

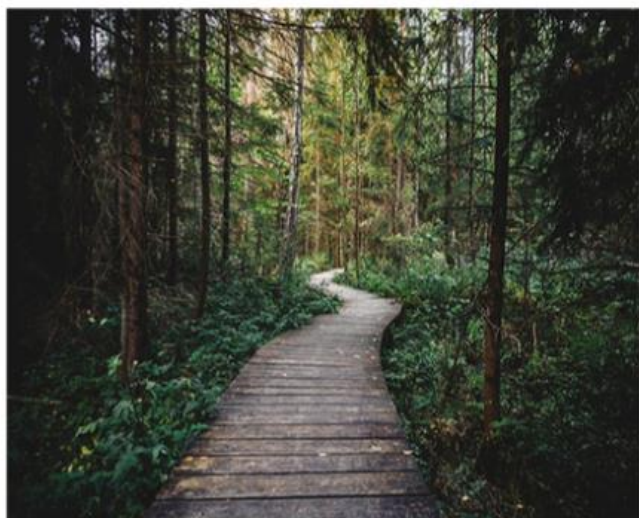
MD Life

OCTOBER 2023



Louisville's Top Financial Planning Firm With An Umbrella Of Services

IRAs | Annuities | Estate Planning | Long Term Care | Medicare



We offer more than money management. The experienced professionals in our office can assist you with legal estate questions, estate planning, Medicare services in addition to your financial planning.

Over \$1 billion in assets managed. We are your one-stop shop for all your financial needs and have everything you need all under one roof.



**Commonwealth
Capital
Management, LLC**

📍 10503 Timberwood Circle, Suite 205 * Louisville, KY 40223

☎ 502.420.9912 ✉ scott@ccmresource.com

www.ccmresource.com

*The Louisville Business First Financial Advisory Firm list ranking is based on several factors including number of local financial advisors, local employment, and assets under management as of July 1, 2022. No fees were paid in exchange for inclusion on the list. Recognition from rating services or publications is no guarantee of future investment success. Working with a highly rated advisor does not ensure that a client or prospective client will experience a higher level of performance of results. Rating received in 2022 by LBF. These ratings should not be construed as an endorsement of the advisor by any client nor are they representative of any one client's evaluations. Securities and Investment advisory services are offered through registered representatives and investment advisor representatives of Cetera Advisor Networks LLC, member FINRA/SIPC, broker/dealer and a registered investment advisor. Cetera is under separate ownership from any other named entity.

Contents in This Issue

How My Patients' Zoom Backgrounds Made Me a Better Doctor
Don't Lose Old Voicemails - Steps to Save Them on Iphone and Android
The Erosion of Patient Care
Top Tax Issues for Physicians in 2023
The Top 10 Medical Apps for Doctors
30 Minute Spicy Ancho Turkey Chili
DeepMind's New AI Can Predict Genetic Diseases
Book Review: A Physician's Quest to Treat Multiple Sclerosis
Air Quality Alert: Reducing Our Carbon Footprint in Health Care
The Essential Bottles for Your Home Wine Bar
Top 18 Resorts and Hotels for Fall Foliage in the U.S.
The Dakota Studios

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



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

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



How My Patients' Zoom Backgrounds Made Me a Better Doctor

JOSEPH BARRERA, MD

In May 2020, I wrote a piece titled, “[Remembering the art of medicine during virtual visits](#).” In that article, I wondered how telemedicine could possibly allow us to make the humanistic connection that occurs more organically during in-person office visits. Now, more than three years later, and after hundreds of telehealth visits, my patients have shown me how.

In December 2020, one of the bleakest periods of the pandemic, an elderly patient lamented that she and her husband would have to spend Christmas alone, away from their children and grandchildren. As I tried to console her, I happened to notice and commented on a small knitted stocking hanging from the Christmas tree behind her. She proceeded to pull it off the tree and told me how her great-aunt had knitted it for her and had given it to her for her very first Christmas over 80 years ago. It has hung from her Christmas tree every year since. It brought back a flood of happy childhood memories and Christmases spent with her children and grandchildren, which helped lessen her disappointment.



During another telehealth visit, my 75-year-old patient was speaking to me from her home office, and I noticed several diplomas on the wall behind her. I commented, “I didn’t realize you were so well educated.” She said, “Those are actually the high school and college diplomas of all my grandchildren. Their parents didn’t want to display them, so I asked for them. Now, all my grandchildren give me their diplomas. I’m running out of room on my wall!” She beamed with pride as she pointed to each diploma and told me about each grandchild’s degree and accomplishments.

Another patient had what appeared to be memorabilia from several baseball ballparks displayed on the wall behind him. By now, I knew there had to be a story, and he didn’t disappoint. He and his late father had collected them over several years as they attempted to visit as many parks as possible. “Those trips are some of my fondest memories of my dad. I hadn’t thought about them in a while. Thanks for noticing them and reminding me of him,” he said.

In their book, [The Good Life](#), Drs. Robert Waldinger and Mark Schulz describe the findings of their 84-year (and counting) Harvard study on happiness: “So if you’re going to make that one choice, that single decision that could best ensure your health and happiness, science tells us that your choice should be to cultivate warm relationships. Of all kinds.” These tales my patients tell me during these telehealth visits help them reinforce their relationships with their families and can reestablish their relationships with me.

In the early 1930s, house calls comprised 40 percent of physician visits, but by the 1980s, they declined to less than 1 percent. During its heyday, house calls allowed doctors to deliver care to patients who were either too ill or lacked the resources to travel to the doctor’s office. Now, with Zoom, telehealth visits are a modern-day version of the house call. With the magic of modern technology, physicians can be rapidly transported from their exam rooms to their patients’ homes simply by clicking “new meeting.” Think more Star Trek than Little House on The Prairie. But just because you’ve been immediately transported to your patient’s home doesn’t

necessarily mean that you're "there." When I have written in the past, I mentioned the importance of actively cultivating meaningful physician-patient relationships even over telehealth. So during your next telehealth visit, try noticing something in their Zoom background to be present with your patient. Let it anchor you. Show your patient that you're really "there" with them. Ask about that knick-knack on their shelf or painting on their wall. You never know what you might learn. You'll let your patient know they mean more to you than just their diagnosis or medical condition. And just like that old-school doctor who drove and walked miles across country roads to deliver essential care to the sick and needy, you'll be providing an invaluable service to your patients and yourself. [Joseph Barrera](#) is an endocrinologist.

She asked: "have you got everything?"

He took her hand and said: "now I do" ❤️



Don't Lose Old Voicemails – Steps to Save Them on Iphone and Android

BY KIM KOMANDO, KOMANDO.COM

We all know how comforting pictures and videos can be after someone passes, along with other mementos. I found my Mom's car key ring the other day. I put my keys on it, and strangely, it makes me feel like she's still near.

I get this question a lot. Someone you love has passed away and you want to save a voicemail to listen to when the grief wave hits. Don't bet on your phone to keep it for you — I've heard from enough people devastated that their old messages are gone to know better.



Let's walk through how to keep a copy for good.

Saving voicemails on iPhone

- Go to the **Phone app** and tap **Voicemail** in the bottom right.
- Tap on the voicemail you want to save, then tap the **share button**. It looks like a box with an arrow pointing out of it.
- You can now share this voicemail via **AirDrop, Messages, Mail, Messenger or WhatsApp**.
- To save the voicemail on your phone, select **Add to New Quick Note** or **Save to Files**. You can access the saved message again in either app and play it back at your leisure. Both apps automatically back up the file to iCloud if enabled.
- To save the voicemail to your computer, select **AirDrop**, then tap on your **computer's name**. Be sure both devices are connected to the same network. On your computer, accept the AirDrop and save the message wherever you want.

Saving voicemails on Android

Keep in mind steps will vary depending on the model you own. But you can follow some general steps to keep those important messages.

- Open your Voicemail app or go to the Voicemail section in your Phone app.
- Tap or tap and hold the message you want to save.
- In the menu that appears, look for options like **Save, Export, or Archive**.
- Select the storage location in your phone to which you would like the message to go, and tap **OK** or **Save**.

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

With low- to no-down-payment options.

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



Gordon Prat

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

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

*Call us for eligibility criteria.

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



Mortgage

The Erosion of Patient Care

LAURA DE LA TORRE, MD

The Black Eyed Peas asked, “Where is the love?” and that’s what I wonder, too. As medicine – oops, I’m supposed to say “health care” – has become more and more corporate, what has been slipping away is the love. What do I mean by that? There were specific ways we old docs were trained to care for patients.

Let’s start with bedside manner. We were trained to sit with the patient, look toward their face (looking directly in the eye is not culturally universal), listen with intention, smile, nod, and communicate without jargon. Providers do not have time to do that if they are also expected to type on a computer at the same time. Our eyes are focused on a screen more than they are focused on the patient.



We were trained to do thorough physical examinations. One of the most common patient complaints I hear about other providers is, “S/he never touched me.” If something hurts, it’s our responsibility to examine the part that hurts. Sometimes, that requires the patient to remove clothing – egad, that takes up more minutes of the appointment time! Even if there isn’t a physical complaint, it takes only a few minutes to do a HEENT (head, eyes, ears, nose, and throat), neck, cardiac, and pulmonary examination, and to look at the ankles for edema. Unfortunately, the time available for a clinic visit can be so limited that taking a few minutes to examine the patient will put us behind schedule. Our hands are on a keyboard more than they are on a patient’s body.

We were encouraged to explain things to patients. The patient doesn’t always understand why we want them to take a medication or go for an imaging test. It is not the patient’s duty to do what we say because we say so. They deserve to know why we’re making a recommendation, referring to a specialist, changing a medication, or asking for yet another blood test. A patient recently said to me, “Nobody has ever explained these things to us the way you do, Doctora. NOBODY.” However, we barely have time to enter the orders, much less talk to the patient about it. Our attention is more focused on the chart than the patient.

Without a scribe and with a cumbersome EMR, it can take an additional fifteen minutes per patient to fill out templates, pick the right codes, put in the orders, electronically send every medication to their new pharmacy, use a smartphone to authenticate prescriptions for controlled substances, attach diagnoses, put in referrals, and do all the administrative tasks we are required to do. There simply isn’t time when a patient is scheduled every 20 minutes.

Something’s gotta give. To get it all done during the scheduled visit time and avoid spending nights and weekends charting, the time and attention given directly to the patient when they are in our presence goes by the wayside. There is not enough time to do all the documentation, orders, billing, and coding AND sit with the patient, listen intently, examine their body, and explain why we’re making recommendations to improve their health. They don’t let us doctor the patient. There’s no room for the love.

Laura de la Torre is a family physician.

Top Tax Issues for Physicians in 2023

Courtesy of physicianfamily.com

Like the last major tax reform passed back in 1986, this new law closes many loopholes and makes it even more difficult (if not impossible) to “work the system.” Here are a few tax strategies to consider for 2023:

- 1. Bunch up your charitable deductions.** Since the standard deduction has increased to \$27,700 (2023) for married physicians, you may not be able to benefit from making smaller charitable donations. To work around this, consider making one larger donation every other year. Consider donating appreciated securities to a donor advised fund to get a large tax break this year, then sprinkle smaller gifts to charity from the fund in the coming years.
- 2. Be careful about refinancing your home.** On mortgages originating on or after December 15, 2017, only the interest on the first \$750,000 of debt is deductible. If you refinance a balance greater than this, consult your Certified Public Accountant (CPA) to ensure that you don’t lose a chunk of your deduction. Also, the interest on a home equity line of credit is now only deductible if used to purchase or improve your home.
- 3. Use your 529 college savings plan to pay for private school.** The new tax bill allows physician families to use Section 529 assets to cover the cost of private K-12 education up to \$10,000 per year, per child. In states that allow for tax deductions on 529 plan contributions, you can put money into your plan and then use it to pay for private school. Older doctors might consider setting up 529 plans for grandchildren with the idea of paying for all their education before college.
- 4. Manage your qualified business income.** Self-employed physicians with so-called “pass-through” entities including sole proprietorships, partnerships, S-corps and LLC’s taxed as S-corps or proprietors, should contact their CPA early in the year to manage their qualified business income (QBI). The rules are so complicated that rule-of-thumb planning will not suffice and custom tax planning strategies/projections are required.



Physician Tax Deductions

One way physicians can pay less tax is by careful tax planning to reduce their taxable income, taking all of the allowed deductions and protecting those deductions from being phased out. Common deductions include:

- **Pre-tax contributions to retirement plans** such as a 401(k), 403(b), 457 plan or, in certain cases, tax-deductible contributions to Traditional IRAs. Many physicians will not be able to deduct their IRA contributions and should consider a “backdoor Roth IRA contribution” strategy.
- **Charitable donations** of cash or used items can save taxes but most physicians forget that they can also donate securities from their taxable accounts. By donating appreciated securities, physicians gain a double tax benefit by getting a tax deduction for the gift and by sidestepping the capital gain on the sale.
- **Tax-loss harvesting** is the act of selling a losing **investment** in a taxable account to intentionally realize the loss. While this may not sound appealing, physicians can use the first \$3,000 of losses to offset ordinary income, saving the average physician \$1,000 to \$1,500. Do you have a loss larger than \$3,000? No problem. Losses in excess of \$3,000 can be carried forward indefinitely until the amount is exhausted.
- **Home mortgage interest** is a common tax deduction for physicians, especially those with **large homes and larger mortgages**. Doctors can also deduct the interest on up to \$100,000 worth of a home equity line of credit (HELOC) if used for home acquisition or improvement.

All of these deductions are subject to limits, so physicians should consult their tax specialist for guidance.

Tax Deductions for Self-Employed Doctors

It seems like most of the tax code is written to benefit doctors who own their practices. For example, self-employed physicians receive a virtually unlimited tax deduction for business-driven expenses like travel, lodging, airfare, computers and mobile phones, office equipment, office supplies, medical equipment, board exam fees, licensing fees, continuing medical education expenses and membership dues. Doctors who are not self-employed should try to negotiate reimbursement for these expenses since employee physicians get no tax benefit at all for covering these expenses out-of-pocket.

To gain these same tax benefits, physicians who are not self-employed can easily form a small business (sole proprietorship or LLC, for example) to receive income from their *locum tenens* work as well as payments received from drug companies and medical device manufacturers in exchange for research, teaching and other services rendered to healthcare organizations as contractors. For rules about deducting business expenses, see IRS Publication 535.

Tax Strategies for Doctors with Families

ABLE Accounts Offer Tax Benefit for Physicians with Disabled Children

If you are the parent of a child who became disabled before their 26th birthday, consider making contributions to an ABLE account as you **plan to financially support your child**.

Like other accounts created under Section 529 of the tax code, ABLE accounts allow physician families to make contributions to a tax-advantaged savings account for qualifying children. Individuals can contribute up to \$17,000 per child (in accordance with the annual gift tax exclusion amount), so a married couple could contribute up to \$34,000 for 2023 per child, per year.

Earnings in the account can grow tax-deferred, and distributions made for qualified disability expenses of the disabled child or “designated beneficiary” are excluded from their gross income for federal and state income tax.

In addition to their tax advantages, ABLE accounts do not impair your child’s eligibility for certain means-tested federal benefits programs. Be careful though: only the first \$100,000 of the ABLE account balance is not subject to the \$2,000 personal asset limit that determines eligibility for Supplemental Security Income (SSI) benefits.

Sponsored by individual states, ABLE accounts are not yet available in all states, and physicians who want the tax-sheltered savings of an ABLE account must enroll in their own state’s ABLE plan. To learn more about ABLE accounts, visit the **ABLE National Resource Center**.

Self-Employed Physicians Can Save Taxes By Hiring Their Kids

Physicians who own their own business—medical or non-medical—including a sole proprietorship, partnership, or working as a contractor to another business, can add their children to the payroll in order to shift income out of their own high tax brackets and onto their child’s tax return where the standard deduction can zero out the tax liability.

For example, a physician who hires her three children can pay each child up to \$13,850 in wages, an amount equal to the standard deduction for 2023, and that deduction will shelter all of these earnings from taxes. So if that physician is in the 37% federal income tax bracket, the total tax savings can amount to around \$16,000 each year.

Wages must be reasonable given the child’s age and skill level, and this tax move must be fully-documented so that it will survive an audit.

Roth IRA for Physicians’ Kids Offer Tax-Free Growth

Physicians who have children that are employed by them (see above) or who have W-2 earnings from a summer job or any other source, can contribute to a Roth IRA. Contributions can grow tax-deferred and the account can grow tax-free with no required minimum distributions and no taxes due on qualified distributions under the current tax laws. Over time, the tax-free compound growth can help the children of physician families get a great start on retirement with no taxes due.

Advanced Tax Strategies for Physicians

While these strategies can save physicians thousands in taxes, they require advanced tax planning, special documentation, or the involvement of tax experts including tax attorneys or CPA's who specialize in these areas. Seek legal and/or tax advice before proceeding.

- **Tax-free rental income** is permitted by US Tax Code Section 280A(g), allowing physicians to rent out their homes tax-free for up to 14 days each calendar year. For example, physician families in Eugene, Oregon sometimes rent out their homes when sports events (like the Olympic Trials) come to town. Doctors who are self-employed can rent all or part of their homes to their business (board meetings, for example), giving them a business tax deduction and tax-free income. This tax saving strategy requires both a business purpose for the rental and careful documentation.
- **Defined benefit retirement plans** (also known as “pension plans,” or cash balance plans) allow self-employed physicians and doctors who are shareholders in their medical practices to deduct contributions made to these plans and defer income tax to a later date. Overall contribution limits are based on each practitioner's age and income but younger physicians might contribute \$50,000 to the plan while doctors approaching retirement might contribute up to \$265,000 for 2023, deferring somewhere between \$18,000 and \$98,000 in federal income taxes (assuming the 37% tax bracket). This tax strategy requires careful business planning and often involves the services of a pension actuary or “third party administrator,” ERISA attorney, and a registered investment advisor.

ATTENTION PHYSICIANS

Do you need a referral for services or products?

LET US HELP AT NO COST TO YOU!

We can refer a vetted business or professional

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

**Physicians Resource Network
Referral Service**

Please call:

888-670-2228

Email:

physiciansresourcenetwork@creativedevelopmentworks.com





COMMUNICATIONS IS OUR BUSINESS

CLARITYTEL HAS BEEN PROVIDING HEALTHCARE COMMUNICATION SOLUTIONS SINCE 2003. WE HAVE DEVELOPED CUSTOM HOSTED SOLUTIONS SPECIFICALLY DESIGNED FOR OUR HEALTHCARE CLIENTELE. CLARITYTEL SPECIALIZES IN PROVIDING HOSTED CLOUD PHONE SERVICE, ON-SITE VOIP SYSTEMS, SIP TRUNKS, HIPAA COMPLIANT FAX SERVICES, VOICEMAIL SERVICES, LIVE ANSWERING SERVICES AND MORE. PLEASE CALL TODAY FOR A VOIP ASSESSMENT AND LET CLARITYTEL CREATE A CUSTOM SOLUTION FOR YOUR FACILITY.



(866) 399-8647
SALES@CLARITYTEL.COM



WWW.CLARITYTEL.COM/HEALTHCARE

The Top 10 Medical Apps for Doctors

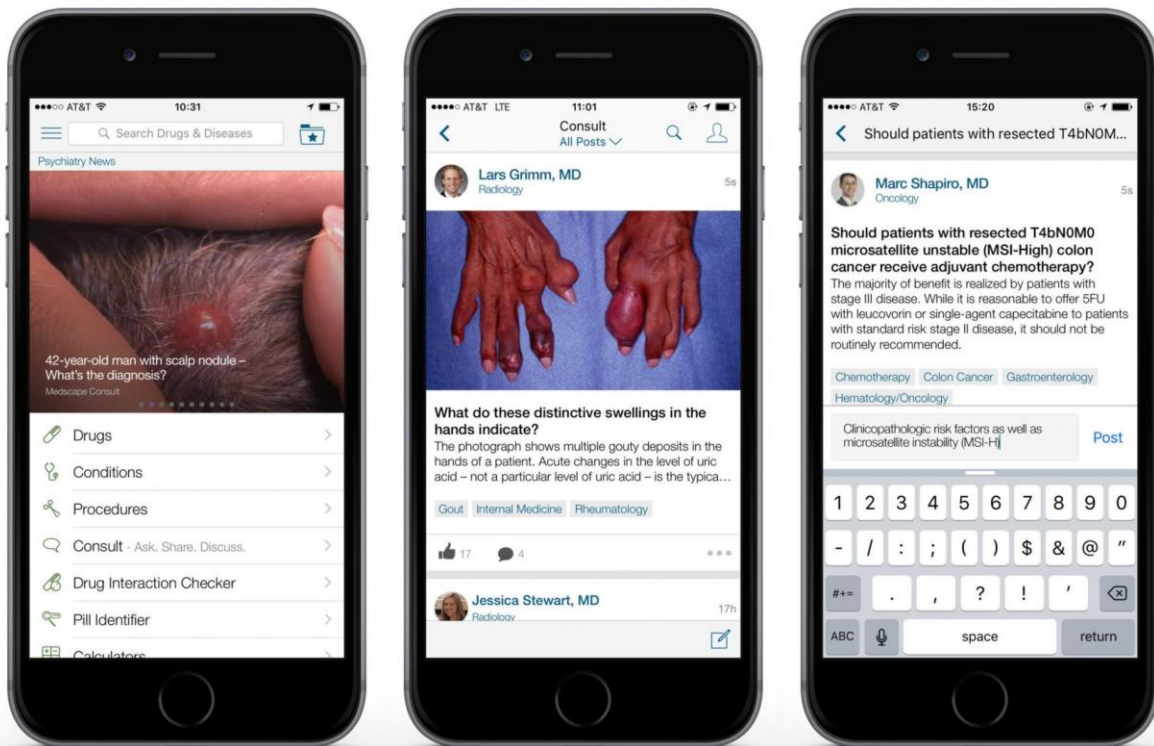
Courtesy of jotform.com

Healthcare employees are always on the move. From checking on patients to conferring with other staff, providers are often away from their desks. Being away from their desktop computer can make it difficult for physicians to access the medical databases and references they need.

That's where medical apps come in. Medical apps enable healthcare workers to get the necessary data to help patients, no matter where they are. Let's check out 10 popular medical apps for healthcare workers and see how you can use them in your practice.

1. Medscape

Medscape is a popular medical news app. The app gathers the latest medical research articles into a single, easy-to-navigate platform for doctors and medical students.

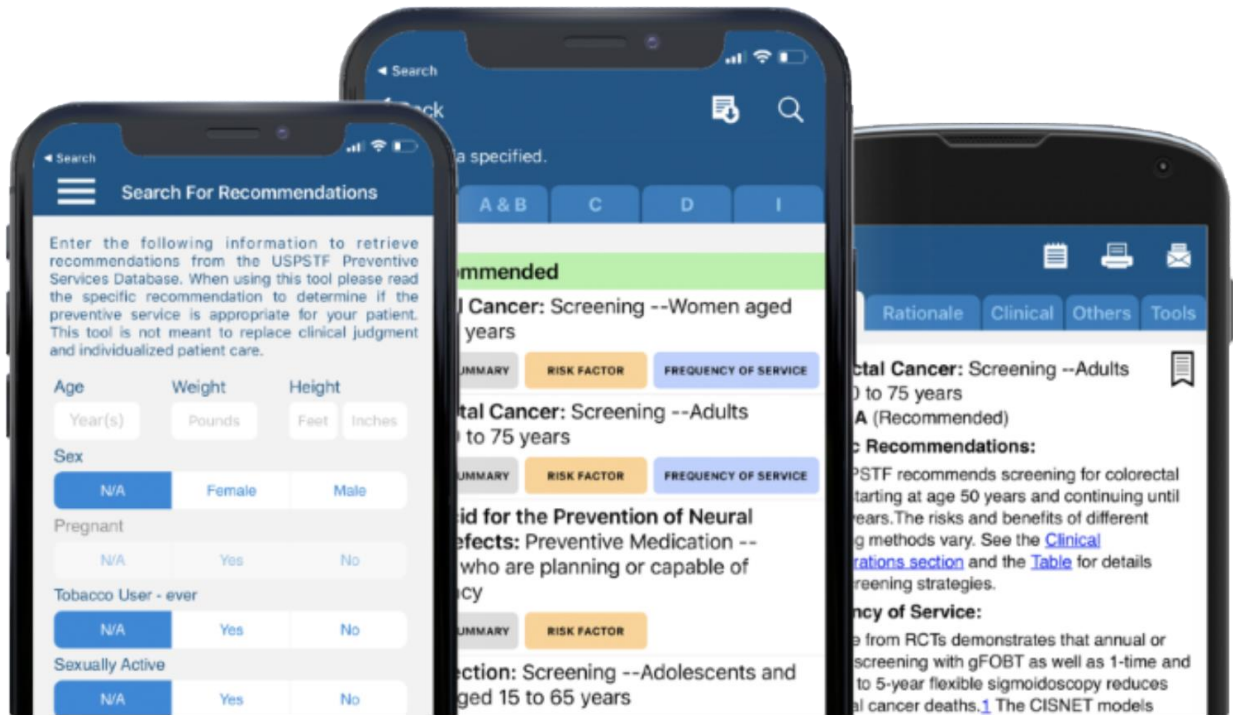


While Medscape is known as a medical news source, it also branches out into areas such as medical calculators, prescription safety information, CME/CE activities, and even a network of other doctors.

This app works on both Android and Apple devices. Once you've created your free account, you can instantly access the research you need to stay up to date in your field.

2. Prevention TaskForce

The Prevention Task Force app is a medical app created by the U.S. Department of Health and Human Services and the Agency for Healthcare Research and Quality.



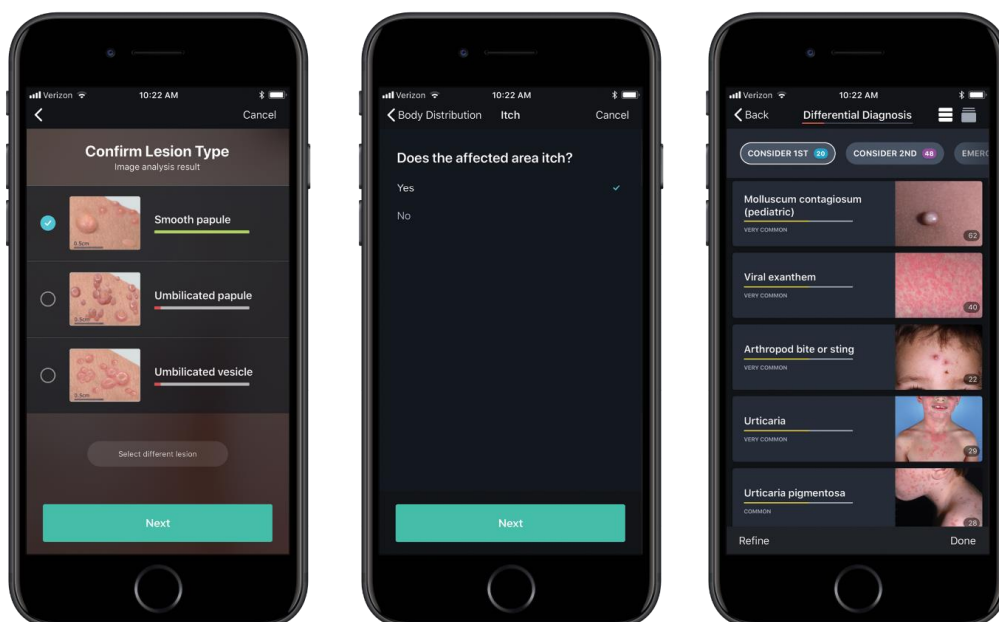
Prevention TaskForce

Primary care doctors can use the app to find the right resources for their patients' needs. Providers can enter their patients' information and search for available screening, counseling, and medication services.

This application is free and works on Android and Apple devices. There's also a web app. In addition, healthcare workers and institutions can request access to the API.

3. VisualDx

VisualDx is an image-based medical reference app that contains thousands of images of different diseases and conditions.



VisualDx

Providers can easily compare their patient's presentation with various diseases. VisualDx's search feature enables physicians to enter their patient's symptoms and discover possible diagnoses along with reference images.

The app requires a subscription to use. It works on both Android and iOS and is available in multiple languages.

4. Skyscape Medical Library

Skyscape Medical Library offers relevant medical information for doctors, nurses, and other healthcare professionals. The app's library boasts multiple healthcare textbooks and provides drug information. It also includes a clinical calculator.

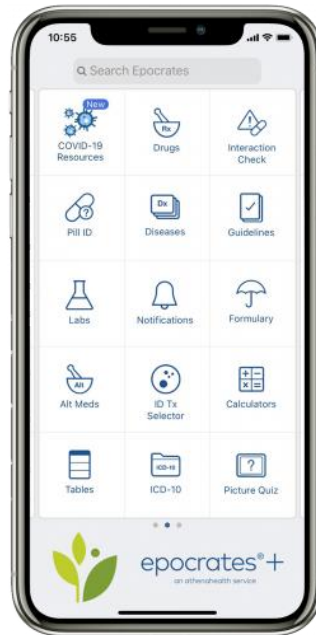


Skyscape Medical Library

The app is free but requires in-app purchases for some features. It's compatible with both iOS and Android.

5. epocrates

epocrates is a medical reference app that specializes in drug information. It offers prescribing and safety information, such as the differences between adult and pediatric doses, possible adverse reactions, and warnings. The app can also check whether an insurance plan covers a particular drug.



epocrates works on both Android and iOS. You can get a free version or purchase a subscription plan.

6. PEPID

PEPID is a medical reference that can be customized for doctors, nurses, EMTs, and paramedics.

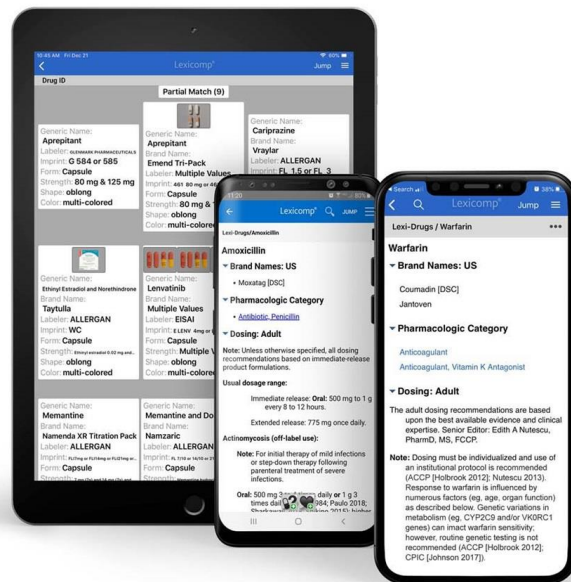


The information is designed to be quickly absorbed and then used in the field, with industry-specific bullet-point lists that provide what you need to know. PEPID boasts a medical drug database along with medical calculators and illustrations.

The application can be used on both Android and iOS as well as Windows and BlackBerry.

7. Lexicomp

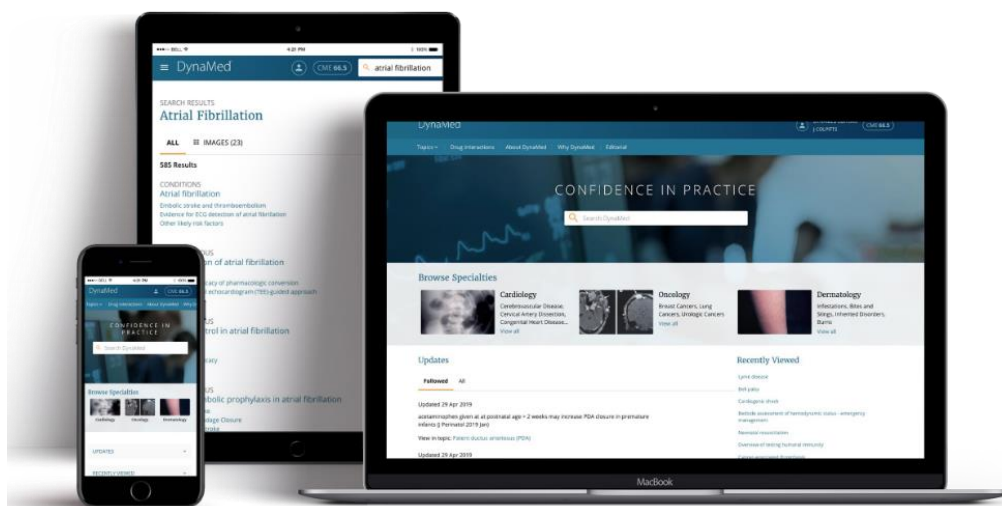
Lexicomp, a drug reference app, offers access to more than 20 medical databases. The app has comprehensive drug information, such as a pharmacogenomics database, IV compatibility, current drug shortages, and educational content for patients. Plus, all the information is stored on your device, so you can use it even when you don't have internet access.



The reference app is compatible with Android and iOS. While it does require a subscription to use, the app offers a one-month free trial so users can decide whether it's right for them.

8. DynaMed

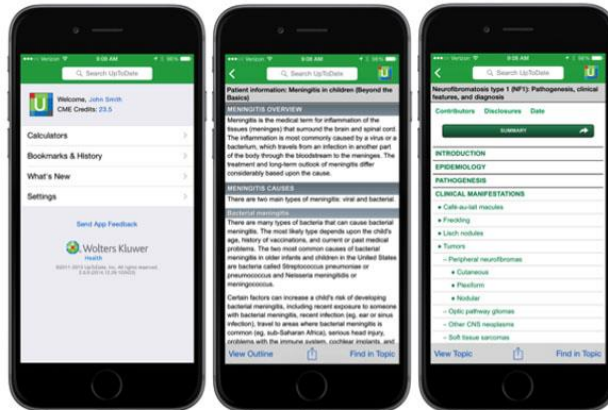
DynaMed is a medical reference application that imitates Google's search engine, which makes it easy to use. The medical content is reviewed by other physicians. The app syncs with your desktop, enabling you to work from any location.



DynaMed works on both Android and iOS but requires a subscription plan to access.

9. UpToDate

UpToDate is a resource that providers can use to make better clinical decisions. This medical reference enables you to download relevant medical and drug content and share it with colleagues.

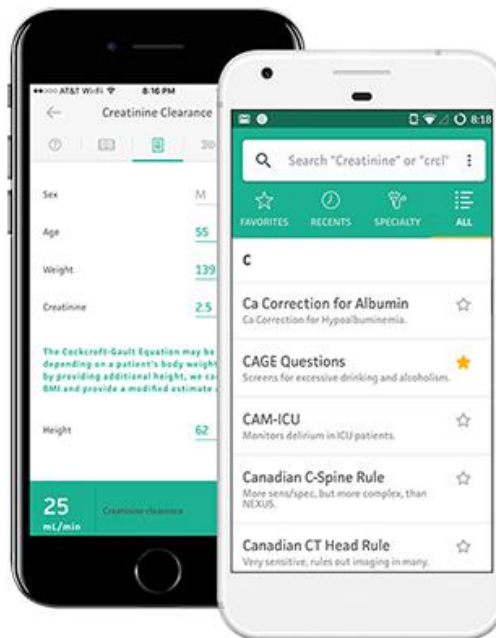


The app is available in multiple languages, including Spanish, Chinese, and Russian.

UpToDate is compatible with certain Android devices and with iOS devices, such as iPhones and iPads. It requires a subscription (either individual or institutional) to use.

10. MDCalc

MDCalc is a medical calculation app that offers over 550 clinical decision tools. The calculators range from dosing calculators to risk scores for patients. Providers can also receive CME credits for reviewing different medical calculations.



The app is free to use. All you need to do is register, and you'll be able to get started right away. To receive CME credits for reviewing different calculators, you will need a paid subscription.

30 Minute Spicy Ancho Turkey Chili

Pinchofyum.com

Spicy Ancho Turkey Chili delivering big flavors with turkey, black beans, ancho chili powder, tomatoes, and farro. So much yum and cozy in one meal!

INGREDIENTS

- 1 cup **farro** (another grain like brown rice or quinoa would work)
- 2 cups **chicken broth**
- 3 cups **water**, divided
- 1 tablespoon **olive oil**
- 1/2 **red onion**, minced
- 2–3 cloves **garlic**, minced
- 2–3 **jalapenos**, minced (remove ribs and seeds if you don't want it to be spicy)
- 1 lb. **ground turkey**
- one 14-ounce can **black beans**, rinsed and drained
- 2 teaspoons **ancho chili powder**
- 2 teaspoons **chili powder**
- 1 teaspoon **cumin**
- 1 teaspoon **salt**
- 1 cup **salsa** (works best with a "fresh" salsa brand like Salsa Lisa)
- two 14-ounce cans **crushed fire roasted tomatoes**
- toppings (**sour cream**, **cheese**, **green onions**, **tortilla chips**)



INSTRUCTIONS

1. Bring the chicken broth and 1 cup of water to a boil in a small saucepan. Add the farro (or rice or whatever grain you're using), cover the pot, and reduce to a simmer for about 30 minutes or until all liquid is evaporated.

2. While the farro is cooking, heat the olive oil over medium high heat. Add the onions, garlic, and jalapeños and saute for 1-2 minutes, stirring frequently to avoid burning the garlic. Add the turkey and cook until all the meat is browned and broken apart into “crumbles”. Add the black beans, ancho chili powder, chili powder, cumin, salt, and salsa and simmer for a few minutes. Add the tomatoes and however much of the remaining 2 cups water that you feel like you need to get the right consistency. Simmer for a few minutes while the farro finishes cooking in a separate pot.
3. Add the cooked farro to the pot of chili and stir to combine. Top with sour cream, cheese, green /onions, and tortilla chips.

When your dog gets it,...Priceless,...





Your Current Medical Billing Process Could Be Losing You Money!

HERE'S WHAT TO DO NEXT



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

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

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

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

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

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

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

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

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

REVENUE CYCLE MANAGEMENT

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

MEDICAL BILLING

INSURANCE VERIFICATION

PHYSICIAN CREDENTIALING

INDEXING MEDICAL RECORDS

TRANSCRIPTION SERVICES

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



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



DeepMind's New AI Can Predict Genetic Diseases

By Amit Katwala

AlphaMissense, a new model from Google's artificial intelligence team, analyzes the effects of DNA mutations and will accelerate research into rare diseases.

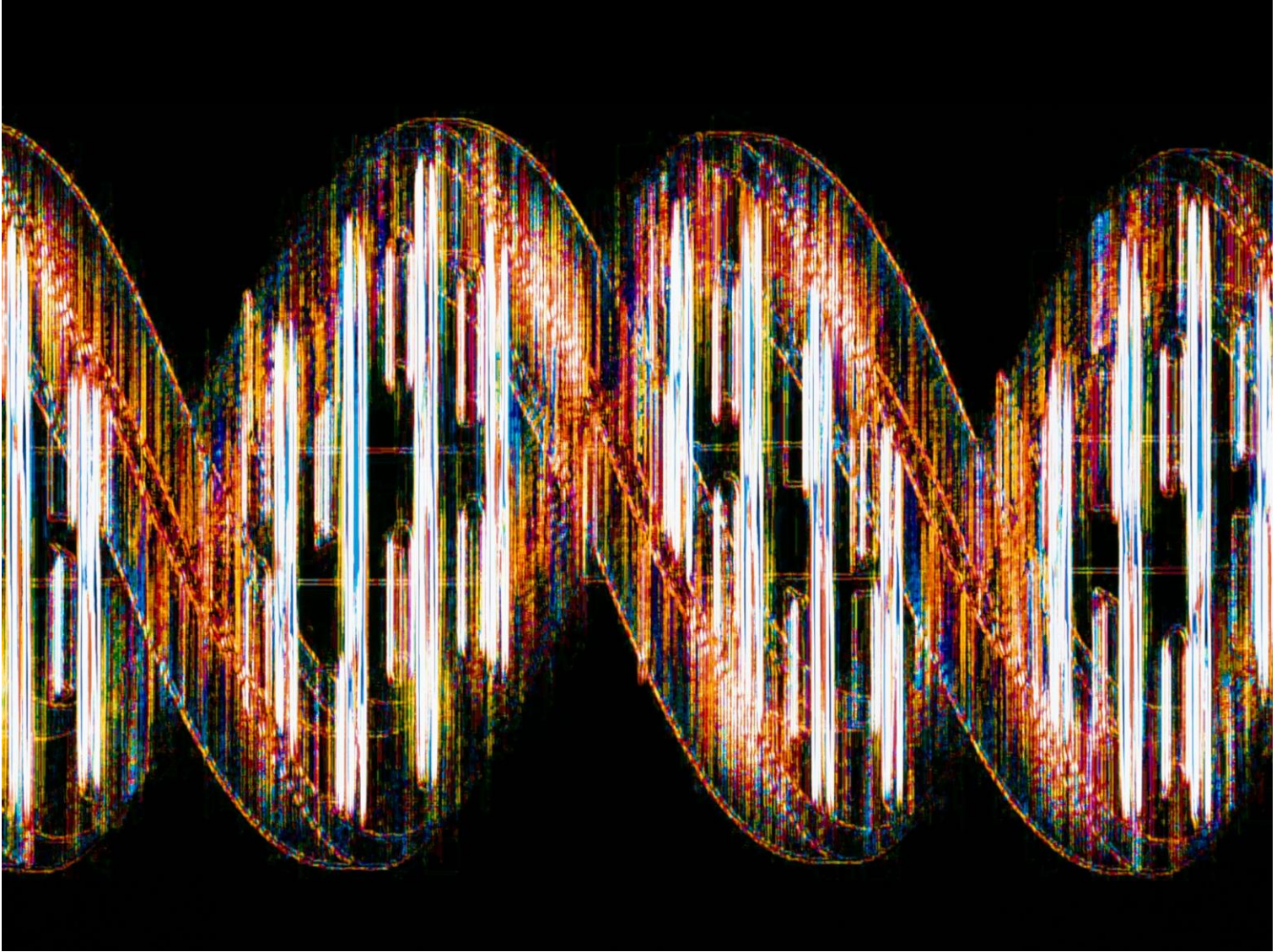


ILLUSTRATION: PASIEKA/SPL

ABOUT 10 YEARS ago, Žiga Avsec was a PhD physics student who found himself taking a crash course in genomics via a university module on machine learning. He was soon working in a lab that studied rare diseases, on a project aiming to pin down the exact genetic mutation that caused an unusual mitochondrial disease.

This was, Avsec says, a “needle in a haystack” problem. There were millions of potential culprits lurking in the genetic code—DNA mutations that could wreak havoc on a person’s biology. Of particular interest were so-called missense variants: single-letter changes to genetic code that result in a different amino acid being

made within a protein. Amino acids are the building blocks of proteins, and proteins are the building blocks of everything else in the body, so even small changes can have large and far-reaching effects.

There are 71 million possible missense variants in the human genome, and the average person carries more than 9,000 of them. Most are harmless, but some have been implicated in genetic diseases such as sickle cell anemia and cystic fibrosis, as well as more complex conditions like type 2 diabetes, which may be caused by a combination of small genetic changes. Avsec started asking his colleagues: “How do we know which ones are actually dangerous?” The answer: “Well largely, we don’t.”

Of the 4 million missense variants that have been spotted in humans, only 2 percent have been categorized as either pathogenic or benign, through years of painstaking and expensive research. It can take months to study the effect of a single missense variant.

Today, Google DeepMind, where Avsec is now a staff research scientist, has released a tool that can rapidly accelerate that process. AlphaMissense is a machine learning model that can analyze missense variants and predict the likelihood of them causing a disease with 90 percent accuracy—better than existing tools.

It’s built on [AlphaFold](#), DeepMind’s groundbreaking model that predicted the structures of hundreds of millions proteins from their amino acid composition, but it doesn’t work in the same way. Instead of making predictions about the structure of a protein, AlphaMissense operates more like a large language model such as OpenAI’s ChatGPT.

It has been trained on the language of human (and primate) biology, so it knows what normal sequences of amino acids in proteins should look like. When it’s presented with a sequence gone awry, it can take note, as with an incongruous word in a sentence. “It’s a language model but trained on protein sequences,” says Jun Cheng, who, with Avsec, is co-lead author of a paper published [today](#) in *Science* that announces AlphaMissense to the world. “If we substitute a word from an English sentence, a person who is familiar with English can immediately see whether these substitutions will change the meaning of the sentence or not.”

Pushmeet Kohli, DeepMind’s vice president of research, uses the analogy of a recipe book. If AlphaFold was concerned with exactly how ingredients might bind together, AlphaMissense predicts what might happen if you use the wrong ingredient entirely.

The model has assigned a “pathogenicity score” of between 0 and 1 for each of the 71 million possible missense variants, based on what it knows about the effects of other closely related mutations—the higher the score, the more likely a particular mutation is to cause or be associated with disease. DeepMind researchers worked with Genomics England, a government body that studies the growing pool of genetic data collected by the UK’s National Health Service, to verify the model’s predictions against real-world studies on already-known missense variants. The paper claims 90 percent accuracy for AlphaMissense, with 89 percent of variants classified.

Researchers who are trying to find out whether a particular missense variant may be behind a disease can now look it up in the table and find its predicted pathogenicity score. The hope is that, just as AlphaFold is boosting everything from drug discovery to cancer treatment, AlphaMissense will help researchers in multiple fields accelerate research into genetic variants—allowing them to diagnose diseases and find new treatments faster. “I hope that these predictions will give us an extra insight into which variants cause disease and have other applications in genomics,” says Avsec.

The researchers stress that the predictions should not be used on their own, but only to guide real-world research: AlphaMissense could help researchers prioritize the slow process of matching genetic mutations to diseases by quickly ruling out unlikely culprits. It could also help improve our understanding of overlooked areas of our genetic code: The model includes an “essentiality” metric for each gene—a measure of how vital it is to human survival. (The function of roughly a fifth of human genes isn’t clear, despite many appearing to be essential.)

AlphaMissense isn’t quite in the same “jaw-dropping” category as AlphaFold, says Ewan Birney, deputy director general of the European Molecular Biology Laboratory and joint director of the laboratory’s European Bioinformatics Institute, which has worked closely with DeepMind in the past but was not involved in this research. “As soon as AlphaFold came out, everybody knew that it should be possible to interpret mutations that change proteins using this framework,” he says.

Birney sees a particular application in helping doctors quickly diagnose children with suspected genetic conditions. “We’ve always known that missense mutations must be responsible for some of the cases which are undiagnosed, and this is a better way of ranking those cases.” He cites the RPE65 gene, which causes blindness unless treated with gene therapy injections into the retina. AlphaMissense could help doctors quickly rule out any other potential genetic mutations in a patient’s DNA—there could be thousands—so that they can be sure they’re giving the right treatment.

Beyond untangling the effects of single-letter mutations, AlphaMissense demonstrates the potential of AI models in biology more broadly.

Because it wasn’t specifically trained to solve the problem of missense variants, but more broadly on what proteins are found in biology, the applications of the model and others like it could reach far beyond single mutations to a better understanding of our whole genome and how it’s expressed—from the recipe book to the whole restaurant. “The basic trunk of the model is derived from AlphaFold,” says Kohli. “A lot of that intuition was, in some sense, inherited from AlphaFold, and we have been able to show that it generalizes to this sort of related but quite different task.”

Book Review: A Physician's Quest to Treat Multiple Sclerosis

Stephen L. Hauser's *"The Face Laughs While the Brain Cries"* describes his formative years and his cutting-edge research.

BY JAIME HERNDON

ADOCTOR'S MEMOIR can be a tricky balancing act. Too much science, and the personal journey risks fading into the background; too much memoir, and the work that made the physician noteworthy can feel tacked on or underdeveloped. It's a rare writer — think Abraham Verghese or Atul Gawande — who can pull it off seamlessly.

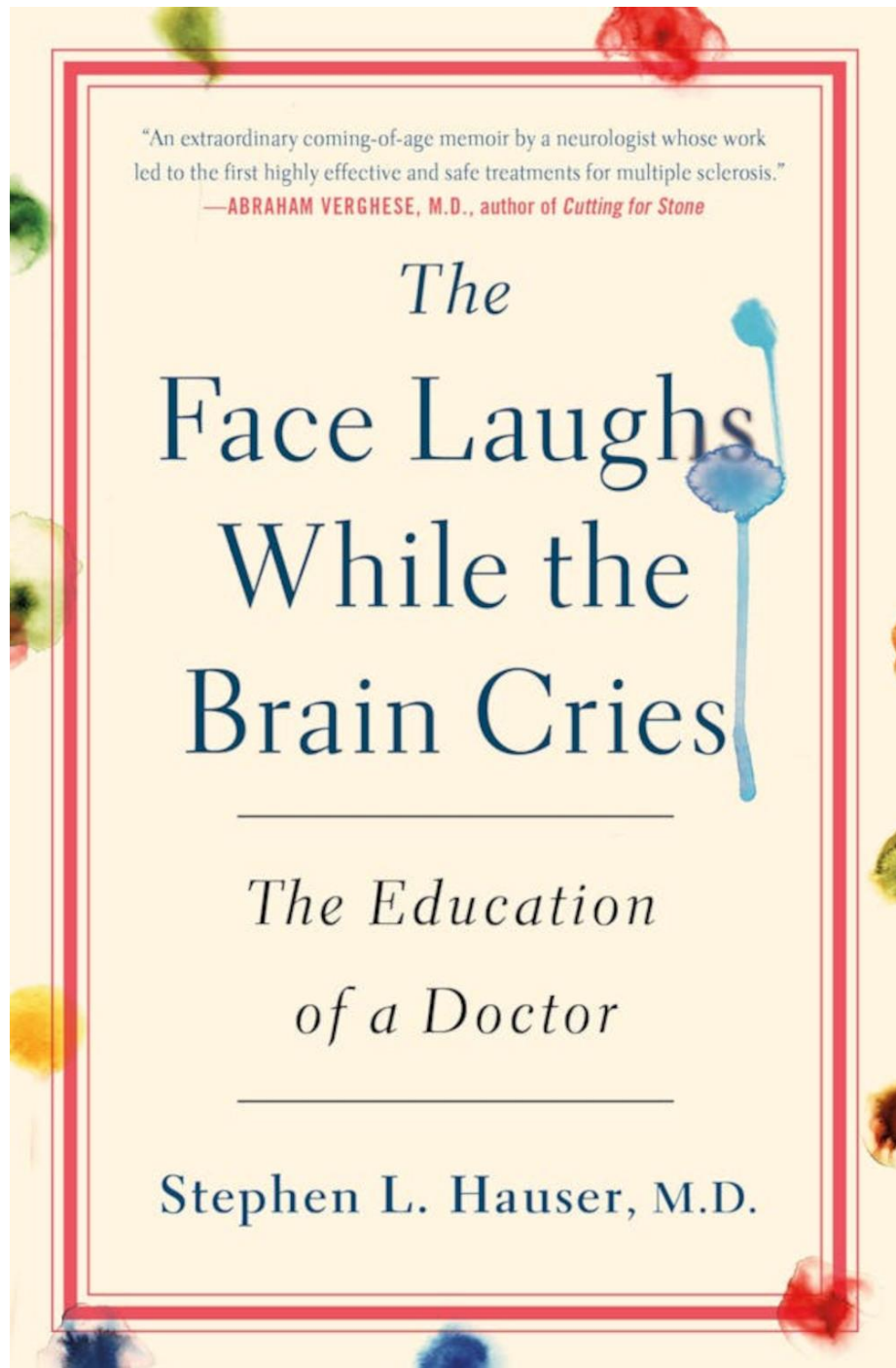
In "The Face Laughs While the Brain Cries: The Education of a Doctor," Stephen L. Hauser, the director of the Weill Institute for Neurosciences and a neurology professor at the University of California, San Francisco, manages for the most part to walk the line, even if the focus on his formative years at times obscures his remarkable work in understanding and treating multiple sclerosis, or MS, a chronic disorder that affects nearly 1 million Americans.

BOOK REVIEW — "The Face Laughs While the Brain Cries: The Education of a Doctor," by Stephen L. Hauser (St. Martin's Press, 304 pages).

As a neuroimmunologist, Hauser studies both the nervous and immune systems, and how the two affect each other.

"Multiple sclerosis is a disease of the immune system and the brain," Hauser writes. "The immune system, designed to protect us against invading microbes, misidentifies nerve cells and their myelin coverings as foreign. This leads to an autoimmune attack — the body turning against itself."

As the disease progresses, the nerve damage can lead to an unpredictable range of symptoms, including numbness or weakness on one side of the body, vertigo, slurred speech, fatigue, and double vision. For some people, the disease steadily progresses; others have periods of remission. Since there is no cure, treatment



focuses instead on symptom management, speeding up recovery time from attacks, and slowing disease progression.

In addition to exploring the genetic roots of MS, Hauser and his team identified the critical role of B cells in attacking nerve cells, leading to the development of immunosuppressive drugs that target and destroy the B cells, thus reducing inflammation, slowing down nerve damage, and easing symptoms. These B-cell therapies were the first to be effective in treating progressive MS, and have been enormously beneficial for those living with the disease.

While the book's title refers to one of the many symptoms of MS — the discrepancy between facial expressions and the intended emotion — it's the subtitle that gives away Hauser's true agenda. As he writes early on, "These two subjects — troubles with the immune system and troubles with the brain — have been on my mind for as long as I can remember. I'm always trying to make connections between early events and my later choices in life, lining them up to create a coherent story."

Prominent among his formative experiences growing up in the 1950s and '60s was his relationship with his younger brother, who was born "severely handicapped, both mentally and physically," and who died at an early age. He also te of a close childhood friend who died of a brain tumor, and of his own health troubles: "My own immune system has always been overactive," he writes. "Asthma, allergies, and eczema have been my constant companions."

These moments, among others, helped sow the seeds for Hauser's fascination with medicine and the immune system in particular. "Of all our body's tissues, our immune system is most dependent on the microscopic life forms that cohabitate with us. We've been engineered to operate in an equatorial forest of bugs. Without them, our immune defenses become soft, ineffective, unsuccessful." Hauser's life work, in effect, has been exploring this forest.

The book begins with a case study of Andrea, a patient of Hauser's during his residency at Massachusetts General Hospital in the 1970s. A Harvard Law graduate with a promising start to a career in government service, she started to exhibit bizarre behavior and neurological symptoms that would eventually be diagnosed as MS. Hauser cared for her for weeks before she left for a rehab center. At Andrea's bridal shower several months later, her family gave Hauser a glass paperweight of a turtle as a gift to let him know how he had touched their lives. That simple gesture, he writes, inspired him to make MS the focus of his career.

While a resident at New York Hospital, Hauser's grandfather was admitted with late-stage Parkinson's disease and heart issues. It proved to be a traumatic experience for his grandfather, with constant interruptions to sleep, an unfamiliar environment, patronizing medical staff, and impersonal treatment. Hauser saw all of this, and his grandfather eventually signed himself out against medical advice. It would also be the last time he agreed to be hospitalized. Shortly after, the grandfather told Hauser he was stopping his Parkinson's medications: "I think that the dehumanizing experience in my hospital, under 'the very best possible' care by my colleagues and friends, hastened his decision to die on his own terms, dignity intact." His grandfather died a few days later. "The purpose of medicine is to treat the person, not the illness," was the lesson Hauser took away. "The clinician must learn to see through the eyes of the patient."

"Of all our body's tissues, our immune system is most dependent on the microscopic life forms that cohabitate with us. We've been engineered to operate in an equatorial forest of bugs."

Personal moments like these are vividly told, and Hauser is honest and self-effacing about his successes and and failures in the lab and with his patients. But his groundbreaking discoveries in MS treatment are mostly

relegated to the final few chapters. He does cover the most important moments in his career, including the rocky clinical trials for the first-generation drug rituximab and his role in the development of the breakthrough treatment ocrelizumab (sold under the brand name Ocrevus), approved by the FDA in 2017, but these sections often feel rushed. And when he does delve into the science, he tends to quickly switch gears to another anecdote or discussion of the vagaries of the pharmaceutical industry or his time serving on the Presidential Commission for the Study of Bioethical Issues during the Obama administration.

It's a compelling memoir, if somewhat frustrating for readers interested in the deeper science behind MS. At the end, Hauser acknowledges that his original plan was to write about a medical discovery (ostensibly ocrelizumab), but as the book progressed it became more about his overall life and career. And to be fair, it does live up to its subtitle: This is a candid book about how a physician embarked on his chosen path, the patients and family who guided him along the way, and, above all, the battle to cure a confounding disease.

"The battle is not yet won, but all of the pieces are in place to soon reach the finish line — a cure for MS," he writes. "The future is filled with promise."

Jaime Herndon is a science writer and editor whose work has appeared in Book Riot, goEast/Eastern Mountain Sports, Healthline, and American Scientist, among other publications.

If you are the smartest person
in the room, then you are in
the wrong room.

CONFUCIUS

artofpoets.com



ALEXANDRA JANZ
INTERNATIONAL GROUP NAPLES

We navigate you safely to your next home!

JUERGEN HAERINGER
& ALEXANDRA JANZ
Broker Associates &
Luxury Properties Specialists



Call us:



+1 239-315-1078/-1079

and talk with us about your
lifestyle and the next steps
in your life!

office@ajnnaplesrealty.com
www.ajnnaplesrealty.com

720 5th Ave South • Suite 201
Naples, Florida 34102

What can you expect from us?

- 22 + years of experience in Real Estate Sales local, national & international
- SRES * Senior Real Estate Specialist & Certified Probate Real Estate Specialist
- huge network of seniors related experts (financial & estate planning, movers etc.)
- strong service orientated, providing full support 24/7 on 365 days of the year
- making your real estate transaction as smooth and easy as possible
- creating a customized plan to market your home worldwide
- offer our specialized knowledge in reverse mortgages, 401(k) accounts & IRAs.

Why should you choose an SRES? What makes us different?*

We ...

- have knowledge and compassion in dealing with senior issues
- can suggest housing alternatives depending on lifestyle and desires
- take a no-pressure approach to the transaction
- understand the emotional demands a sale can make on a senior and we try to minimize them
- love to interact with all generations, including seniors, adult children or care-takers
- do have knowledge about the different housing options

WILLIAM RAVEIS
LUXURY PROPERTIES





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

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

Improve your patient and practice outcomes

We implement cyber security and managed IT solutions that protect patient data, maintain trust, and avoid legal penalties.

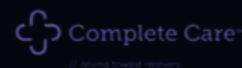
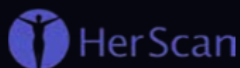
Embracing these measures safeguards medical practices from crippling breaches, ransomware attacks, and HIPAA violations.

Ensure uninterrupted patient care, preserve your reputation, and reinforce a commitment to patient privacy and safety.

Who we work with

Independent or group physician-owned practices:

- Radiology firms
- Urgent care centers
- Specialty practices
- Medical offices
- Imaging centers



See how we can help your practice grow net revenue by 375% — scan our QR code to read more about our work →

www.getprosource.com

+1 888-948-7767



Air Quality Alert: Reducing Our Carbon Footprint in Health Care

SHREYA AGGARWAL, MD

Do no harm. We learn this throughout our medical education and training, and in practice it is a keystone for clinical decision making. This principle continues to inspire patient safety, quality improvement, and better patient care. Do no harm also applies to the environment. How we practice medicine directly impacts our carbon footprint, and as a consequence, climate change. It is now more important than ever that we use this doctrine to drive sustainable health care delivery.



In a recent 2023 survey of 2,000 C-suite executives of various industries across 24 countries, climate change has emerged as a top three priority. In its current state, U.S. health care is a disproportionately high contributor of greenhouse gas emissions. U.S. health care emissions have increased more than 30% over the past decade, now at 8.5% of the national total. Comparatively, the global health care sector contributes approximately 4.6% of greenhouse gas emissions. The U.S. health care contribution to greenhouse gas emissions is growing annually, despite increased political and social awareness for climate change. Greenhouse gas mitigation is critical, because we know climate change impacts a wide range of health outcomes. Rising temperatures, extreme weather, megafires and resulting smoke, rising sea levels, and increasing carbon dioxide levels lead to heat-related disorders, respiratory problems, increased vectors causing infectious disease, physical injuries, and mental health consequences. If you live in the U.S., you have likely endured a heatwave, tornado warning, flood, or air quality alert this summer – or, like me, practically all in the same week.

Health care delivery grows challenging, as extreme weather impacts ease of access, physical structures, communities, and power outages. Although most U.S. hospitals have generator-backup, most American homes do not, placing those patients that rely on critical medical equipment at an increased risk for morbidity. In an already stressed medical system, disparity in access to care worsens. And according to a 2021 report, the impacts of climate change and fossil fuel air pollution is costing the U.S. \$820 billion in health costs every year. As an anesthesiologist, I am acutely aware that my choice of anesthetic impacts my daily carbon footprint. Volatile anesthetics, or “gas” anesthesia, and nitrous oxide, or “laughing gas,” are potent greenhouse gases. Inhalationals can account for 50% of the carbon emissions of a surgical procedure, and 5% of a health care facility’s carbon footprint. (Interested in determining and reducing your facility’s carbon footprint? Find out more [here](#).) Desflurane and nitrous oxide are the most environmentally destructive of our anesthetic options, and they have become the focus of a multicenter, multinational movement to stop their use and remove them from operating rooms. With a global warming potential 2,540 times that of carbon dioxide, desflurane has been banned in Scotland and is projected to follow a similar fate across the European Union by 2026. Health care’s carbon footprint, of course, extends beyond the operating room. As health care providers, we need to identify strategies in all dimensions of our roles. Perhaps you are part of a large mega-hospital system or own a primary care office. Every specialty and practice setting is a VIP – very important player – in healthcare sustainability. We need to be champions for change and lead by example. Does your practice have a green team or sustainability officer?

Waste, and especially pharmaceutical waste, creation and disposal significantly impacts sustainability. The current trajectory is considered to have grave implications for drinking water, wildlife, and ecosystems. The current U.S. trend towards disposable equipment over reusable is a major contributor to this waste, with limited, if any, advantage in clinical outcomes. Even small changes in clinical workflow can make a big impact. Is there a way to replace a disposable item with one that is reusable, or simply use less of something, and therefore, waste less?

Supply chain resilience has become an important goal for health care institutions, with supply and resources overwhelmed in part by climate change. We can guide important mitigation strategies and make meaningful environmental decisions, especially when considering the purchasing power of large health care systems and resulting long-term benefits. We can make equipment decisions with environmental considerations in mind, while preserving reliability and patient safety. Often, emission-conscientious changes also lead to financial savings. Perhaps you connect with your supply chain team or practice manager, implement LED lighting or reusable linens, or decommission a nitrous oxide pipeline.

By improving our ailing planet, we improve population health. Maybe you are reading this article because you are already a leader in carbon mitigation or want to learn more. Maybe your institution is already participating in the White House-HHS Health Sector Climate Pledge, volunteering to cut greenhouse gas emissions by 50% by 2030 and achieve net zero emissions by 2050. Do you face any obstacles in implementing change? Whether it is a need for sustainability education, lack of time, clinical demands, administration support, cultural barriers, or something else, please share your experience.

Shreya Aggarwal is an anesthesiologist.

HIPAA LOVES OUR NETWORK SECURITY. YOU WILL TOO.

To be HIPAA compliant, your IT network must be compliant. Security has to be proactive and up-to-the-minute to keep cyber criminals away from your patient data — which is worth far more than credit card info.

We know HIPAA.

We know their rules. And we're cyber security experts. We proactively keep your systems up and running with 24/7 IT support and your network secure against all types of threats.

Learn more at

 mpoweredit.com |  678-389-6200



The Essential Bottles for Your Home Wine Bar

BY ROGER MORRIS



Getty

Thanks to wine preservation systems and storage units, you can now always enjoy a fresh glass at home. With a little planning, a well-stocked home wine bar can function for all occasions, from your post-work aperitif to after-dinner dessert wines.

There are six categories to consider when stocking a home bar, according to sommeliers and wine buyers. We polled wine pros across the country to compile their tips on everything you need to create the ultimate at-home wine bar.

Dry aperitif and a dry rosé

“For an inexpensive aperitif, I would recommend a dry German *sekt*,” says Joshua Lit, wine director at New York City’s [Gotham Bar & Grill](#). He recommends a sparkling Riesling from the Mosel region. “Riesling is such a dynamic grape, and wines of this style are a great and affordable way to start your evening off right.” Other possibilities include a dry fino Sherry, stored in the fridge and served either alone or in cocktails.

Lit also suggests stocking your shelves with at least one crisp, crowd-pleasing rosé.

“What I look for in a dry rosé is ripe fruit and acidity,” he says. “Some of my favorite producers of rosés come from Sonoma Coast. When Pinot Noir is picked early enough to have good acidity, it makes for a delicious rosé.”

Recommendations

Hansen-Lauer 2016 Brut Sekt Riesling (Mosel); 90 points, \$25. Swirls of honey, tangerine, brioche and mineral perfume this lavishly floral sparkling wine. The palate is crispy and peachy but intently stony, too. An easy-drinking but elegant and satisfying sip with delicate effervescence. —*Anna Lee C. Iijima*

Auteur Wines 2018 Rosé of Pinot Noir (Sonoma Coast); 95 points, \$25. This is impressive wine at every level—a crisp, complex exploration of minerality and cool-climate aromatics. Grapefruit, Meyer lemon and stone provide a backdrop of elegant flavor within structured elegance and appealingly well-integrated acidity. This is a delicious wine. —*Virginie Boone*



Sparkling wines for everyday sipping or a celebration

“For the value end of the spectrum, I’d go for Cava [from Spain] or Crémant from the Jura, Loire or Burgundy regions of France,” says Arvid Rosengren, sommelier at Legacy Records restaurant in New York City. “The reason for recommending these is that they, by law, have to be made in a serious way, the same method as in Champagne.”

For a high-end wine, Rosengren chooses Champagne. “There’s a plethora of great grower Champagne out there that are delicious and have a great story to tell.”

Recommendations

Vicente Gandia NV El Miracle Organic Brut (Cava); \$15, 88 points. Bready apple and pear aromas are clean and good, albeit standard for brut Cava. A centered palate is more easygoing and friendly than tight, while nectarine and orange flavors are just bright enough on a balanced finish. Made from organic grapes for what that’s worth. —*Michael Schachner*

Bertrand-Delespierre NV Enfant de la Montagne Premier Cru Brut (Champagne); \$56, 90 points. A ripe blend of the three Champagne grapes, this is rich, showing baked apple, spice and a shot of acidity that perfectly backs up the white fruit and mineral texture. Drink now. –*Roger Voss*



Versatile everyday white and everyday red

Thomas Pastuszak, wine director at NoMad restaurant in New York City, says he “would look to dry Riesling from the Finger Lakes region of New York for a go-to dry white wine to stock a home bar with. If you’re looking for Sauvignon Blanc/Sancerre, a Pinot Grigio or a Chablis/unoaked Chardonnay, dry Riesling will stylistically totally satisfy what you’re looking for. It is mineral-driven, thirst-quenching and pairs with a wide range of food.”

For flexible everyday reds, blends from the Côtes du Rhone and Côtes du Ventoux are hard to beat. Also try the Rioja crianzas.

Recommendations

Boundary Breaks 2017 Dry No. 239 Riesling (Finger Lakes); \$19, 91 points. A bright, effusive nose of pulverized limestone, freshly zested lime and white flowers offers a powerful start to this wine. The dry medium-bodied palate brings a complex mix of earthy, spicy and fruit elements, with flavors of crunchy yellow apple, lime, fresh ginger and tangy wet stone pushing through. A textured and tangy white-plum-skin note lingers on the finish. ***Editors’ Choice.*** –*Alexander Peartree*

Alain Jaume et Fils 2016 Haut de Brun (Côtes du Rhône); \$15, 90 points. Hints of sage and dried wild mint elevate this rich, densely concentrated red. The succulent black-plum palate is boldly fruity and primary but finessed by savory edges and taut, gripping tannins. It’s an easy-drinking value wine that offers enough elegance for entertaining. ***Best Buy.*** –*A.I.*

Fruity, but not sweet, whites and reds

"If your local wine store's Italian white selection is the ubiquitous wall of Pinot Grigio, ask them to branch out and stock a Vermentino from Liguria," says Jenni Guizio, associate director of wine for Union Square Hospitality Group in New York City. "These wines are so bright and salty, lightly fruity and herbaceous that they can be equal parts thirst-quencher and serious food companion."

Having trouble locating Ligurian Vermentino? California also produces some interesting Vermentinos.

For your red, choose something fresh and fruity. "Beaujolais is my go-to house red," says Guizio. "I will usually look for a cru Beaujolais, such as Morgon or Fleurie, but Beaujolais-Villages will do just fine.

"With fresh red fruit flavors, high acidity, relatively low alcohol and low-to-medium tannins, the wines are quite versatile. Best with a slight chill."

Recommendations

Seghesio 2018 Vermentino (Russian River Valley); \$24, 90 points. This wine is waxy in apple and lemon flavors, with an underlying floral accent. The texture takes on a slight creaminess that melds with its foundation of lively acidity. –V.B.

Domaines Dominique Piron 2017 Beaujolais-Villages; \$17, 90 points. This richly structured wine offers red-berry flavors and acidity. The dry core balances the generous fruits. This balanced wine is ready to drink. *Editors' Choice.* –R.V.



A versatile white and a red for fancy dinners

"For a white, my thoughts would be a Savennières, which I always grab when going to dinner at a BYOB," Linda Collier says, referring to the sought-after, crisp Chenin Blanc from the Loire Valley. Collier has owned Collier's of Centreville, a boutique wine shop in Delaware, for almost 40 years.

For a red, Collier loves a big, yet lean, Amarone from near Verona. “It is so perfect in so many ways,” she says. “Nice by itself and wonderful with so many foods.”

Recommendations

Loïc Mahe 2015 Les Fougeraies (Savennières); \$50, 93 points. A south-facing parcel on shale soil has produced this rich wine packed with tropical-fruit flavors as well as crisper apple and citrus acidity. Aged in wood, the wine has some spice, but it really celebrates great fruit and wonderful acidity. Drink from 2020. – R.V.

Massimago 2014 Conte Gastone (Amarone della Valpolicella); \$45, 91 points. Made from organically farmed grapes, this has aromas of underbrush, dark-skinned berry and cooking spice. The savory, full-bodied palate delivers ripe black plum, ground pepper and tobacco leaf alongside polished tannins. –Kerin O’Keefe

Sweet wine – natural and fortified

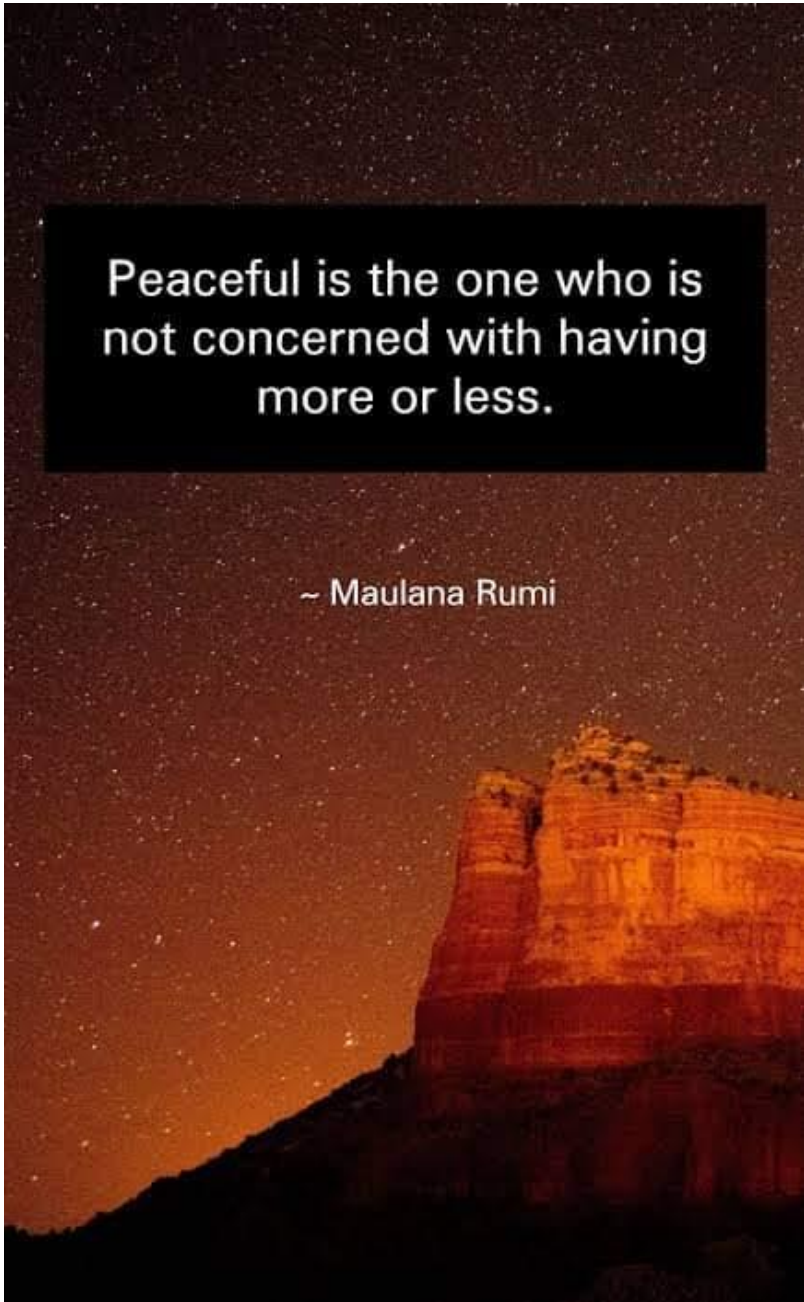
Bordeaux’s Sauternes region, including neighboring Barsac, produces a reliable, naturally sweet wine. It has honeyed flavors, yet lots of acidity that make it good alongside spicy Asian cuisines, cheeses and foie gras.

“For fortified sweet wines, I would choose a Muscat from France: Beaumes de Venise or one of the many variations coming from Roussillon,” says Evan Goldstein, Master Sommelier and president/chief education officer of Full Circle Wine Solutions, a public relations firm. “They are great with post-meal cheeses of all sorts and my go-to with strawberries or peaches and cream.” Goldstein is especially fond of the perfumed noses on these wines, which he calls “simply charming.”

Recommendations

Château Clos Haut-Peyraguey 2016 Sauternes; \$21, 94 points. Dominated by Sémillon, this rich, luscious wine has layers of ripe fruit and intense concentration. Wood aging has sustained the richness of the wine and not overshadowed the ripe honey, candied peel and hints of almonds. The wine will age for many years. Drink from 2025. –R.V.

Paul Jaboulet Aîné 2014 Le Chant des Griolles (Muscat de Beaumes de Venise); \$21, 92 points. Lavish yet impeccably light on its feet, this Muscat vin doux naturel offers intensely ripe, concentrated tangerine and honeysuckle notes offset by whiffs of fresh, green herb. It’s a silky, sweet wine anchored by a lingering thread of minerality and integrated alcohol. Enjoy now

A vertical rectangular image featuring a quote by Maulana Rumi. The background is a photograph of a rugged, rocky cliff face silhouetted against a vibrant sunset sky with shades of orange, red, and yellow. The sky is filled with soft, wispy clouds. The quote is centered in a black rectangular box with white text.

Peaceful is the one who is
not concerned with having
more or less.

~ Maulana Rumi

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



S. Scott Nelson-Archer,
CLU®, ChFC®



Amber D. Stitt,
ACP, ChFC®

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

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

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



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

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

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

Top 18 Resorts and Hotels for Fall Foliage in the U.S.

By K.C. Dermody tripstodiscover.com

What better way to escape the rat race during autumn than to spend some time among the beautiful fall colors? There are spectacular destinations across the U.S. where you can enjoy fall festivals, cooler temps, and photo-worthy fall foliage. These resorts and hotels offer the chance for an ideal getaway during this spectacular season.

[The Wentworth - Jackson Village, New Hampshire](#)



Enjoying a New England autumn offers the quintessential fall experience, and it's hard to find anything better than this tiny town in eastern New Hampshire. The Wentworth, built-in 1869, is bordered east of the beautiful Jackson Falls of the Wildcat River and framed by the 18-hole PGA Wentworth Golf Course to the west. A top place to stay in New Hampshire, it features stylish rooms in the main house and outlying cottages equipped with hardwood floors and gas fireplaces, all surrounded by an abundance of recreational activities and wildlife. A short stroll will bring you to the heart of multi-colored fall foliage by visiting any time between mid-to-late-October. Guests can also enjoy an authentic New Hampshire breakfast or dinner with locally sourced ingredients.

[Grand Hotel, Mackinac Island](#)

The 1887 Grand Hotel on Mackinac Island sits in Lake Huron. This storybook island prohibits motorized vehicles, so you'll get to the hotel by boat and get around by horse-drawn carriage or bicycle. The property boasts the most extended front porch in the world and is an iconic resort offering everything from horseback riding to biking and swimming in its outdoor pool. The fiery reds and golds of autumn in this region are vivid and stretch endlessly. Taking the Agawa Canyon Train, you can venture a hundred miles into Canada to see them. This historic, elegant white resort features a wide variety of rooms, some with a balcony. Dining is an exceptional event, with extraordinary food, service, and ambiance, including the Main Dining Room where formal evening attire is required and a stunning view overlooks the Straits of Mackinac.



[Ashby Inn - Paris, Virginia](#)

The Ashby Inn is located about 20 miles from Skyline Drive, renowned as one of America's most incredible fall foliage routes. This historic property was built in 1829 and welcomed Stonewall Jackson during the Civil War. It retains its refined country look with cozy rooms decorated with 19th-century furniture and four-poster beds with the Settle Room boasts a wood-burning fireplace and a private porch with Adirondack chairs overlooking the Blue Ridge Mountains. The restaurant is a destination in and of itself, serving creative farm-to-table cuisine and a range of wines, beers, and spirits derived locally. It's an ideal place to stay to enjoy hiking under the gorgeous foliage umbrella of Sky Meadows State Park, just a half-mile away.



[The Lodge at Buckberry Creek - Gatlinburg, Tennessee](#)

Tucked within the Great Smoky Mountains near Gatlinburg, The Lodge at Buckberry Creek offers an Adirondack-style endless mountain view and luxurious rooms with balconies overlooking the vibrant reds, yellows, and oranges that explode from the oaks and maples. After a scenic drive, a day of hiking, or visiting Gatlinburg's funky shops, eateries, and numerous attractions, including a world-class aquarium, you can look forward to unwinding with unsurpassed views. When hunger pangs hit, dine at the lodge restaurant with an innovative, daily-changing menu that features only the freshest local and seasonal ingredients. Outdoor dining offers spectacular views of Mt. LeConte and the Great Smoky Mountains.



[Chebeague Island Inn - Chebeague Island, Maine](#)

The Chebeague Island Inn is a restored 1920s Greek Revival Inn that overlooks the ocean on one of the most beautiful islands in Maine's Casco Bay. While you'll feel like you're worlds away, it takes just a 25-minute water taxi ride from Portland to get here. Each charming guest room is unique, featuring furnishings and artwork from Maine artists and artisans. For the best of the best, choose an ocean-view room. After a day of leaf-peeping, enjoy cozying up to the vast stone fireplace or unwinding on the wrap-around porch. Walking to the rocks at Deer Point provides excellent views of the bay and island.



[Amangani – Jackson Hole, Wyoming](#)

One of the [best hotels in the U.S.](#), the Amangani is an ultra-luxury resort with luxury suites that overlook the breathtaking Grand Tetons and Snake River Valley from its cliff-top location. The resort's name means "peaceful home" in the language of the Shoshone, exemplifying the atmosphere you'll find that allows stress to melt away. In autumn, the aspen and cottonwood run gold and red while the air is crisp and cool, and the skies are almost always blue. Suites are spacious, boasting fireplaces and oversized bathrooms with deep soaking tubs, while resort amenities are the best in Jackson Hole and include a world-class spa, heated outdoor pools, hot tubs, and horseback riding. Guests can also enjoy a gourmet restaurant for an unforgettable dining experience.



[Hidden Pond - Kennebunkport, Maine](#)

As its name suggests, Hidden Pond hides on 60 acres of enchanting woodland in Kennebunkport. It offers a luxurious escape in a picturesque New England setting, with autumn bringing out some of its best. Visit in the fall, and you'll find the property nestled among a stunning mix of rouge, russet, and burnt umber. The private cottages feature screened-in porches and indoor/outdoor showers. The romantic bungalows, away from the main lodge, are ideal for couples, affording lots of privacy and a floor-to-ceiling stone gas fireplace. At the same time, the spacious cottages are perfect for families who will appreciate the spacious living and dining areas and a fully-equipped kitchen. After a day of exploring the beautiful surroundings, gather around the massive stone fireplace at the lodge, or take a dip in the heated pool. If you'd like to indulge, head to the spa.



[Lake Placid Lodge - Lake Placid, Adirondacks, New York](#)

The only hotel on the lake itself, the Lake Placid Lodge is balanced on the edge of the village and forest, bringing the opportunity to enjoy the trees around the water that burst with flaming reds, oranges, and soft yellows during the autumn months. Accommodations at this lavish lakefront retreat include rooms with stone fireplaces, featherbeds, and lots of one-of-a-kind pieces created by local artisans, along with views of the lake or the woods. Some offer balconies as well. A stay here includes a long list of activities on the property, including mountain biking with complimentary bicycles available for guest use. Artisans, the onsite restaurant, is a popular draw on its own, serving organic, farm-to-table fare made from locally produced ingredients.



[The Chena Hot Springs Resort - Fairbanks, Alaska](#)

The Chena Hot Springs Resort is located some 60 miles east of Fairbanks, accessible by a road that's been called Alaska's most spectacular drive. From late August through the middle of September, the surrounding mountains are covered in a magnificent blanket of reds from the falling leaves of bearberry plants, while the birch and aspen trees turn shades of yellow, gold, and orange. This is a fantastic time to visit, as the greatest light show on earth, the aurora borealis, fills the skies with stunning luminescent lights from about late August and can be viewed right from the natural hot springs that the resort was built around. The spacious lodge rooms and cabins are cozy and authentic, and the resort also features campsites as well as yurts.



[Stonover Farm - Lenox, Massachusetts](#)

Located in the heart of the Berkshires, this historic property was built in 1890 as a gentleman's farm and opened to guests in 2011. Modernly adorned with world-class luxury, the upscale suites at Stonover Farm are adjacent to a duck pond with 10 surrounding open acres. Select suites offer gas fireplaces or Jacuzzi tubs, with the three-room Suite One also including a sitting room with a comfy armchair and ottoman that offers views of the opposite field and forest. Stockbridge Bowl and the endless beauty of the Berkshires are right out your window. As the bucolic roads around Lenox are perfect for pedaling, you may want to rent a bike to ride through the stunning autumn scenery.



[Applewood Manor - Asheville, North Carolina](#)

As a turn-of-the-century B&B in the historic Montford District, Applewood Manor sits across 1.5 acres filled with maples, pines, and giant oaks. You'll be just a 10-minute drive from the Blue Ridge Parkway, legendary as one of the most spectacular fall drives, though you may want to kick back with a good book in a rocking chair on one of the porches. There are multiple rooms to choose from, with the York Imperial arguably the best. It contains a gas log fireplace, a sleigh bed, and a private balcony with Adirondack furniture for taking in the magnificent foliage display. If you're up for an adventure and more leaf-peeping, consider hiking a portion of the Mountains to Sea Trail along the Blue Ridge Parkway.



[Columbia Gorge Hotel - Hood River, Oregon](#)

The 80-mile Columbia Gorge was the nation's first declared National Scenic Area, cutting into the Cascade Mountains to form a natural border between Washington and Oregon. Beautiful all year round, it's especially magnificent in autumn, when the Oregon ash, firs, big-leaf maples, and cottonwoods begin to display their colors. The Columbia Gorge Hotel – “a grande dame of gorge hotels” – makes an ideal place for experiencing the golden and bronze hues and the famous waterfalls the area is best known. The property overlooks the Gorge, a 208-foot-high waterfall, and beautifully landscaped formal gardens. Guests can also enjoy massage and body treatments in the tranquil spa and rooms with elegant touches like canopy beds. Fall brings more good reasons to visit – rates drop after summer ends. And this is also harvest season, the perfect time for wine enthusiasts to explore local vineyards.



[The Point - Saranac Lake, New York](#)

The Point is an ultra-exclusive property that evokes the spirit of great Adirondack camps as a secluded property set upon a forested peninsula on Upper Saranac Lake. The Adirondack Mountains is the largest natural wilderness region in the Eastern United States. It has an exceptionally tranquil escape in its spectacular array of brilliant orange, fiery red, and golden yellow hues of fall foliage, including oak, maple, birch, and beech trees. Spend the day out among them and return to this lavish retreat where guest rooms blend rustic furniture with luxurious antiques and rich fabrics. Each features a stone fireplace and lake views, while some include private decks or patios and pine-lined cathedral ceilings. The capacious Boathouse overlooks the lake and is a favorite with romance seekers. Enjoy continental breakfast in your room or tableside overlooking the lake.



[Sun Mountain Lodge - Winthrop, Washington](#)

This 3,000-acre resort sits atop a foothill in the North Cascades mountain range, an ideal spot for admiring brilliant autumn colors. By booking one of the Sun Mountain Lodge's Mountain View guest rooms, you'll enjoy uninterrupted views of the Cascades and all their glory, without TVs to spoil the serenity. Rooms also feature balconies and gas fireplaces. Get up close to the breathtaking scenery by taking the four-mile hike to Patterson Mountain, part of an extensive network of trails around the lodge, dazzling in the fall with colonies of aspen simultaneously lit up with yellow leaves. Great fly-fishing on the Methow River for rainbow trout, cutthroat trout, and steelhead is available too.



[Equinox Resort & Spa - Manchester Village, Vermont](#)

Located in Green Mountain State Forest, Equinox Resort & Spa embodies the luxury of a multimillion-dollar resort while staying true to the nature-inspired character of Vermont. The Green Mountains are renowned for being a mecca for serious leaf peepers in the Eastern U.S. While driving the highways or hiking the trails, you can see the spectacular hues of the blazing red and orange maple trees, violet-red pin cherry, and yellow alder. Once a popular hunting hub for British loyalists built in 1769, this property offers the chance to enjoy many activities, including falconry, shooting, archery, golf, and mountain biking lessons. You'll find many high-end amenities, like terry cloth robes, down pillows, luxury linen, and the chance to enjoy fine dining at the resort's multiple restaurants.



[Otesaga Resort Hotel - Cooperstown, New York](#)

This stately, Federal-style resort was built in 1909, making an especially grand first impression with its lengthy walkway and 30-foot pillars. The same studied grace runs throughout the interior of the Otesaga Resort Hotel, from the neoclassical entryway to rooms like No. 245, exceptionally expansive with high ceilings, impeccable views, florals, and chandeliers. Wide verandas face Lake Otsego, known as the Glimmerglass. In the luxurious dining room, huge windows overlook the well-manicured grounds. Of course, in the fall, you'll also enjoy beautiful colors. By renting a canoe from the resort, you can check out the foliage from a magnificent perspective atop the water.



[The White Gull Inn - Fish Creek, Wisconsin](#)

Door County, one of the Midwest's best fall foliage destinations, is a 75-mile-long peninsula that juts out into Lake Michigan amid a wooded shoreline, lighthouses, and gently rolling farmland. If you visit The White Gull Inn in the fall, you'll see bursts of scarlet, gold, russet, and vermilion lining highways and forming canopies over country lanes. About three-quarters of the way up the peninsula, The White Gull, an 1896 clapboard inn, offers a tranquil place to enjoy it all. Choose Henriette's Cottage, and you'll enjoy a welcoming fireplace in the living area, a private screened porch, a separate bedroom with antiques, and a four-poster bed.



[Rabbit Hill Inn - Lower Waterford, Vermont](#)

Another fabulous spot for enjoying the reds and golds of the Green Mountain State is the Rabbit Hill Inn, in Vermont's Northeast Kingdom, one of the first places the leaves begin to turn. This 18th-century structure with a 19th-century addition is an ideal base for exploring the region, while views of the hills of Vermont and the White Mountains of New Hampshire can be enjoyed right from the front porch. The 10 surrounding acres of wooded trails provide another way to take in the gorgeous foliage. By booking the Music room, you'll enjoy the ultimate in classic luxuries, with a four-poster bed topped by a hand-woven canopy and a gas fireplace.



The Dakota Studios



Do You Want to Have Your Own Podcast?

We Can Help!



**We offer a full
portfolio of services
from which you can choose
from to make your podcasting
successful.**

- Supply the equipment you will need [microphone, filter, mic boom, software]
- Full training on how to produce a successful podcast platform
- Script assistance, programming or arranging for guests to interview
- Editing, graphics and background music
- Setting you up on apps for downloading and submitting your podcast to directories so that listeners can find you
- Assistance with promoting your Podcast to build your audience
- Sponsor acquisition if you want to have a revenue producing podcast model

Please contact us for further information on how we can help you launch a successful podcast platform.

WE CAN ALSO ASSIST YOU WITH OTHER MEDIA SERVICES:

- * Your own newsletter or magazine
- * YouTube channel productions
- * Setting up speaking engagements for you
- * Developing your own seminar or webinar programs

RJW | Media Productions
mediagroup@creativedevelopmentworks.com
888-670-2228

RJW

www.creativedevelopmentworks.com