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Challenges of the Past: a Physician's Story

DR. DAMANE ZEHRA

My friend is a young physician working in the same hospital as me. We have known each other since childhood. She lived next door to me until we both started high school when she moved to another locality in the same city, but we remained in touch. We started our med school together later on, and this relationship became stronger over the period of years till the completion of our residency.

I know her childhood was difficult. She was the eldest among her siblings, and all of them were quite young. Her family had financial problems from the start. I know her parents never really got along well. All day we would hear their loud voices while arguing with each other on petty issues. This continued for years. She was an introvert and never shared her personal issues and the difficulties she faced at home with anyone. She loved her siblings a lot and really cared for them; they considered her as a mother and really looked up to her. She was intelligent and studious and kept on getting extremely good grades throughout her academic career.



The only problem was that over the period of time, when she realized that she had no power or authority to resolve the conflicts of her parents, she retreated and never tried again to make peace among them. She sought refuge in books, and we saw her reading different books all the time, most of which were borrowed from neighbors and friends. She was never interested in playing like other children. It doesn't mean that she did not like socializing, but she preferred reading books while sitting on a couch on the rooftop. Years passed like this, and she kept on reading, maybe just to keep herself busy, or maybe this was just an escape. But she had no experience of the real world. She trusted people easily and was very forgiving. She could not judge people, and over time, she developed a very non-judgmental approach towards people, so much so that she even lost the rational or innate instinct to differentiate people around her as good or bad. Maybe she was not too cunning like us or too silly for her age.

I have noticed over the years that she never spoke her heart out, never shared her issues with anyone, and never cried in front of us. Some days I would notice her eyelids swollen in the morning as if she had cried a lot. But whenever I would ask her, she just brushed off my questions. She just kept on listening to others all her life. She always avoided conflict at all costs. She just wanted to make everyone happy around her. I have never seen her excited about things that we found really exciting. She was a really simple and accommodating person who was just interested in her own life. She was a great listener, but maybe she never listened to herself. Maybe she forgot the fact that she deserved to be happy as well. In fact, whenever any bad thing happened to her, and we asked her about the details, she couldn't recall the exact details of the events or the conversations that hurt her. She continued to focus on all of her responsibilities, her siblings, and her career choices while forgetting everything that made her uncomfortable. I never knew that she had a tendency to forget her hurtful and unkind memories of the stressful events in her life. I wish I had noticed her extreme

sadness over the years. Maybe she was the kind of person who could hide her sadness too well, and the tasks of her mundane life kept on distracting her from addressing her real issues.

After a few more traumatic experiences, extremely stressful events, and a lot of criticism, one day, she noticed that she had forgotten a significant period of her life. She was working with us, but she was like she had recently been inducted into the training. She kept on telling us that she did not remember how these things were done when she was highly skilled at doing these tasks in the past. We didn't take her seriously because we thought that it was not possible at all that she would forget a lot of things suddenly without having a medical condition or any traumatic brain injury. Apparently, she was healthy and perfectly fine, but maybe her mind was not. And this memory loss was significantly affecting her performance at her workplace. Sometimes forgetting is the only thing that gets you through this life. Forgetting is, I think, a form of protection. I got to know about this fact a lot later.

Many times, I felt as if she was a kid. Her simplicity and silliness and her shyness made her a kid at times. Sometimes I saw a teenager in her when she was a lot happier and excited about silly things. I have also witnessed a part of her personality that was an old soul. As an adult, she had a killer sense of humor and a skill to laugh all of her woes away. Sometimes humor can also serve as an adaptive ego defense by helping people see the humorous absurdity of extremely difficult circumstances. In this sense, humor functions as a coping strategy as well as a defensive mechanism. Although all of us have different facets of our personalities, girls who have faced the fear of abandonment in their childhood usually turn out to have unstable personalities. They are codependent and see themselves through the eyes of other people. They avoid conflict and are extremely sensitive to rejection and criticism. They can have poor self-esteem and are always doubtful of their own strengths. When they have been deprived of healthy love all their lives, they can't differentiate between honest and fake emotions. They try to find a father in their spouses, a brother in their male friends, and love and relationships in people who can't give them the same warmth. In turn, they struggle a lot to maintain stable emotions and relationships.

The human mind is a complex thing. It uses forgetting some of our memories as a way to protect us from pain. According to psychology, humans have three types of memory. Remembering things as one would recall a movie is known as episodic memory. Semantic memory is the recall of words, dates, and facts, as well as knowledge about the outside world. The capacity to recall motor actions, like combing one's hair, is known as procedural memory. Traumatic brain injury, cerebral vascular accident, space-occupying lesion, or toxin exposure may result in organic damage to the neocortex, and this can result in memory loss of any of these three types. But there is another kind of memory loss known as dissociative amnesia. The inability to recall specific events or the details of some part of the traumatic experience. It is diagnosed after ruling out other organic causes of memory loss. There are a lot of types of dissociative amnesia, but the most common are localized and selective amnesia. A person with localized amnesia has a memory gap because they are unable to recall a particular event or sequence of events. Stress or trauma are frequently linked to these memory lapses. Many people who suffer from localized amnesia experience memory loss in multiple episodes. A person with selective amnesia only loses part of their memory from a specific time period. This could, for example, entail partially forgetting a traumatic event but not completely. Sometimes a stressful event can even result in the retrieval of repressed past memories and emotions from the subconscious mind as well, which is a lot painful for the individual and difficult to manage as well.

When she went to a psychologist to discuss her memory loss, after completing the assessment, she was recommended exposure therapy. It is a kind of cognitive behavioral therapy that unlocks one's traumatic

memories in a safe way. With the support of this behavioral therapy, a person can safely confront memories and

situations that made them uncomfortable in the past, and their repressed memories associated with a traumatic or stressful experience are brought back in a safe way under a skilled psychotherapist. They can only learn to cope with them when they feel those feelings again. When she unlocked all those memory gaps, the difficult times, which she had tucked so safely in her subconscious mind just as a defense mechanism, there were months of crying and grieving. Grief is a cruel thing. There is no timeline for grief.

What people do not talk about as much is that to heal trauma, you have to grieve a lot. You need to grieve the life you didn't have, the love you didn't get, the years lost, and the way you treated yourself. We don't like to feel this way, so that's why most people avoid it. They suppress it. They dissociate, they will stay frozen in their grief for years, and they won't even know it. But it will show up in their lives as depression, stagnancy, and disconnection from their emotions and relationships. It's some of the most difficult emotional work that a person can ever do. But it's the only way through. Because without that grieving, without that letting go, the trauma stays with you. It poisons your body, your mind, and your spirit and makes you keep re-living and recreating the past as it's still present. The only way out of this is by going into the emotions that weren't safe for you to feel when the trauma happened. If you can feel those emotions, it's a sign that you are already healing. You can't heal what you don't feel has a profound truth in it. When we feel, we remember our souls again. We regain our connection to life, and all that is. When we grieve, we heal our hearts. Underneath all the feelings you don't want to feel are your aliveness, your vitality, your laughter, your love for life, and your soul. Grieving is a soul retrieval, where you dive into the darkness to recover the truth of who you are.

– Laura Matsue on X

Sometimes, when we see people around us who struggle to focus on positive things, we immediately label them as pessimists or feel as if they can't progress in life. It's true that you have to have a positive outlook towards life, but we never know the inner struggles or the past history of a person, the conditions under which they have been brought up and spent all their lives. The kinds of beliefs that have been inculcated in their minds as young children and the behaviors they learned on their own from their surroundings are not that easy to modify. We just have to be a little bit compassionate and kind to everyone because we can never have the slightest idea of what they had gone through in the past and what demons they are fighting in the present in their minds.

I know that sometimes even the finest of physicians who help a lot of people on an everyday basis are themselves facing periods of darkness and nobody knows about it. My friend has a lot of talent and skill, but the only thing she lacked in life was grit and resilience. She still has a long way to go, to learn not only to cope with her grief but also to develop grit and resilience. Successful people have grit and unwavering faith in themselves. Grit and resilience can be developed by possessing a growth mindset. The ability to learn is not fixed; it can always be changed with effort. Sadness and happiness are two faces of the same coin. She has to learn to accept failures and accept uncertainty in life. Uncertainty is the only certainty in life. She has to learn to have positive emotions and be flexible. There is no need to rush the process because things take time.

Damane Zehra is a radiation oncology resident in Pakistan.

You Can't Delete Meta AI — Do This Instead

BY KIM KOMANDO, KOMANDO.COM

If you've logged into Instagram or Facebook recently, you've probably noticed things look a little ... different.

Meta's new AI-powered search window is right at the top of Facebook, Instagram, Messenger and WhatsApp. Think of it as Siri or Alexa for social media — without a cute name.

Here's the kicker: There's no real way to opt out of the feature. Luckily, there are some steps you *can* take to protect your data while using the apps. My top three tips are below!

Have you tried turning it on and on again?

Meta wants to make your FB or IG search bar work more like ChatGPT. I tried it and thought it was kind of lame. So what happens if you just ask the bot to go away? It says it *is* possible and even gives phony "instructions." Don't waste your time. I tried it — they're bogus.

When Fast Company [asked](#) about the discrepancy, Meta referred to its AI help section, which says responses "may not be accurate ... and should not be used to make important decisions."

Gee, thanks a lot, Mark ...

You're stuck with Meta AI for the time being. The good news is you have a few options to protect your data, so it's not just sold off to anyone and everyone.

- Log into your [Off-Facebook Activity](#) page from a computer. Here, you'll find all the sites and services Facebook shares data with and vice-versa. From the list, click the sites you're concerned about.
- Click **Manage Future Activity** to disconnect information that businesses and organizations get about your interactions with them. FYI, this doesn't stop Meta or companies from getting your data. It just breaks the connection between your *identity* and the data.
- Click **Clear Previous Activity** to disconnect your account from sites and services that may be currently following you. **Note:** When you revisit one of these sites and services, it'll likely reconnect.

Pro tip: Want to cut the Meta AI cord completely? You must submit a request through [Meta's Generative AI Data Subject Rights page](#).

They say it's not a sure thing your info will be deleted — but it's worth a shot. Crazy, right?

If enough people push back, maybe big tech will stop force-feeding us AI tools we didn't ask for. Good thing you have me looking out for your privacy. Those companies aren't going to.





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We Are All Concierge Doctors Now

ARMAND RODRIGUEZ, MD

I never wanted to be a formal concierge doctor. Most of us are familiar with those plans that make physicians limit their patient panel to several hundred patients, and each one of them agrees to pay several thousand dollars for the privilege of access to their physician at all times. Sure, after over 30 years of practice in the same community, having a smaller patient panel, dedicating more time to each one, and slowing down was definitely appealing. The thought of letting go of most of my longtime patients was not. And so I plugged along.

But a funny thing happened over a year ago. Our health care system installed a new electronic medical record (EMR) system—a shiny new one with all the bells and whistles and a huge improvement over our old one. Of course, this included a patient portal. Patients would have immediate access to all of their lab results and could send messages directly to their physician. “What a great idea,” I initially (naively) thought. Reality provided a rude awakening.



Over the past year, I’ve come to understand the meaning of this arrangement. Patients, unwittingly but understandably, use the portal to feel free to ask all kinds of non-urgent medical questions 24 hours a day, seven days a week. “Should I take that new RSV vaccine?” “Do I really have to stay on that aspirin since my heart attack was years ago?” I recently had a patient send me a link to several articles in the lay press that related to his heart disease, and he wanted to know my thoughts. When I politely answered that we could discuss this matter at his next office visit and suggested that this was not an appropriate use of the patient portal, he became indignant because his next appointment was six months from now and told my staff he may need to find another doctor. I silently agreed. He should find a real concierge physician who would provide the type of service he demands for a fee. Educating several thousand patients on the appropriate use of the portal is going to take a long time. And undoing a precedent that has already been established may never occur.

Primary care physicians bear the brunt of these unrealistic demands more than our specialist colleagues do. Is it because we are the “star quarterback” of their medical team? (Who, by the way, oftentimes gets paid less than other team members. Renowned star quarterback Tom Brady read this line and audibly gasped, “What the ...!?”) Or is it because we deal with a larger, oftentimes more complex, amount of data compared to others? (Specialist: Bone. Broken. Fix it.)

No doubt, we live in a society of instant gratification, which implies that immediate patient access to their results leads to the expectation of immediate interpretation and feedback by the ordering physician. Reasonable from the patient’s perspective. Not so from a physician’s perspective. A patient who dropped off a urine sample late in the afternoon expected me to send in the antibiotic first thing the following morning, even though I had not had a chance to view those results. Many patients who see a number of red flags on their lab reports understandably don’t want to wait for their office visit in several weeks for them to be reassured that nothing serious is wrong. Portal messages like: “Do I have something seriously wrong since this

AST or ALT result is low?" "My BUN is one point above normal and appears in red. Do I have a kidney issue?" And on and on it goes. Patient's expectations clash with the physician's ability to meet those standards.

Sure, expanding the medical team to include more advanced practice providers and taking the burden off physicians is one obvious solution. However, health care organizations argue that their resources are limited these days and that they are unable to do so. And from a purely economic point of view, why would they? They can rely on the conscientiousness of primary care physicians to provide free labor to their patients on nights and weekends.

As so many of us can relate, here I am today as a primary care physician being a concierge doctor to several thousand patients. Working harder. Sacrificing my personal time. Dealing with increasing burnout and seeing none of the benefits of being a contractual concierge physician. I find myself, as do most of us, acting as a concierge doctor to several thousand patients. We've unknowingly accepted all of the responsibilities and expectations but without any of the benefits. Is this arrangement fair to physicians? Is it sustainable in the long run?

On second thought: Let me see that VIP concierge physician contract.

[Armand Rodriguez](#) is an internal medicine physician.



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Maximizing Financial Advisors' Impact: The Significance of Board Certification, Advanced Education, and Tenure



Ensuring excellence in finance as in healthcare requires a multifaceted approach that encompasses board certification, education, and accumulated experience. In both fields, professionals are tasked with navigating complex systems, making accurate diagnoses, and providing tailored solutions to achieve optimal outcomes for their clients or patients. In this article we delve deeper into the significance of board certification, the value of continued education, and the importance of tenure in fostering expertise and ensuring quality service delivery.

The Value of Board Certification

Board certification represents an additional effort undertaken by numerous doctors to showcase their up-to-date knowledge in their specialized fields. Board-certified doctors exhibit a dedication to practicing at the forefront of their profession by engaging in assessments and training beyond standard requirements. This results in the ability to provide continuously superior care to their patients, usually more cost-effectively on average. Research shows board certification enhances patient safety across various healthcare settings, including doctors' offices, clinics, and hospitals.

While every physician is required to be licensed to practice medicine in the state they work, there is no current law that requires that a physician be "board certified." This is true for financial planners as well.

The similarities between the attributes exhibited by a "board-certified" physician and those demonstrated by a seasoned "board-certified" CERTIFIED FINANCIAL PLANNER™ are truly striking. Both professions demand rigorous commitment to ongoing education, adherence to high ethical standards, and a deep understanding of complex systems. Moreover, they require the ability to diagnose issues accurately, develop tailored treatment plans or financial strategies, and communicate effectively with clients or patients to achieve optimal outcomes. In essence, both "board-certified" physicians and "board-certified" CERTIFIED FINANCIAL PLANNER™ must continuously refine their skills, stay updated on industry advancements, and demonstrate unwavering dedication to their clients' well-being, whether it be in matters of health or finance.

Unless physicians are certified by a specialty board as defined by law, physicians are prohibited from using the term "board certified" in their advertisements. This is also true for CERTIFIED FINANCIAL PLANNER™ who are certified by the CFP Board of Standards. The certification ensures that clients can rely on their financial planner, to prioritize their clients' best interests by maintaining stringent standards of competence and ethics.

The Value of Advanced Education

While similarities in the professions can be drawn when discussing board certification it is often overlooked that not only is certification not a requirement for individuals practicing as "financial planners," but there is no educational requirement with non-certified planners. The only requirement to practice as a financial planner is to pass one or all three relatively easy exams, Series 7, 63, 65. These exams cover regulations related to selling securities, not how the economy or markets work, how to value securities, how taxes impact your wealth, or how to minimize risk when investing.

In other words, to be a non-certified financial planner there is no requirement to have this knowledge, to undergo classes in finance, or to hold a college degree. This stark reality creates a far more precarious scenario than dealing with a non-certified doctor since doctors' licensing, requires substantial education and testing. The lack of comparable stringent licenses in the financial planning realm poses a significant problem. It opens the door for individuals without proper training or expertise to offer financial advice, potentially jeopardizing the financial well-being of unsuspecting clients. This discrepancy underscores a critical issue in the financial planning industry that warrants urgent attention and reform.

The certification that comes with a CERTIFIED FINANCIAL PLANNER™ guarantees the financial planner holds a bachelor's degree or higher (in any discipline) from an accredited college or university, has completed coursework on financial planning through a CFP Board Registered Program, and has passed the rigorous CFP® exam over two 3-hour sessions which offer a solid foundation.

However, it's crucial to highlight that while a bachelor's degree is a requirement, it can be in any field, which may not be optimal for the financial planning profession. To enhance effectiveness, a bachelor's degree in finance, coupled with an MBA and/or a PhD in finance, economics, or financial planning, would be preferred. Complex financial guidance, which involves comprehending capital markets, the dynamic tax landscape, and the array of available solutions, necessitates a deep understanding of how money circulates through the economy and the diverse tools used to navigate these shifting currents.

The Value of Tenure

Despite receiving adequate education, physicians understand the importance of gaining experience in the field to refine their skills, showcase their dedication, and witness the practical application of their profession. In Malcolm Gladwell's acclaimed book "Outliers," he emphasizes the significance of reaching the 10,000-hour milestone as a crucial aspect of expertise across all domains. Similarly, the capacity to offer insightful and comprehensive financial advice develops over time, as it relies on life experiences rather than solely technical knowledge. This proficiency stems from observing clients navigate recurring challenges and discerning which strategies yield favorable outcomes. A seasoned financial advisor, having encountered similar scenarios repeatedly, can discern the most effective approaches when a situation arises and as one progresses through life.

Conclusion

Enhancing someone's financial health shares similarities with improving their physical well-being. Both require assessing the current state, crafting a viable plan, and staying dedicated to the prescribed strategy. Collaborating with a financial expert who has demonstrated their commitment to excellence through board certification, advanced education and tenure in the field proves valuable as they guide clients toward their financial goals. By crafting thorough, long-term comprehensive financial plans and offering continual support, guidance, and education, expert financial advice can make a lasting and invaluable difference in their client's lives.

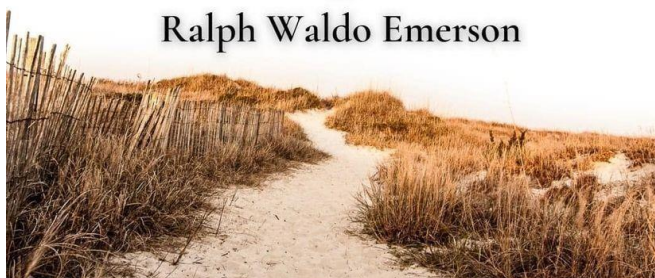
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Dr. Laura has over 30 years of experience in finance, is a fee-only comprehensive financial advisor and a fiduciary advocate. A former corporate financial executive and thought-leader in the field, Dr. Mattia's career journey was a circuitous one. After earning a B.S. in psychology with the intention of pursuing a career helping people, she went on to obtain an MBA in accounting and finance, later accepting a position in the corporate world. Dr. Laura ultimately serves as the inspiration for her clients to provide customized solutions to meet their unique needs.

"Do not go where the path may lead,
go instead where there is no path
and leave a trail."

...

Ralph Waldo Emerson



How AI is Revolutionizing Patient Care: Exploring the Humane AI Pin and Rabbit R1

HARVEY CASTRO, MD, MBA



Integrating artificial intelligence (AI) into health care transforms patient care, making it more personalized, efficient, and accessible. Two groundbreaking technologies, the Humane Ai Pin and the Rabbit R1, exemplify this shift. By enhancing communication, ensuring data security, and improving administrative and clinical operations, these devices promise a future where technology and human expertise merge to foster a patient-centered health care system. Here's an in-depth look at how these innovations are making a significant impact.

Enhanced patient interactions. Humane Ai Pin and Rabbit R1 are pioneering the enhancement of patient-care provider interactions. The Ai Pin focuses on improving communication, ensuring that conversations between patients and health care providers are more meaningful and supportive. Concurrently, Rabbit R1 offers real-time health monitoring and diagnostic support, ensuring timely medical interventions. This combination not only boosts the efficiency of medical consultations but also enhances patient understanding and engagement, which are critical for successful treatment outcomes. Remember that programming will be required to create these functions, which are possible in theory.

Breaking down communication barriers. Effective communication is fundamental in health care. The Ai Pin enhances clarity in interactions, fostering a better understanding between patients and medical teams. Rabbit R1 complements this by breaking down language barriers with its advanced translation features, ensuring that all patients receive the care they need regardless of their language. This is vital in diverse communities, making health care more inclusive and equitable.

Upholding ethical standards and improving patient education. Navigating the ethical landscape of AI in health care is paramount. The development of these technologies adheres to strict ethical standards to ensure transparency, minimize bias, and maintain patient autonomy. For instance, Rabbit R1 uses AI to transform complex medical information into easy-to-understand formats for patients, significantly improving health literacy. This empowers patients, helping them make informed treatment and care decisions.

Ensuring data security and compliance with HIPAA. With the rise of data breaches in health care, ensuring the security and privacy of patient information is more crucial than ever. The Ai Pin and Rabbit R1 are designed with robust security protocols, adhering to HIPAA standards to protect patient data from unauthorized access. This commitment to privacy builds trust with patients and ensures compliance.

Streamlining administrative tasks. Rabbit R1 enhances operational efficiency by automating routine administrative tasks such as scheduling and billing. This automation allows health care providers to focus more on patient care than paperwork, reducing burnout and improving the overall quality of health care services. As an ER physician, I see this device helping me when I need to activate it. This device could send the EKG and notify all the individuals who need to be notified.

Expanding care through telehealth. Telehealth has become a key component of modern health care, particularly vital in reaching underserved populations. The Ai Pin's capabilities in remote patient monitoring and Rabbit R1's telehealth features ensure that high-quality care extends beyond the traditional settings of hospitals and clinics. This expansion is crucial for patients living in remote areas or facing mobility challenges.

Conclusion: The future of AI in health care

Integrating the Humane Ai Pin and Rabbit R1 into health care practices is about technological innovation and creating a more empathetic, responsive, and efficient health care system. As we continue to explore and adopt AI technologies, the potential to transform health care is immense. These technologies offer a glimpse into a future where health care is not only about treating illness but also about enhancing the quality of life for patients everywhere.

These initiatives represent just the beginning of what's possible with AI in health care. With thoughtful integration and ongoing advancements, AI is set to redefine the landscapes of health care across the globe, ensuring better outcomes for patients and a new era of medical excellence.

[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](#), [Success Reinvention](#), and [Apple Vision Healthcare Pioneers: A Community for Professionals & Patients](#).

Grilled Garlic Sirloin Skewers

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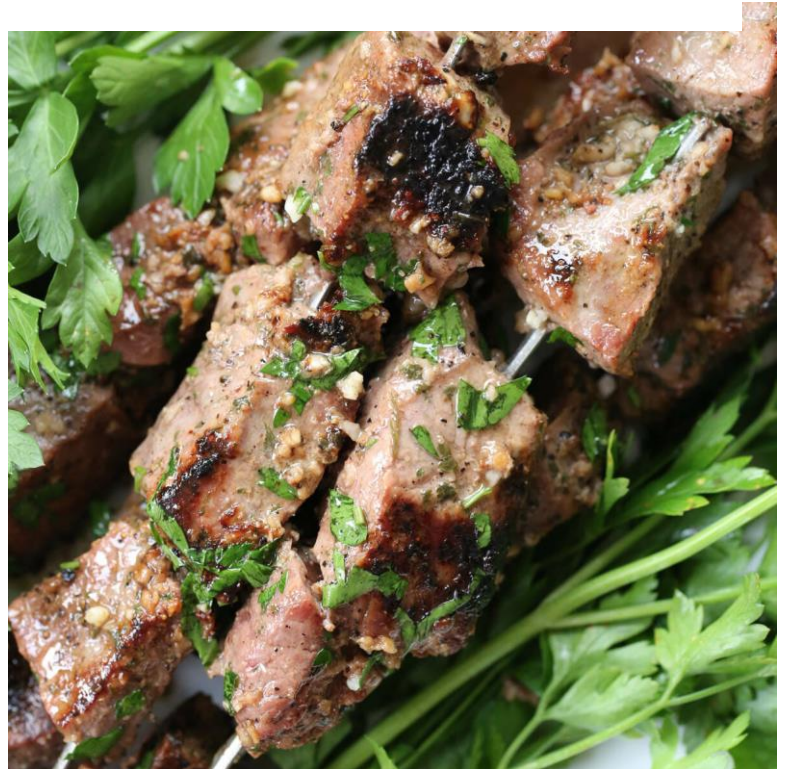
An entire head of garlic goes into the marinade for these Grilled Garlic Sirloin Skewers. After grilling to tender perfection, they get brushed with warm garlic butter before serving, creating the steak of every garlic-lover's dreams! Sirloin makes a top choice for this recipe, but if budget allows they're fantastic with filet or ribeye as well.

Use Fresh Garlic

You'll need an entire (large) head of garlic for this recipe. If you have one of the large containers of peeled garlic cloves, that works great here, but **avoid using pre-chopped garlic in a jar, frozen garlic, or dried garlic in this recipe**. When garlic is such a huge main component, you'll want to use real, fresh garlic.

How to Peel Lots of Garlic, Fast

The most laborious part of this fairly easy recipe is peeling so much garlic! I've found the easiest method is to break apart your head of garlic and pull off as much of the excess paper as you can. Place the individual cloves in a small plastic container with a lid (or a mason jar would probably work) and shake vigorously. It takes quite a bit of shaking, but after a minute or so you can check and see that the garlic cloves have mostly peeled themselves. It saves a lot of time!



Garlic-Packed Marinade

The marinade for our Grilled Garlic Sirloin Skewers is incredibly simple. Tons of fresh minced garlic, oil, a touch of brown sugar (helps to caramelize) and a splash of Worcestershire for a little acidity and a little dried parsley. You'll coat your beef in this mixture and let it sit for 6-8 hours or overnight.



Best Cuts of Beef for Garlic Sirloin Skewers

As the recipe name implies, sirloin is a great cut of beef for skewers. You can experiment with other cuts. I've made these with tri-tip steaks and they were pretty good, but definitely not as tender as the sirloin. If budget allows you could also use a pricier cut of beef like filet or ribeye.



Skewer and Grill

TIP: for the best steak skewers, here are my top tips:

1. **Do not cut your steak into tiny bite-size pieces.** They will cook much too fast and dry out resulting in chewy skewers. Think of your pieces not of one-bite chunks, but rather mini steaks on skewers. Once they come off, they are meant to be eaten with a knife and fork in a few bites.
2. **Cut your steak into evenly sized pieces.** If you have some tiny thin pieces and other big fat pieces, some will be overcooked while others are undercooked.
3. **Don't overcook.** Use an instant read digital thermometer and take your skewers off the grill when the centers are about 135-140 degrees and immediately tent in foil.



Finish with Garlic Butter

Steak and butter is a natural combination and these skewers get one last punch of garlic flavor by a little drizzle of garlic butter before serving.



Make it a meal:

We like serving this with [white rice](#) and a simple grilled vegetable. Try it with [Asparagus](#), which you can pop on the grill instead of the oven, if you prefer.

Garlic Sirloin Skewers

A garlic-lovers dream, these tender steak skewers are packed with garlic flavor. We suggest sirloin, but these can be made with a more expensive cut of beef, like filet or ribeye if you prefer. Use fresh garlic, and avoid pre-minced garlic in a jar.

Ingredients

- 2-3 lbs sirloin cut into 1 1/2 - 2" chunks
- 1 head garlic should end up with about 4-6 tablespoons finely minced/pressed
- 1/2 cup vegetable oil
- 1 tablespoon brown sugar
- 1 tablespoon dry parsley
- 1 tablespoon Worcestershire sauce
- kosher salt
- black pepper

Garlic Butter

- 1/2 teaspoon minced garlic reserve a clove before you put it all in your marinade.
- 6 tablespoons unsalted butter
- 2-3 tablespoons freshly minced parsley

Instructions

1. Place your cubed steak in a large bowl or zip top bag.
2. **Peel Garlic:** Break up your head of garlic and discard as much of the papery skin as you can easily with your hands. Place the cloves in a small-medium plastic container with a lid, or a mason jar and shake vigorously until most of the skins have come off by themselves. Peel remaining garlic and then finely mince with a knife or use a garlic press (I prefer a press!). Reserve 1 small clove for your garlic butter, later.
3. **Mix Marinade:** Place the rest of the minced garlic in a small bowl and combine with oil, brown sugar, Worcestershire and dry parsley. Pour over steak and massage in to coat all of the pieces well. Place steak in refrigerator and let sit for at least 6-8 hours or up to overnight.
4. **Grill Steak:** Preheat grill to medium-high heat. Skewer steak onto strong metal skewers. Use an instant-read digital thermometer and cook skewers (turning occasionally) until internal temperature reaches about 135-140. This is for medium-rare, which is ideal for steak on the grill. You can cook them longer than that but be aware the steak will lose tenderness the longer you cook.
5. Immediately tent with foil.
6. **Finish with Garlic Butter:** While skewers are cooking, prepare garlic butter. Either on stovetop or in microwave, heat butter and garlic together until butter is melted. On the stove-top leave it on low heat for a few minutes to really release lots of garlic flavor. Remove from heat and add fresh parsley. Use a silicone brush to brush over skewers on serving platter.

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How to Build Medical Practice Profitability

Courtesy of www.rtacpa.com

Unfortunately, not only do physicians have to cope with reduced reimbursement from Medicare and other third party payers in a time of accelerating expenses, but the economy is also having a significant impact on some medical practices. Some patients are losing jobs and not quickly finding replacement employment. This causes them to curtail elective expenditures, and health care is often viewed as elective, especially when insurance benefits expire.



Even so, there are medical practices that are not only holding their own but actually thriving and achieving new records of productivity and profitability. Listed here are a few of the techniques they employ that might help you too:

1. Increase Efficiency

Inefficient practices on the part of both the physician and staff waste time and money. Seeing just one more new patient per day can increase net profits by \$30,000 or more per physician per year. Review your systems and behaviors and eliminate or streamline inefficiencies.

2. Minimize Waste

Audit your practice for wasteful procedures. Review your inventory control system for currency and put one person in charge. Over ordering wastes cash and storage space and under ordering wastes labor. Negotiate for better supply prices. Consider looking at joining or forming a group purchasing organization.

3. Learn to Manage Your Managed Care

Review rates, compare rates to costs, and determine weed out unprofitable relationships.

4. Eliminate Staff Overtime

If regular overtime occurs, you are probably understaffed and should hire extra part time staff at reduced rates. If overtime at "time and a half pay" does occur limit it to over 40 hours per week, not over 8 hours day to day. If you always run late, maybe you can keep just one person late, not the whole staff.

5. Train Medical Practice Staff

Rarely do I find staff that doesn't appreciate training to increase their abilities, and rarely does training not pay. Have staff report back to the group on what they learned and how it can help the practice. Listen to their suggestions. Hold regular in-service training on your specialty.

6. Constantly Monitor Practice Finances

On a monthly basis review overhead statistics, collection statistics/ratios, receivable aging, coding practices, and revenue cycle benchmarks. Again, this must be done monthly!

7. Increase Marketing

Every practice should know how many new patients per month it takes to keep busy and take action to insure that flow. Marketing can be as subtle or bold as you dare, as long as it produces adequate results. If you are not meeting your new patient count goals, get help. There are hundreds of tasteful ways to encourage referrals or attract patients directly.

8. Audit Your Charts for Oversights

In many specialties I find that patients "slip through the cracks" on follow up or even surgeries due to missed appointments or unscheduled recalls. Review 10 charts a day for compliance and call patients that need to be seen.

9. Look at Your Own Activity

We all do things to "sabotage" our own success at times, like not staying late to return calls, maintaining chronic tardiness, etc. Ask your staff what you can do to make their jobs easier or to make patient visits more pleasant. Listen to their input and take action. Call a consultant for a practice survey if you need help.

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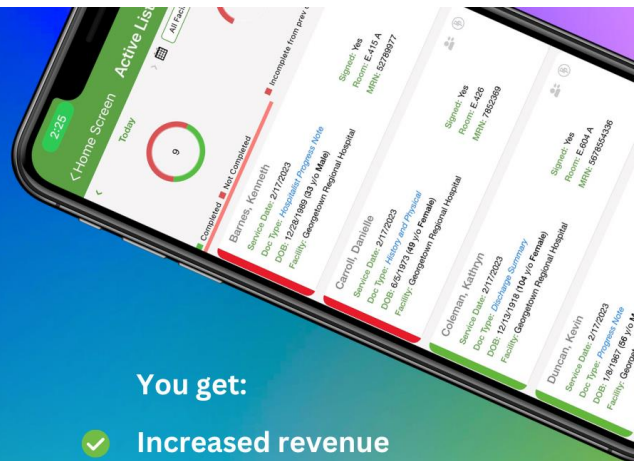
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Chef Jackson Clark and The Farmhouse Inn

By Tracy Beard

Joe and Catherine Bartolomei, owners of The Farmhouse Inn, asked Jackson Clark to be the new executive chef after a remodel in the spring of 2022. Before this time, Chef Jackson spent more than three years in the kitchen at The Farmhouse Inn with Michelin-star Executive Chef Steve Litke. Now at the helm, Chef Jackson is putting his spin on the menu and works closely with Wine Director/Sommelier Jared Hooper. The two have assembled a talented wait staff and kitchen crew, and the team works in sync to create tasty and memorable experiences.

Chef Jackson has acquired his culinary finesse by working in numerous California kitchens in Fort Bragg, Mendocino, Healdsburg, and Forestville. His appreciation, knowledge, and respect for local products came from his mentors and personal experience.





Entrance to The Farmhouse

A Visit to The Farmhouse Inn

In the fall of 2022, I ventured to Sonoma County and booked a reservation at The Farmhouse Inn for my friend Bernadette and me. Sitting on the restaurant's back patio before dinner, I enjoyed a fun and relaxed discussion with Chef Jackson.

What do you love about The Farmhouse Inn?

I think the caliber of our people and the quality of ingredients available to us in this area is a big plus. The

dining room was made slightly smaller during the remodel and now accommodates about 36 diners. With fewer diners, we can be meticulous about our service and ensure everything is just right.

The Farmhouse Inn had a Michelin-star for years up to 2019. Is there pressure for you to earn one?

The restaurant had a Michelin-star for 13 or 14 years and kept it. We had to let go of many staff during Covid, and we lost the star in 2021. There is more ambition than pressure for me to earn it back. Every plate should come out with the expectation that an inspector could arrive at any time. I am familiar with the psyche of working toward perfection. A star is something to strive for but not to stress over.

How have you changed the cuisine?

I have put my spin on it. I am a bit more modern than the previous chef. I know the foods he served that did well, and I am trying to elevate those dishes and add my own modern twist.



Tomato, Basil, Burrata salad

Can you give me an example?

I am making a basil gel and basil powder for the tomato salad. It is still tomato, basil, and burrata but in different forms.

How often do you change the menu?

I change it seasonally, but with all the microclimates around here, I enjoy making tweaks when something

comes into season. When ramps became available, I was excited to use them in a tart dish with roasted vegetables because they are only in season here for about three weeks.

What is your culinary style?

I am very eclectic. I love to take ingredients and create dishes with spices and seasonings from all over the world. I have used flavors from Peru, Mexico, Morocco, California, the Caribbean, and more.

How do you work on the tasting menus with your sommelier, Jared Hooper?

Working with someone who knows their craft has been fun. We sit down together, discuss my thought process in designing the menu, and then taste the dishes with wines Jared is excited about that showcase the profiles he loves.



Poached Grilled Peaches

Time to Dine

After a lovely conversation with Chef Jackson, Bernadette and I went to the dining room for dinner. We decided to get different items and chose dishes from both tasting menus, *Land and Sea* and *From the Garden*.

Something Savory from the Kitchen

Every dish was flavorful, well-constructed, and artfully presented. One particular savory dish was the ricotta gnocchi and roasted Brentwood corn with Australian truffles. The gnocchi were al dente, the corn was sweet, and the shaved truffles raised the dish to another level. Wine Director/Sommelier Jared Hooper selected a delicious 2019 Pascal Clement, Meursault, Bourgogne from France to pair with this dish.

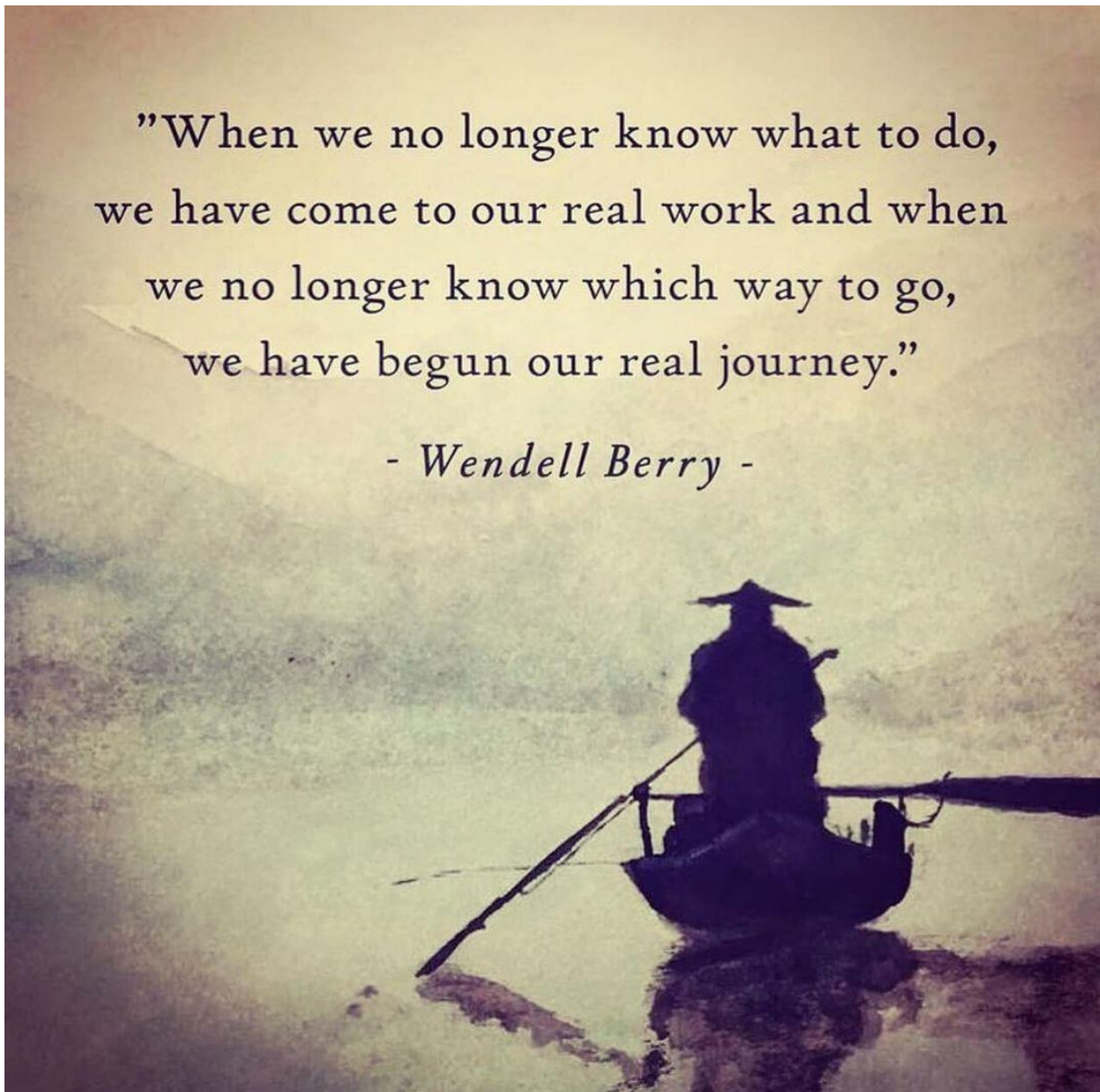
The 2021 Vietti, Roero Arneis from Piemonte, Italy, complemented the Marinated Heirloom Tomatoes with Italian Burrata and Chef Jackson's variations on basil.

Other special tasty courses included Poached Wild King Salmon and Roasted Pork Loin, but my favorite dish was the Seared Hokkaido Scallop with Gravenstein apple and fennel salad. Our server, Akram, poured delectable white chocolate and caviar sauce over the perfectly seared scallop that was tender and moist inside. The tartness of the apple melded fabulously with the fennel and sweet notes in the chocolate sauce. The caviar added a touch of salt.

Chef Jackson and his staff presented Bernadette and me with a scrumptious and artistically presented dinner. The dining room is chic yet comfortable, and the staff was professional yet warm and fun. Wine Director/Sommelier Jared Hooper brought entertainment to the table with his vast wine knowledge and witty personality. I expect The Farmhouse Inn will be back in line for a Michelin-star soon.

"When we no longer know what to do,
we have come to our real work and when
we no longer know which way to go,
we have begun our real journey."

- *Wendell Berry* -



10 Things Millionaires Do Not Spend Money On

Dr. Jeff Anzalone



Forget the Lambos and designer clothes! [Dr. Jeff Anzalone, the Debt-Free Doctor](#), exposes what millionaires really refuse to spend money on.

If you think wealth is about flashy spending, prepare to be surprised. Dr. Anzalone outlines the everyday habits and mindsets that keep millionaires financially secure. Forget keeping up with the Joneses – these strategies prioritize [building wealth](#), not just the appearance of it.

In this practical guide, Dr. Anzalone covers:

- **The debt trap:** Why millionaires avoid [credit card debt](#), lottery tickets, and other money-sucking expenses.
- **Smart spending:** How savvy budgeting and avoiding impulse purchases protect their wealth.
- **True asset-building:** The types of investments millionaires favor, from [real estate](#) to carefully chosen funds.

Millionaires understand the importance of avoiding [consumer debt](#), which can quickly spiral out of control and cause significant financial stress. By avoiding certain expenses, they can maintain financial stability and avoid the pitfalls that debt can bring with it.

#1. Credit Card Debt

Credit card debt is one of the most significant contributors to consumer debt. Currently, in the U.S., Americans owe almost \$1 Trillion dollars on their [credit cards](#). That's a trillion with a "T".

Millionaires and even billionaires, such as Warren Buffett and Bill Gates, often avoid credit card [debt as it can cause high interest rates](#) and damage credit scores. [Successful people](#) understand the importance of maintaining a good credit history and focus on paying off balances on time to prevent being burdened by debt.

#2. Lottery Tickets

Lottery tickets may seem like a harmless expense, but they can quickly add up and contribute to consumer debt.

Millionaires understand that the odds of winning the lottery are incredibly low and instead choose to [invest their money](#) in more stable financial opportunities.

Keep in mind that your chance of winning the Powerball is roughly 1 in 292 million.

It's a fact that people who make less than \$10,000/yr spend, on average, \$597 on lottery tickets (6% of their income).

By avoiding lottery tickets, millionaires can maintain their financial situation and avoid the stress of debt. They understand the importance of making wise financial decisions and avoiding unnecessary expenses.

#3. Expensive Cars

Although owning a luxury vehicle may be tempting, millionaires often forgo purchasing high-priced cars, opting for practicality and reliability instead.

In the book, [The Millionaire Next Door](#), most of the millionaires surveyed drove a Toyota or Ford. Now quite the Lambo we thought they'd drive!

This choice helps them preserve their wealth and maintain a [frugal lifestyle](#).

#4. Impulse Purchases

[Financial security](#) is a top priority for millionaires. To achieve this, they avoid making impulse purchases. By carefully considering each expense, they can ensure that their spending aligns with their long-term [financial goals](#).

At the end of every three months, it's a good practice to review your financial situation and analyze your expenses. Without doing this, you could be in the dark about how much [money you're spending](#) on impulse buys.

Falling prey to buying on impulse is all too easy, particularly if you're accustomed to swiping your credit card before you think about it. It can lure you into purchasing both essentials and stuff you don't really need or that doesn't serve any significant purpose.

#5. Late Fees

Late fees are one expense the wealthy avoid like the plague. These sneaky costs can eat into your savings and negatively impact your credit score, especially when you're lax about settling your debts on time.

It doesn't matter if it's credit card debt, a mortgage, or a student loan, paying on time is key. A great way to avoid this is by setting up automatic payments.

#6. Designer Clothes

Sometimes, the wealthiest people aren't interested in wasting money on designer clothes and choose more budget-friendly options.

You might be wondering: so what do rich people wear? Many wear outfits strictly based on the occasion. This means if they're making an appearance at important events, they may have to look expensive.

However, if the occasion doesn't require luxury, they would appear simple and moderate.

For example, billionaire Mark Zuckerberg has been seen repeatedly wearing plain T-shirts anyone can buy for around \$14. Rather than [splurge on high-end brands unnecessarily](#), he prefers to remain comfortable.

#7. Groceries and Household Items

Comparatively, millionaires often spend less on groceries and household items than the average family.

By shopping strategically for the best deals and avoiding unnecessary purchases, they can manage their finances more efficiently.

#8. Luxury Housing

Even though some pro athletes and celebrities boast about living in expensive homes, millionaires don't.

Most millionaires live in houses worth far less than they can afford, allowing them enough money to invest in cash-flowing assets.

For instance, Warren Buffett continues to live in the original five-bedroom house he purchased in 1958 for \$31,500.

#9. Entertainment and Leisure

Millionaires are mindful of their spending on entertainment and leisure activities. They may choose to invest their free time in productive pursuits, such as spending time with family members or engaging in hobbies that contribute to their overall well-being.

This approach allows for a balanced lifestyle while maintaining financial stability.

#10. Low-Interest Savings Accounts

You might not have thought about it, but a low-interest savings account could actually stop you from [earning more money](#). Interestingly, [millionaires don't usually put their money](#) into these accounts either.

It's a safe place to store your money; you can take it out whenever needed. But it's not the best place to invest if you want your money to grow.

There are better alternatives to traditional [savings accounts](#) beyond physical banks. Online banks, for example, have high-yield [savings accounts](#) that offer a much higher return on your savings over time. This can be a simple and effective way to increase your wealth.

So, before you decide to keep all your [money in a low-interest savings account](#), remember that millionaires don't usually use them.

Smart Investments

Real Estate

Millionaires understand the importance of financial freedom in the long run and recognize that purchasing [investment properties](#) can be a strategy for long-term success.

They may buy properties in high-potential areas and rent them out, using the [rental income](#) to cover mortgage payments and build equity.

Mutual Funds

Millionaires don't waste money on get-rich-quick schemes; they know the value of well-chosen [mutual funds](#) for their portfolios.

By diversifying investments across various industries and [asset classes](#), they can minimize their risks and maximize potential returns in the long term.

Private Equity Funds

One area where millionaires allocate their funds is private equity. These investments involve funding privately-held companies with the potential for exponential growth, offering significant [returns on their investment](#).

However, millionaires know that private equity funds can be high risk, so they invest wisely and in moderation, balancing their portfolios with lower-risk options.

Emergency Fund

Financially savvy individuals prioritize having an [emergency fund](#) to handle unexpected situations. Maintaining a [well-funded safety net](#) can prevent them from making hasty financial decisions or taking on debt in a crisis.

An adequately funded emergency account provides the peace of mind to weather [financial storms and focus on building wealth](#).

Net Worth and Bank Account

Millionaires don't measure their financial success through extravagant possessions or high balances in their bank accounts. Instead, they understand that their true financial situation is determined by their [net worth](#), which is the difference between their assets and liabilities.

By [tracking their net worth](#), they can gauge their investments and strategies' effectiveness in growing their wealth.

Summary Of 10 Things Millionaires Do Not Spend Money On

The 10 things that millionaires typically avoid spending their money on include [credit card debt](#), lottery tickets, expensive cars, impulse purchases, late fees, designer clothes, groceries and household items, luxury housing, entertainment and leisure, and low-interest savings accounts.

Millionaires prioritize avoiding consumer debt, making wise financial decisions, and aligning spending with long-term goals.

“Saying nothing sometimes
says the most.”

— Emily Dickinson
www.facebook.com/01poets





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Top 8 Luxury Bedroom Ideas to Make Your Space Drip Opulence

By Mujahid Khan Jatera



The living room, home theater, and kitchen, all are communal areas and require proper styling. However, your bedroom is a place that is entirely yours. It is where you go when you want to avoid the stresses of life- unwinding after a long day or reading away a lazy afternoon.

As it is your haven, your bedroom is the ultimate reflection of your personality. Every detail of the room speaks for your taste and aesthetics, which make it uniquely yours.

If you are into luxury and refined living, your bedroom should reflect that beauty. There's no need to crazy experience interior designing to make your space feel luxurious.

All you need are a few cleverly-placed changes to bring out the elegance. From statement lighting to modern curtains, these luxury bedroom ideas can spruce up your room in no time.

Let's explore some luxury bedroom interior design tips where cozy meets chic and infuse your room with character and style.

8 Best Luxury Bedroom Ideas To Amp Up Your Room

Here are the 8 best luxury modern bedroom ideas you can try to upgrade your home to feel like a boutique hotel. Let's dive in!

1. Invest In Quality Linen And Pillows

Imagine sinking into soft heaven after a long tiring day – that's the magic of high-end bedding. Investing in premium linen and pillows not only feels luxurious but also promotes a comfortable sleep. Choose high-thread-count, pure cotton linen for a cool, breathable feel in summer and warmth in winter.

One or two layers of plush pillows help make the bed a focal point and enhance its sophistication. Choose a mix of textures and sizes, from oversized euro shams to decorative cushions. Match your linen or pillow covers either with the walls, upholstery, or curtains for a more cohesive and well-thought-out look.

2. Add Floor-To-Ceiling Curtains



Full-length curtains make your space a lot more sophisticated and elegant in an instant. They add to the length of the room, making it appear bigger and taller. Moreover, you can set the vibe of the room with these curtains.

For a cozy serene surrounding, we would suggest a neutral palette: beige, brown, white, cream. Whereas, if you want to make a statement, dark hues like purple, blue, black, and gray would work better.

Consider color and texture that complement the other decor elements of your room. Silk and velvet work best for a luxurious mood board. These modern curtain ideas will add a layer of warmth and opulence to your space.

Pro tip: if you are designing a kids' room, blue and yellow bedroom ideas might work better than dark hues or neutral whites.

3. Go For Statement Lighting

Love us a well-lit luxury bedroom! No matter what luxurious interior you put in your room, if there is not enough/ right lighting, everything can become dull and boring. Think beyond the basic overhead fixture; go for a striking chandelier or an elegant pendant light to set the tone.

For secondary lighting, you can choose between table lamps, wall sconces, or floor lamps. Pendant lighting or bedside lamps can be especially great for incorporating soft/ dimmable lighting, creating a cozy and layered ambiance for winding down before bedtime.

Opt for statement fixtures, such as a globe pendant light or a statement gold lamp, that scream luxury and a refined taste.



4. Play With Paneling



Want to add texture and depth to your luxury master bedroom? Wall paneling is the way to do that!

You can install a wooden half-wall panel to create a focal point behind your bed or a vertical panel to insinuate a sense of height in the room. For a more contemporary look, go for geometric design (such as diamonds or hexagons) or 3D panel designs (such as faux bricks or embossed patterns).

Intricately designed or textured panels can add depth, while minimalist styles exude modern elegance. Complement the paneling with plush velvet or satin bedding, and ornate mirrors or metallic accents for a refined decor.

5. All-Black Opulence

Indulge in the allure of all-black opulence with chic black bedroom ideas. Create a dramatic and elegant luxury bedroom interior design with black walls, ebony furniture, and dark curtains. Layer different textures like velvet, faux fur, or metallic accents to bring about variation.

Add pops of some other opulent shades like burgundy or emerald to avoid a monotonous feel. Enhance the ambiance with subtle lighting, such as a gold-toned chandelier or sleek bedside lamps. You can also place mirrors strategically to reflect light and prevent a dull or dark room.

6. Bring The Nature In

A luxury bedroom is one with life and character. And what brings life and character more than the plants?

“Interesting plants can add a sculptural, organic quality to a room or tabletop.”

Jeff Andrews (Jeff Andrews Design)

Use potted plants or hanging vines to sprinkle some greenery in your room. A small plant such as a peace lily or rubber plant can add a subtle touch of green to your decor. If you want a statement piece, a large olive tree, money plant, or black elephant ear plant may work better.

Go for chic and stylish planters that draw attention and add to the luxurious look of your space. Complement the plants with natural textures like wooden accents and stone details for a more calm and inviting vibe.

7. Pop of Gold

One of the best interior design tips for a luxury bedroom is to incorporate gold accents in the decor. It instantly brings up the sophistication of your luxury bedroom design. Gold hardware, such as drawer pulls, light fixtures, or bed frames can add to the opulence and grandeur.

Throw in subtle gold accents here and there, from minor gold detailing in the half wall to a gold planter to a gold-shaded bedside lamp. These small pops of opulence tie the room together for a more put-together and well-thought-out look.

The trick is to strike a balance – let the gold details be a whisper and not a shout. Do not overdo it as it can overwhelm the space and make it look cheap and distasteful.

8. Industrial Bedroom Ideas

Looking for a unique take on luxury room makeover ideas? Go for the raw and edgy industrial bedroom design. Metal furniture, exposed brick walls, and clean lines are the hallmarks of this stylish and modern aesthetic.

Incorporate Industrial-style lighting in your space. For example, a pendant light with exposed bulbs or a chandelier made from metal pipes will complement the interior well. Blend rugged industrial elements with soft textures like velvet for a well-balanced and refined atmosphere.

Purple and gray bedroom decorating ideas can offer a perfect color scheme for an industrial-style bedroom. The gray can complement the industrial elements while purple adds a touch of warmth and sophistication.

Opt for sleek, minimalist furniture with plush bedding- sophistication and comfort altogether. Industrial chic effortlessly brings a sense of modern luxury, making your space a stylish retreat that's both welcoming and upscale.

Final Verdict

Your bedroom is where you are truly yourself- it is your canvas for self-expression. So, use these luxury bedroom ideas and design your room the way you feel like.

Want subtle touches of luxury? Add a gold lamp or an emerald accent. Want a bold statement of opulence? Go for an intricate half-wall, a mural, or even a plush rug.

Remember, it's not about following trends but creating a space that brings you joy and comfort. Get inspiration from the above room makeover ideas, make mood boards on Pinterest, and start working on your dream bedroom!

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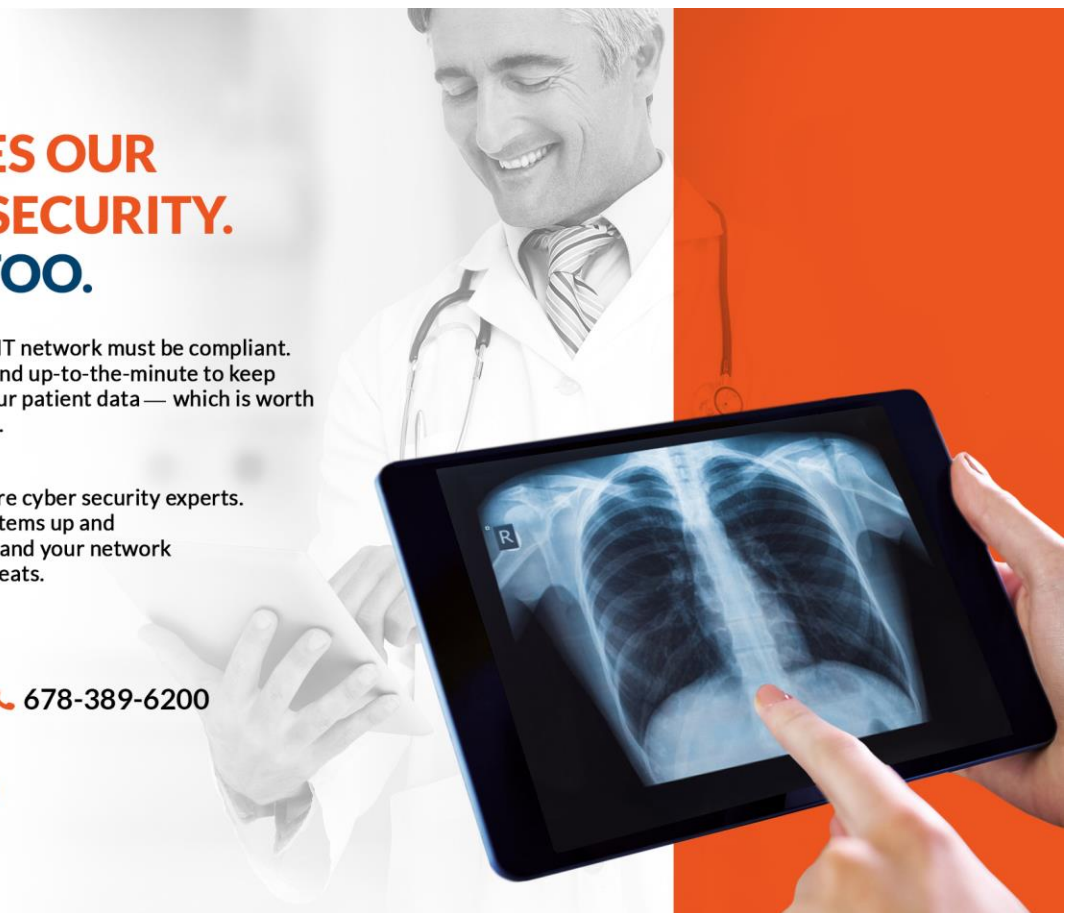
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6 Most Expensive Cruises For Luxury Travelers In 2024

Courtesy of highstuff.com



The most expensive cruises share a common thread: their emphasis is on delivering an exceptional journey. You're familiar with the type we are talking about – those voyages that transport you to breathtaking destinations, envelop you in opulence and provide an utterly delightful experience.

These maritime journeys rank among the most expensive cruises in the world, and each one represents a cruise enthusiast's ideal fantasy. Here are our selections for the six most high-end cruises that we adore and would reserve without hesitation.

1. Viking Expedition Cruise

https://www.youtube.com/watch?v=W6JjAam8_aU

Viking, renowned for river and ocean cruises, now introduces expedition cruising. While not synonymous with lavishness, Viking excels in crafting an inviting ambiance for extended adventures.

The Viking Expedition Longitudinal Cruises traverse the [Great Lakes](#), the Saint Lawrence Seaway, North America's east coast, the Panama Canal, South America's west coast, and Antarctica, spanning 65 or 71 days aboard the Viking Octantis or Viking Polaris.

Explorer's Suites, spanning 580 square feet, boast Nordic and step-out balconies, shared gardens, and luxurious bathrooms with heated floors. Accommodating 378 guests, the ships offer popular dining options and unique amenities like The Hangar, facilitating comfortable Zodiac excursions for all passengers.

- **Days:** 65-71, depending on whether it is Octantis or Polaris
- **Number of guests:** 378 passengers

- **Charges:** from \$44,995 per person

2. Regent Seven Seas Splendor

<https://www.youtube.com/watch?v=PczYaRytlf4>

Embark on a sublime three-week Mediterranean voyage aboard Regent's Seven Seas Splendor, a 750-passenger all-suite ship radiating extravagance. One of the [best luxury cruises for honeymooners](#) showcases opulent details like eye-catching marble, crystal, and bespoke designs. Among the lavish accommodations, the 4,043-square-foot Regent Suite stands out, boasting additional balcony space, two bedrooms with a Savoir horse-hair mattress, private balconies with a custom heated hot tub, marble-clad baths, and a private solarium. Enjoy amenities like two safes, three walk-in closets, and a custom Steinway piano.

Indulge in Guerlain or Bottega Veneta toiletries, personalized butler service, and complimentary Canyon Ranch spa treatments in your private spa retreat. On sea days, partake in culinary classes, fitness sessions, and exquisite dining in eight restaurants. During port visits, relish exclusive sightseeing with a complimentary private car and driver, a perk for Regent Suite passengers.

- **Days:** three weeks
- **Number of guests:** 750 passengers
- **Charges:** \$11,000 per night

3. Silversea 125-Day Chile to Norway Cruise

<https://www.youtube.com/watch?v=HL2XMney16k>

Silversea stands as the prized possession of the Royal Caribbean Group, established as the original deluxe cruise brand in 1994. With a fleet of 12 inclusive vessels, the company voyages to diverse global destinations. Whether your interests lie in traversing the American West Coast, South America, Northern Europe, the British Isles, Africa, Asia, Australia, New Zealand, or even Antarctica, Silversea offers a voyage to the [best honeymoon destinations](#).

Among their offerings, Silversea's pinnacle of luxury is the 125-day Chile to Norway journey, priced at \$94,700. However, indulging in a Silversea cruise doesn't necessitate such an investment. Regardless of your suite choice, anticipate personalized butler service, the option for 24/7 insuite dining, access to premium beverages and cocktails, and complimentary caviar available at all times.

- **Days:** 125
- **Number of guests:** NA
- **Charges:** \$94,700

4. Cunard Queen Mary 2 Cruise

<https://www.youtube.com/watch?v=UaB8Nayzt0c>

Many ocean voyage companies provide global expeditions, yet none compare to the [luxury travels](#) offered aboard the leading vessel of Cunard, the Queen Mary 2 with its 2,691-passenger capacity, particularly when reserving one of the five opulent Queens Grill Grand Duplexes.

If you're embarking on a journey lasting 100 days or more, why not indulge in opulence? Spanning 2,249 square feet, the Grand Duplexes also serve as luxury havens reminiscent of "Downton Abbey."

Facilities encompass a lower level with an eight-seater dining table, fitness gear, and a workspace equipped with personalized stationery. Ascend the spiral staircase to unveil a king-sized bedroom featuring a customizable pillow menu, paired with two marble bathrooms and dual dressing chambers.

To enhance the experience, a commodious private terrace awaits your leisure. Your personal attendant will cater to your every requirement throughout your excursion as well.

You will genuinely embody a global voyager as you encounter numerous picturesque scenes, including 33 [UNESCO World Heritage locations, such as the stunning Palaces of Sintra in Portugal](#).

Days at sea brim with captivating discussions, planetarium exhibitions, and a diverse range of performances spanning from comedians to classical pianists. The fitness hub is always an option, especially after delightful teas and exquisite dining in the Queens Grill.

Days: 100

Number of guests: 2691 passengers

Charges: from \$11,875 per person

5. Celebrity Beyond Cruise

<https://www.youtube.com/watch?v=iOeOrNuqxRM>

Celebrity Beyond is designed for individuals seeking a grand cruise experience. An exclusive space, known as The Retreat, features a private swimming pool and a sundeck. Guests can indulge in top-tier beverages, onboard funds, and internet access.

The most expensive cruise ship boasts 32 dining and beverage spots with internationally influenced menus. The priciest option is the Iconic Suite, [presenting two bedrooms with extraordinary vistas](#) and ample room for family travelers.

Days: 11 days

Number of guests: 3260 passengers

Charges: \$15,340 per person

6. Abercrombie & Kent Northwest Cruise



The premium travel company Abercrombie & Kent takes you on an exciting 25-day journey. This unique expedition goes from the western fringes of Greenland to Nome, Alaska, retracing the steps of early 20th-century polar pioneers.

You'll have the chance to connect with indigenous Inuit communities and witness incredible wildlife along the way.

The landscapes feature towering glaciers, rugged ice formations, majestic mountains, and expansive panoramas seemingly beyond the grasp of any camera. Traverse to exclusive destinations accessible only by sea, making this journey a must for those well-versed in cruise travel.

The Abercrombie & Kent team typically secures expedition vessels from the esteemed French line Ponant, downsizing the passenger capacity from 264 to 188. They augment the experience by bringing aboard their own distinguished expedition specialists, including a photography guide. A&K pampers guests with amenities like complimentary Wi-Fi and laundry services, while suite occupants enjoy the added luxury of a personal butler.

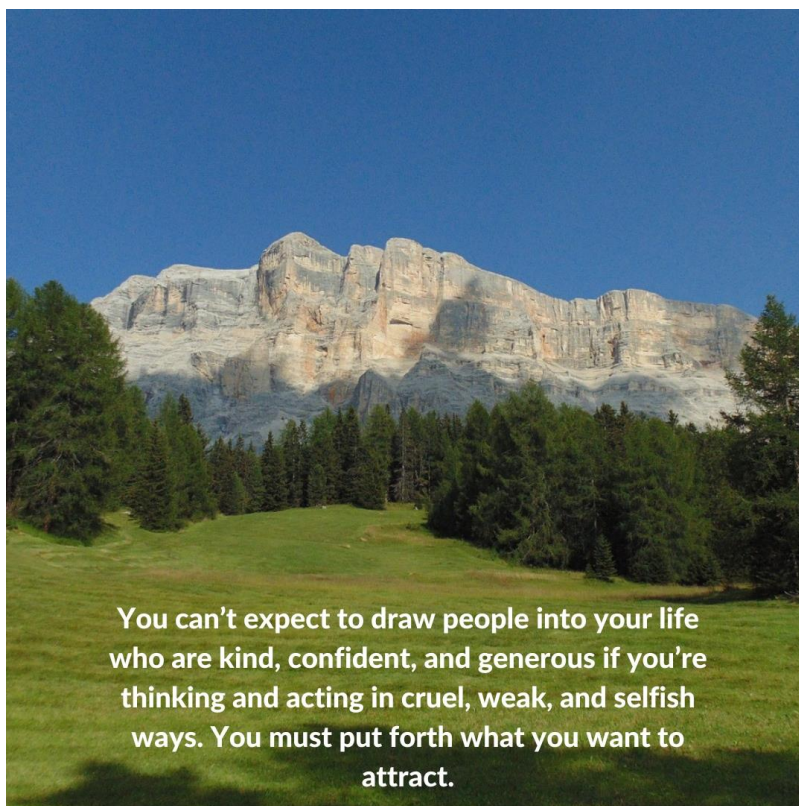
Days: 25

Number of guests: 188 passengers on expedition vessels

Charges: \$71,375 per person

Wrapping Up

Top-notch service, exquisite wines, culinary delights, meticulously planned schedules, and ample crew-to-passenger ratios characterize elite cruise vessels. However, this list of most expensive cruises, possess distinct personas, and certain ones may align better with your vacation preferences. Our suggestions assist you in exploring the realm of deluxe cruises, featuring the six finest ships currently at sea.



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