its top-class wineries and wines and fall is a rare opportunity to see the grape picking and wine making in action. Learn more about the harvest.

The vines begin to change colors in the vineyards as well, painting the entire region in yellows and reds. It's a sight you must see. The temperature in fall still hovers around 80 degrees, but with cooler nights that make it very pleasant.

Attend any number of harvest festivals and events, like the Rutherford Hill's Barn Bash and the Harvest Ball in St Helena, or the Harvest Festival in Yountville in September.

Tours you might enjoy:

- Small-Group Wine-Tasting Tour through Napa Valley
- Half-Day Napa Valley E-Bike Tour

6. Dallas, Texas

Fall is a spirited time to visit Dallas, Texas, from the harvest festivals to the kick-off of football season. From the simple pleasures of hayrides to the smile-inducing enjoyment of state fairs, this city knows how to celebrate fall to the fullest.

One of the biggest fall events is the State Fair of Texas that's open from end of September to October. Remember, everything's bigger in Texas and so is this fair!

Head to [Howell Farms in Arlington](#) to find a walking path filled with over 3,000 hand-carved pumpkins in displayed along a half-mile path. For something a little more frightful, visit Dark Hour Haunted House, a 30,000-square-foot house of horrors located in Plano.

Top Fall Activity: [Autumn at the Arboretum](#) in Dallas is a great way to fall head-over-heels for this season's merriment as the coveted 'pumpkin village' returns. The location is known to change from time to time, so be sure to do some research beforehand.

Tours you might enjoy:

- [JFK Assassination and Museum Tour with Lee Harvey Oswald Rooming House](#)
- [Dallas' Reunion Tower GeO-Deck Observation Ticket](#)
- [Half-Day Best of Fort Worth Historical Tour with Transportation from Dallas](#)

7. San Diego, California



Even though San Diego doesn't experience a fall season like many of the other places on this list, there are many reasons to head there in the fall. Fall in San Diego is a time to enjoy mild weather, uncrowded beaches, a variety of festivals, Halloween celebrations, and plenty of outdoor activities.

One of the biggest perks for families visiting San Diego in fall is [Kids Free San Diego](#). For the whole month of October, kids get free admission to 85+ museums, theme parks, tours, and attractions. If you've been wondering how to make your vacation a little more affordable, this is a great way to start.

Top Fall Activity: Pacific BeachFest in early October is a festival that is a celebration of beach-going activities. From volleyball to a fish taco contest, you're in for a treat.

Tours you might enjoy:

- [San Diego Harbor Cruise](#)
- [San Diego Whale Watching Cruise](#)
- [Skip the Line: USS Midway Museum Admission Ticket in San Diego](#)

8. Big Sur, California



With dazzling redwoods and waterfalls, Big Sur promises a fall vacation in some of the most captivating natural landscape. The fall foliage in Big Sur is some of the best in the state, albeit not nearly as dramatic as on the East Coast. The scenic vistas, wildlife viewing, and waterfalls are all at their best in the fall months, from September to November.

Activities such as hiking and backpacking, highway and trail bicycling, fishing, and hot springs are in full swing still, before the end of the season, and camping is at its best, when you can enjoy the cool fall nights.

This season is also when various animals, such as humpback whales, are most active — so wildlife watching is bound to entice nature lovers.

Top Fall Activity: The best way to enjoy these outdoor splendors is by going on a camping adventure in this region's [national parks](#).

9. New Orleans, Louisiana



One of the best times to visit New Orleans is in the fall, from October to November. These months offer the best sightseeing weather and less crowds, along with the spirit of the season with great festivals taking place, like the National Fried Chicken Fest, Voodoo Music + Arts Experience, and the Boudin, Bourbon, and Beer.

If you're not keen to visit New Orleans in the height of the summer heat and humidity, when it only feels good to be inside an air conditioned building, fall is your chance to get outside and see more of what the area has to offer.

New Orleans is the place to be when the Halloween spirit emerges. While spooky tours and excursions are a no-brainer, you'll also be able to experience the official oyster season in all its shucking glory.

Top Fall Activity: A Haunted Ghost, Voodoo, & Vampire tour will be sure to brew up a hair-raising experience on Halloween.

Tours you might enjoy:

- New Orleans Airboat Ride
- New Orleans City Tour: Katrina, Garden District, French Quarter & Cemetery
- New Orleans Food Walking Tour of the French Quarter with Small-Group Option

10. Connecticut



A top contender for the best fall vacation spot in the U.S., Connecticut knows how to embrace the cozy pleasures of what this season brings.

From apple picking to leaf peeping, fall in Connecticut is as close to perfect as you can get! You can easily spend a fall weekend going to festivals or enjoying the fall produce at a local farm. The only issue will be deciding where to go. Practically the entire state is awash in red, yellow, and orange.

Norfolk is one of the first towns to get fall colors. There are three state parks at which to view the leaves. At Haystack Mountain State Park, you can reach the top of the mountain by driving and hiking to the top, where your reward is a 360-degree stunning views of the Berkshires, New York, and the Green Mountains.

Campbell Falls is another not-to-be-missed fall hike. Dennis Hill is another great location for leaf spotting. The pavilion at the top offers spectacular views of 3 states. It's a perfect spot to enjoy a picnic lunch while taking in the spectacular view.

Top Fall Activity: Hit the road and pick a route to drive along, like Route 169, to experience the changing colors in full throttle.

Tours you might enjoy:

- Mystic Seaport Museum Adventure

11. Grand Canyon, Arizona



One of the most popular attractions in the country, the Grand Canyon is sure to top any USA bucket list. The autumn season is the perfect time to make a trip to this natural phenomenon, as this generally means fewer crowds and cooler days.

Fall is a great time to hike the South Rim's Inner Canyon trails due to milder temperatures and reduced crowds. There is also more wildlife present for the same reasons as mentioned above. And though it's not a great place for fall foliage, there are some brighter colors along the trail to enjoy.

Cooler temperatures and fewer crowds also allow the animals to be out, so you'll see more wildlife, and you'll pay a lot less for your hotel rooms too. Win – win.

Top Fall Activity: Make your way to the North Rim for a spectacular view of the canyon bathed in an auburn light when the sun sets on this fall getaway. Be sure to plan your trip to this attraction.

Tours you might enjoy:

- 45-minute Helicopter Flight Over the Grand Canyon from Tusayan, Arizona
- Arizona Highlights – Antelope Canyon and Lake Powell Flight with River Rafting

When to Travel to These Fall Destinations



The fall, or autumn, season spans from September to November in the US. If you're looking to enjoy the autumn foliage, you'll want to go from late September to early October, although the exact dates can't be predicted, and they vary based on where you're going – from east to west.

The fall is also a time for festivals in the U.S. and many states take advantage of the lower temperatures to hold their state fairs and outdoor festivals. Here are some key events to look out for on your trip to the various [awesome places in the USA](#):

- **Labor Day** (1st Monday in September) – This holiday marks the end of summer and the return to school for the kids, so it's often celebrated with a final big trip, a weekend of camping, or at the very least a big BBQ and party in the backyard.
- **Halloween** (31 October) – While not a federal holiday, Halloween is often treated as one, and it tends to define the whole of October, with an abundance of pumpkin picking, haunted houses, hay rides, and fall activities to keep you busy.
- **Thanksgiving** (26 November) – If you're from the U.S., you've been to dozens of Thanksgiving dinners, but if you've never celebrated this holiday, you should definitely find a family to attach yourself to, so you can get your turkey eating on.

Final Thoughts on the Best Fall Destinations in the US

What would an awe-inspiring autumn vacation be without the crisp morning air that fuels the fire of a day filled with epic outdoor adventures? Whether you're after a pumpkin picking excursion or looking to enjoy a fun Halloween event, this season in the USA will have you covered.

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