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Blue Zones Uncovered: A Physician's First-Hand Experience

MICHELLE TOLLEFSON, MD

A windy, bumpy road led my family into Costa Rica's remote Nicoya Peninsula, one of the world's five so-called Blue Zones. Our arrival in 2021 satisfied a wish I had made while undergoing chemotherapy for breast cancer to visit this fascinating, biodiverse region where people are documented to live healthier, longer lives.

I have taught my students in the lifestyle medicine program at Metropolitan State University in Denver about the literature and evidence supporting lifestyle behaviors specific to Blue Zones for years. But to travel there, meet the people and observe their lives was remarkable. I watched people in their 80s ascend steep hills to the terrace gardens where they harvest their food. A man in his 90s on horseback gave us directions when we got lost. Beans were plentiful in meals. The residents were purposeful and committed to family and friends. Time moved slowly there, and I have returned several times.

These experiences are one reason I am excited that lifestyle medicine-certified physicians and health professionals will soon have the exclusive opportunity to pursue a "Blue Zone certification" status. As a lifestyle medicine-certified clinician, I see the opportunity to connect the Blue Zones community resources and infrastructure with the whole-person care that lifestyle medicine clinicians have provided inside clinics as an opportunity-rich with promise.

We all know our current model of health care isn't working—not for patients or physicians. We spend more on health care than other high-income countries and get worse outcomes. About 60 percent of adults have at least one chronic disease and the vast majority of those conditions are lifestyle related. Physician burnout is causing some doctors to leave the field. A growing number of physicians have turned to lifestyle medicine to reignite their passion for healing and improve their own health.

Lifestyle medicine-certified clinicians are trained to apply evidence-based, whole-person, prescriptive lifestyle change to treat and, when used intensively, often reverse conditions, such as cardiovascular diseases, type 2 diabetes, and obesity. Applying the six pillars of lifestyle medicine—a whole-food, plant-predominant eating pattern, physical activity, restorative sleep, stress management, positive social connections, and avoidance of risky substances—also provides effective prevention for these conditions. Since certification began in 2017, almost 6,700 clinicians worldwide have become certified to practice lifestyle medicine.

The crossover between the pillars of lifestyle medicine and the lifestyle habits identified in Blue Zones—known as the Power 9®—are significant. Lifestyle medicine clinicians can incorporate aspects of Blue Zones, such as finding purpose and happiness, as well as learn how to better support patients' lifestyle behaviors in their home, work, or community environments. This will expand a clinician's toolbox in a way that helps patients understand that lifestyle medicine is not just something that happens inside a doctor's office but through all the daily behavior habits that happen where they live, work, and play.



Blue Zones' strong name recognition is an opportunity for clinicians. Many people who are not yet familiar with the growing field of lifestyle medicine will recognize Blue Zones, maybe from restaurants, schools, and organizations in their own communities or the popular recent Netflix series "Live to 100: Secrets of the Blue Zones." Blue Zones certification status will help physicians and other health professionals stand out immediately as clinicians with the training and skills to help patients make sustainable lifestyle behavior changes to prevent, treat, and reverse disease.

Many of the lifestyle medicine clinicians I know strongly desire to be leaders in their community. They have seen evidence of health improvements as a result of treating the root causes of disease rather than only the symptoms with growing quantities of pharmaceuticals and procedures. Blue Zones training will help provide the tools and mindset for clinicians to amplify their impact beyond the clinic walls and into their community, positioning them to become real changemakers.

[Michelle Tollefson](#) is a lifestyle medicine, obstetrics, and gynecology physician.

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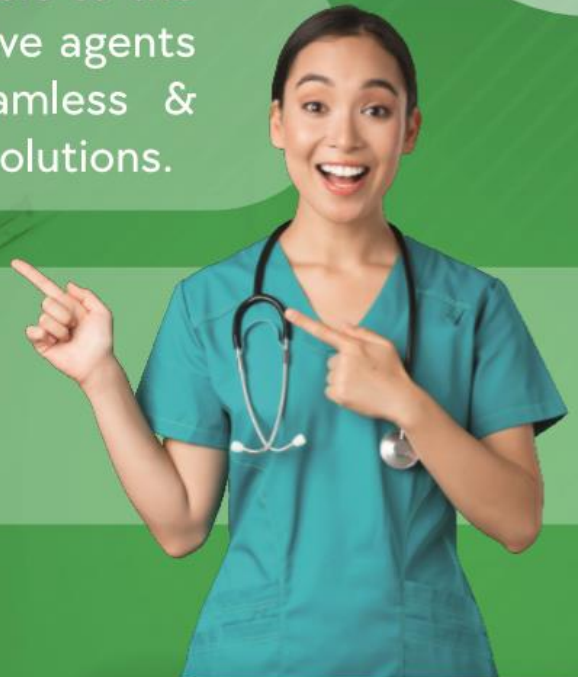
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AI Is Changing Our Phones, and It's Just Getting Started

From the new Circle to Search feature to interfaces that remake themselves on the fly, a new age of truly intelligent phones is nearly upon us.

[Lisa Eadicicco, cnet.com](#)

Today's smartphones can do many things. But the process of accomplishing most tasks is generally the same: unlock your phone and open an app. More often than not, getting things done requires bouncing between multiple apps.

Planning a vacation, for example? You're probably switching between a messaging app and Airbnb. Sharing an image from a concert? That likely involves opening the default camera app to snap a photo, editing it in a different app and sharing it on social media in a third app.

But with generative AI, tech companies large and small see that changing. Generative AI refers to artificial intelligence models trained on large volumes of data that create content when you provide a prompt (think ChatGPT, Microsoft Copilot or Google Gemini). It's different from other forms of AI that have played a crucial role in our phones for years by subtly blurring the background in our portrait photos and recognizing our speech when we give a command to virtual assistants like Siri and Alexa.

Now tech leaders, startups and analysts alike believe generative AI has the potential to impact mobile devices on a more foundational level rather than just doing heavy lifting behind the scenes. Samsung and Google are providing a sense of what that looks like through the Galaxy S24 and Pixel 8, respectively, each of which has software that can generate new content in images after you press the shutter button. We should hear soon from Apple about what its AI plans are for the iPhone. And newer tech companies like Rabbit, Humane and Brain.AI are looking beyond the smartphone as we know it.

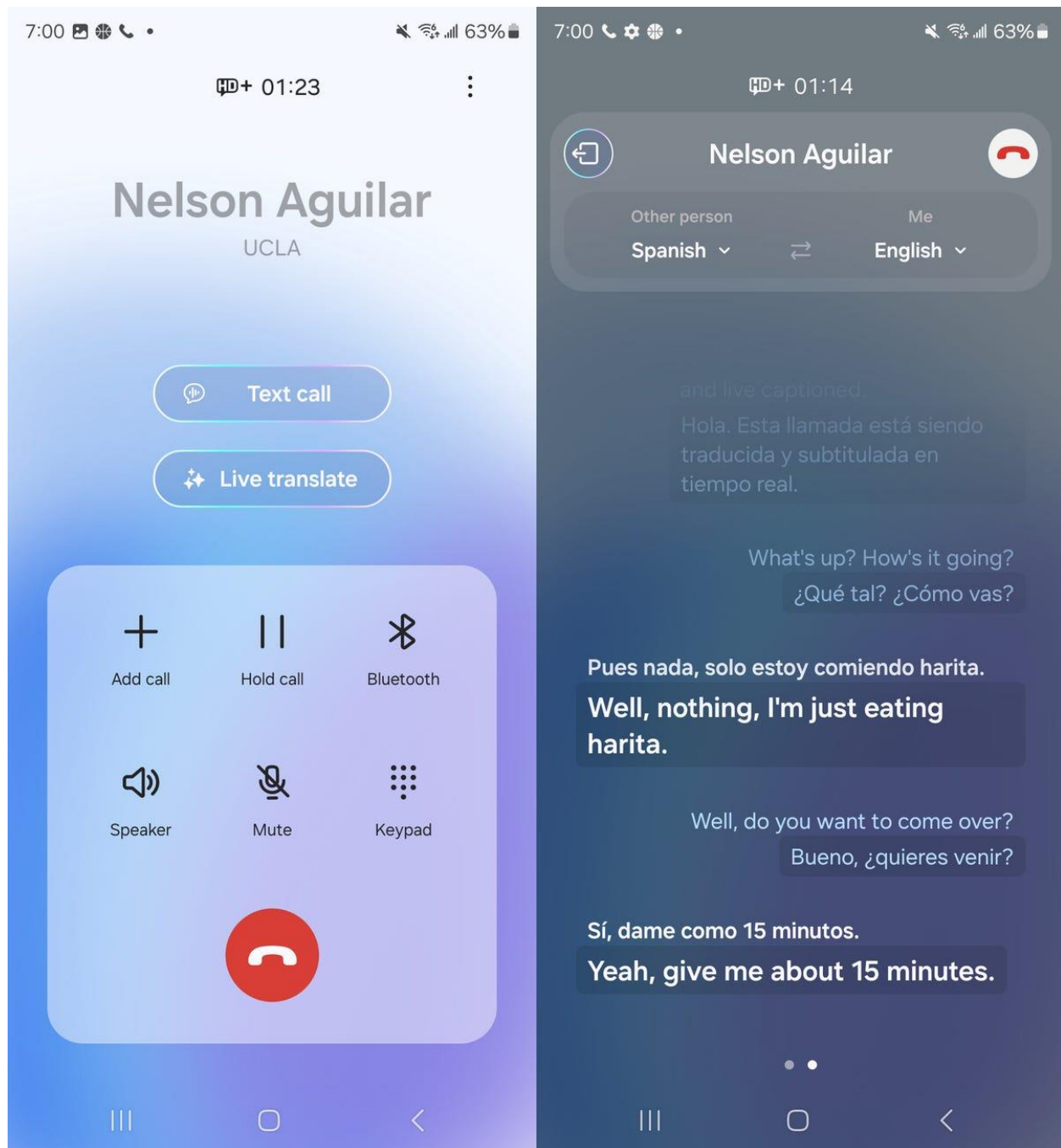
"We are moving towards an era of intelligent smartphones," said Nabila Popal, a research director with the International Data Corporation who tracks the mobile phone market. "So we're going from smart to intelligent."

New Samsung and Google phones provide a glimpse into generative AI

Samsung's Galaxy S24 and Google's Pixel 8 are the strongest examples of how generative AI is starting to appear in today's phones. AI was at the forefront of the South Korean tech giant's Unpacked event in January, arguably its biggest product launch of the year.

"Artificial intelligence will bring about great change in the mobile industry and in the way we live," T.M. Roh, president and head of Samsung's mobile experience business, said on stage during the event. "We believe Samsung Galaxy will democratize this change."

The Galaxy S24's headlining addition was Galaxy AI, a suite of AI-powered features that span areas such as photo editing, language translation, note taking, texting and even Googling -- in other words, almost everything you probably use your phone for. Galaxy AI launched on the Galaxy S24 and recently began rolling out to the Galaxy S23 lineup, Galaxy Z Fold 5, Galaxy Z Flip 5 and Galaxy Tab S9 through a software update, underscoring just how critical Samsung sees it being to its mobile devices.



Samsung's Live Translate feature can translate calls in real time.

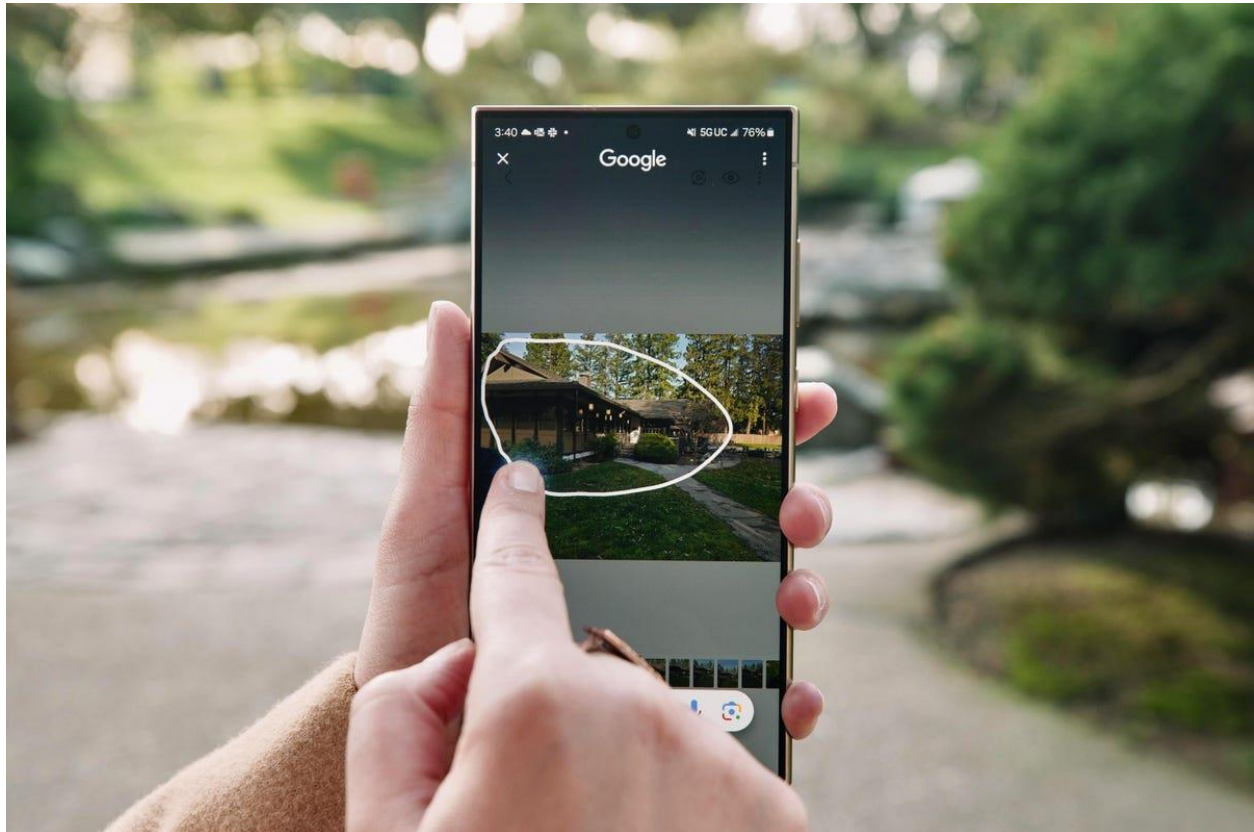
Among the most intriguing Galaxy AI features is Live Translate, which enables Samsung to essentially act as your personal interpreter during a phone call by translating speech in real time. When I called a coworker who speaks Korean, all it took was the tap of a button to tell Samsung's translator to kick in and help navigate the conversation.

Circle to Search is another highlight. As the name implies, it allows you to launch a Google search for almost anything on your phone's screen just by circling or scribbling on it. Samsung's Galaxy S24 family and Google's Pixel 8 series were the first phones to support Circle to Search, but it later came to the Pixel 7. The feature more recently expanded to the other aforementioned Samsung devices as well as the Pixel 6 family and Pixel 7A.

Dave Burke, Google's vice president of engineering for Android, tells me Circle to Search was the most popular topic of interest among the company's partners at this year's Mobile World Congress, the annual tech convention where device makers gather to set the agenda for the year ahead in mobile tech.

While he couldn't elaborate on specific plans to bring Circle to Search to other Android phones, he said to expect updates this year.

"I think this year you'll see expansion for sure in where it's available," he said when discussing Circle to Search.



The Samsung Galaxy S24 Ultra has an AI-powered feature called Circle to Search. You can circle anything on the screen to find out more about it.

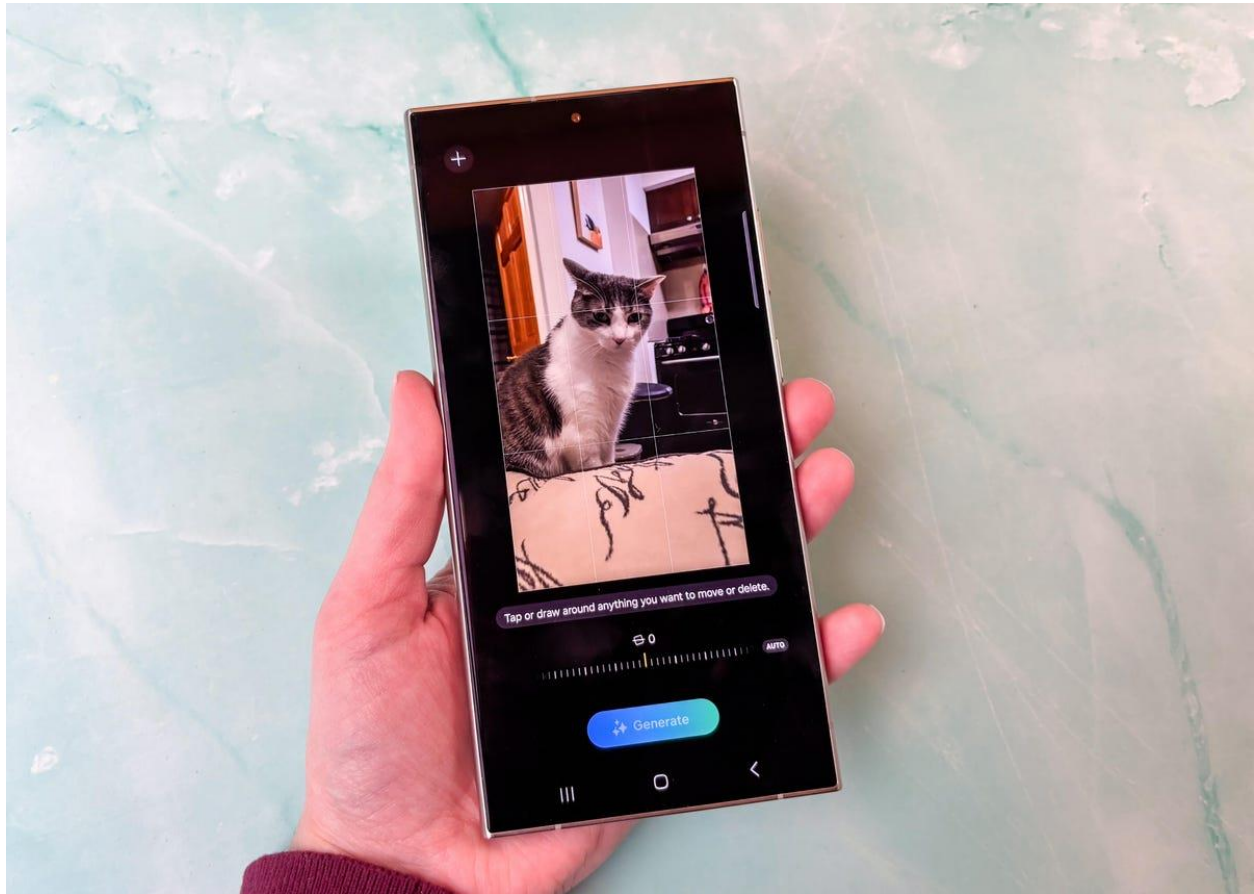
Photo editing is another example of how generative AI is having an immediate impact on phones. The Galaxy S24 and Pixel 8 include tools for erasing unwanted objects and resizing or moving objects in images. What makes Google's Magic Editor and Samsung's Generative Edit feel different from existing basic editing tools is their ability to generate content to fill the leftover empty space in the photo or change elements like the color of the sky.

"It's creating things," Popal said. "That's something that wasn't being done before."

But making sophisticated photo editing tools more readily available also raises questions about authenticity online, an issue that's been in the spotlight in the last month after a doctored photo of Princess of Wales Kate Middleton sparked backlash. Middleton said on social media that she edited the image herself, and there's no indication generative AI was involved.

Still, the episode highlights ongoing concerns about what's real and what's fake on the internet, which are likely to escalate as generative AI gets better at creating convincing images. Samsung adds a watermark and a

note in the image's metadata to signal that it was modified using Generative Edit. But in my experience, that metadata note has been visible only in Samsung's Gallery app, not Google Drive or Google Photos, although the watermark is present when sharing the photo to different apps. Google says information in a photo's metadata would indicate whether it was altered with Magic Editor.



The Galaxy S24 Ultra showing the new Generative Edit feature

Algorithms also aren't infallible. Generative AI models can hallucinate, or produce answers that seem convincing but aren't accurate. Even when they don't hallucinate, they sometimes generate biased responses that can be offensive or simply don't make sense. Google's Gemini AI model came under fire in March after it created images of people that were historically inaccurate, for example.

As more smartphones come equipped with processors that are capable of running AI models locally on the device rather than through the cloud, hallucination may become less of a problem, says Ben Bjarin, CEO and principal analyst for Creative Strategies.

"It's a much more tightly controlled [and] much smaller language model," he said. "And so because of that, they can put those guardrails on a little bit easier."

Google's Gemini Nano model can run on certain smartphones, and the latest chips from Qualcomm and Google are designed to handle on-device AI processing. Google's more powerful large language models that currently require an internet connection could arrive on smartphones as early as next year, according to CNBC, showing just how fast the technology is moving.

Burke says the company is receiving a lot of "inbound excitement and requests" about bringing its on-device AI models to other Android phones.

"We're getting a lot of demand and doing our best to make that happen," he said.



Google's Gemini Nano model can run on certain phones

But perhaps the biggest unknown involves Apple's plans for generative AI. The company has been notably quiet about the technology, aside from CEO Tim Cook teasing AI-related announcements for later this year during a recent earnings call. [Bloomberg](#) also reports that Apple's next iPhone update, likely to be called iOS 18, will come loaded with AI features.

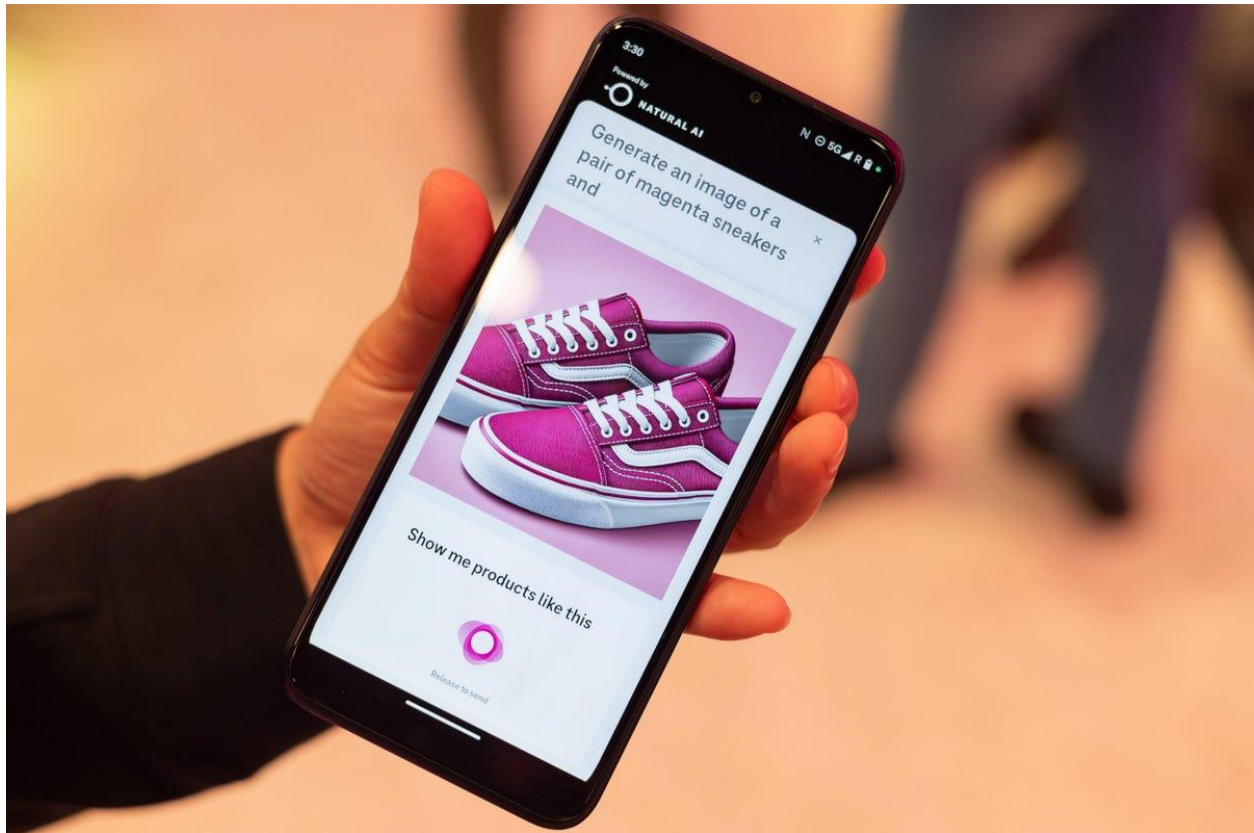
Apple may even partner with Google on some of those additions, according to reports from [Bloomberg](#), [The New York Times](#) and [The Wall Street Journal](#), potentially giving Google's models an even stronger foothold on our phones. (Burke said he was knowledgeable only of the company's plans for Android when asked whether Gemini would expand to non-Android devices.)

If Apple is developing new AI tricks and tools for the iPhone, we'll likely get a peek at them on June 10, which is the first day of the company's annual [Worldwide Developers Conference](#).

Moving from smartphones to intelligent phones

Like many new features on our phones, most new AI-based smartphone tools available right now are designed for specific individual tasks, like editing a photo or translating a text message. The larger question is whether the technology could change our smartphones in more sweeping ways that move beyond the app-based operating systems we know today.

Circle to Search hints at that type of future. Unlike the new tools for summarizing notes, translating conversations and editing photos, Circle to Search introduces a new way of using your phone. Instead of exiting Instagram to manually search for nearby restaurants that serve those appetizing dishes you just encountered in your feed, you can simply circle them and let Google do the rest. The idea came about in 2022 as the company realized that most searches originated while users were using other apps, Burke says.



Brain AI's interface may look the same as your typical phone app at a glance. But it uses AI to essentially generate an app on the fly, the company's founder says.

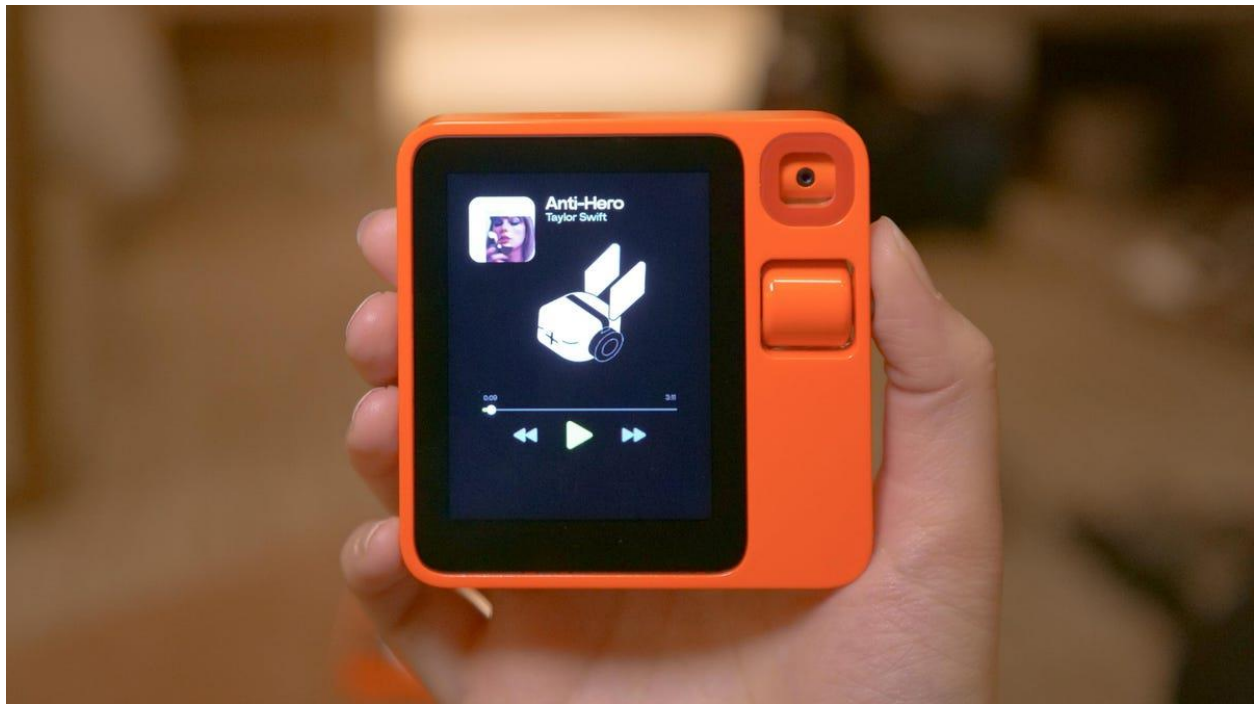
He sees a lot of opportunity for AI to be more helpful when it comes to changing how we navigate our phones on a daily basis.

"We're just literally at the gate on that," he said. "And so, you're going to see a lot more evolution actually in both Circle to Search and the Gemini app as it pertains to everyday usage patterns."

Google isn't alone; startups are already brimming with ideas about how AI could power software experiences that are more efficient than today's smartphone apps. Rabbit AI and Brain.AI, for example, are developing software that leverages AI to accomplish tasks rather than requiring you to open an app.

One demo from Brain.AI, which I witnessed over a Zoom call in March and my colleague Katie Collins experienced in person at Mobile World Congress, involved online shopping. After finding the desired product, all it took was pressing and holding on that search result to pull up additional information, like unboxing videos. A task like that would currently require you to switch from the Amazon app to the YouTube app to manually search for related videos. You can see how that's just a bridge beyond what Circle to Search already offers today.

Jerry Yue, Brain.AI's founder and CEO, says the company's software predicts and generates the interface based on context and the user's intention.



The Rabbit R1

"It's kind of creating a custom app for you every step of the way," he said.

That's similar to the goal of Rabbit AI, which made a splash with its AI-powered R1 handheld gadget during the Consumer Electronics Show in January. Instead of using apps, you push a button and recite a request, letting AI models handle the rest. Unlike a traditional voice-powered assistant like Siri or Alexa, Rabbit says its system learns how to use software so it can accomplish certain tasks on your behalf. Rabbit CEO and cofounder Jesse Lyu likens it to handing your phone to a friend to order takeout rather than doing it yourself.

Humane's approach is a bit different, although it similarly involves using AI in favor of apps. Humane's AI Pin is a miniature wearable computer that can answer questions, translate languages and even project images on your hand using lasers at times when you need a visual answer. Humane co-founder Bethany Bongiorno doesn't see the AI Pin replacing your phone, but rather living alongside it.

"The idea is that you can create a more focused relationship with your other devices, very similar to when you got an iPhone, you didn't get rid of your laptop," Bongiorno said.

Apps probably aren't going anywhere for the foreseeable future. The past 15 years have conditioned us to tap, swipe and scroll our way through apps to get things done, and disrupting that system would likely make us feel like we're starting over. What seems more likely is that the underlying software on our phones will gradually become smarter and perhaps more automated, potentially executing on the original vision for virtual assistants like Siri, the Google Assistant and Amazon's Alexa.

How big a shift this will actually be depends on who you ask. But for those who are invested in upgrading the smartphone as we know it, like Brain.AI's Yue, apps will one day feel like a relic of the past.

While Yue says he doesn't expect AI interfaces to replace apps completely, he likens apps to MS-DOS, the command line interface from the 1980s that was used on computers before Windows came out.



The Humane AI Pin

"You get what you want when you want it," he said when describing the benefit of AI-powered interfaces over using apps. "It's not taking out apps. It's splitting apps into more granular pieces that come to the user when they want it."

"We don't see things as they are,
we see things as we are."

— Anaïs Nin



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A Mother's Harrowing Hospital Experience

LAURA BUCHMAN, MBA

An excerpt from *NERVE: Surviving Medical Madness*.

"There are moments which mark your life. Moments when you realize nothing will ever be the same and time is divided into two parts, before this and after this." — N. Kazan

It was a peaceful, uneventful drive—until it wasn't. My husband and I flipped to the local news radio station and heard them discussing an extreme weather event just as we looked straight ahead through the windshield at the whirling and tight twisting top in the sky. "Is that a tornado?" we asked in unison.

Although it seemed hundreds of feet away, within seconds, we started to feel the debris hitting our car. The car seemed to be lifting off the ground, and we had no control. Were we going to hit the railing or another car? Or would the wind and rocks hitting the car break the windshield? My husband was at the wheel and did his best to control the car. I knew things were now out of our hands.

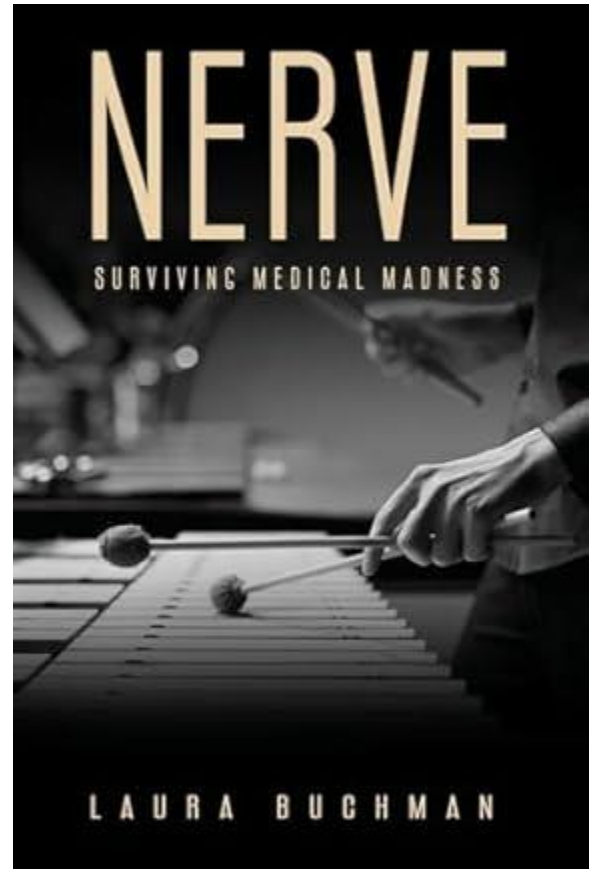
This was the same unsettled feeling I had after visiting my son in the hospital for the first time. He had done nothing to put his health at risk. In fact, he had done just the opposite. He sought medical care, and now, nothing seemed to be under control.

The day I arrived at the hospital, I was eager to see Pete and find out what was keeping him from checking out. He had now spent two nights in the hospital. I had imagined he might be sleeping as they told us how sleepy he had been. Or maybe he was texting on his phone, letting his friends know he was fine and would be heading back to New York City soon. I understood Pete would likely be a little annoyed to see me as he had implored me not to come, telling me he was fine when we'd talked just the day before.

"Pete!" I said with excitement as I opened the door to his hospital room. Tubes and more tubes connected him to the bed like he was in the middle of a snake pit. My chest tightened as I stared at all the pouches sitting on top of all the tubes slithering their way into him.

I sat down next to him and tried to make eye contact, but his dark-brown eyes would not connect with mine. He appeared trancelike and not quite tethered to his physical body. He looked much younger than his nineteen years in his hospital gown, his lanky arms sticking out of the gown and lying eerily still.

My mind started to go numb. Later, I wondered whether the doctors were mindful of his age and whether he should have received treatment as a pediatric patient. Legally, a nineteen year-old is an adult, but he was just a skinny teenager and still growing. The American Academy of Pediatrics supports pediatric care even past age twenty-one (Hardin 2017) because a young adult's physiology is a lot closer to a seventeen-year-old than a



seventy- or even twenty-eight-year old. Most experts believe the human brain is still developing until around age twenty-five.

“Pete,” I asked, “what is going on?” There was no response.

Where is everyone? I thought. I stared at the squash-colored paint on the walls, the only thing my mind could fully focus on. Nothing seemed to make sense. I wanted my kid back, but there didn’t seem to be a sense of urgency and little concern on the part of the staff that he was not speaking, communicating, or moving. There was a doctor in the room. He looked like a kid who had just broken Mom’s glass table right before she entered the house.

I grabbed paper and pressed a pen into Pete’s hand, hoping we could communicate. The pen swept across the paper for a moment and then fell from his hand. The doctor in the room told me he had severe acute hyponatremia. I had no idea what that meant and had never heard this medical term. He then added if the hyponatremia corrected too quickly, he could get brain damage or die. He said this to me detached and matter-of-factly, as if he had told me my son’s nose was running. However, I now knew the situation was serious, and we needed to let the doctors do what they needed to do to help him.

I grabbed Pete’s hand, and I held it for a second before he pulled it away. He did not pull away with a lot of energy, but I was happy to see he was in there somewhere. My mind and body—that I had spent years as a yoga teacher trying to find calm in the midst of a storm—were failing me. I feared for my son and his future.

I asked to know what was in all those pouches and why my son couldn’t speak. “Cipro,” the doctor responded, “to treat the pneumonia.” It surprised me to hear Pete was on antibiotics since he’d told them he had just finished a round of Z-Pak for strep throat, which theoretically would have also dealt with bacterial pneumonia. His only symptom before seeking treatment had been pectoral chest pain and a sore throat. His conservatory’s health office had thought it might be pericarditis, an inflammation of the heart sheath. Shouldn’t he have some symptoms of pneumonia to treat? Fever, cough, trouble breathing, congestion...

I began reading up on Cipro after a doctor prescribed the drug for me years ago, and I experienced some bad side effects. I remembered reading articles stating Cipro is an extremely strong antibiotic that doctors should avoid prescribing when other antibiotics would suffice and specifically linking the drug to tendinitis. These articles described how prescribing Cipro for minor bacterial issues is like taking out a fly with a sledgehammer.

“This kid is a percussionist,” I said to the doctor. “He told you this. Why would you put his future at risk with an antibiotic known to harm tendons?”

The doctor dodged the question and said, “He is nineteen and can make his own decisions.” His only symptom when he went to the hospital had been pectoral chest pain. Why did he need an IV antibiotic at all, let alone such a strong one? Confused, I stayed silent.

[Laura Buchman](#) is a patient advocate and author of [NERVE: Surviving Medical Madness](#).

Common Financial Mistakes That High-Income Earners Make

By G, Brian Davis

Too many high earners confuse income with wealth.

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

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

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

1. Having a Low Savings Rate

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

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

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

2. Failing to Stick to a Budget

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

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

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

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

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

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

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

3. Succumbing to Lifestyle Inflation

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

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

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

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

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

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

4. Confusing Your House Payment With Real Estate Investing

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

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

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

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

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

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

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

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

5. Maintaining Bad Debt

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

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

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

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

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

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

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

6. Not Keeping a Sufficient Emergency Fund

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

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

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

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

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

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



7. Failing to Automate Good Financial Behaviors

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

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

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

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

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

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

8. Trying to Time the Market

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

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

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

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

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

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

9. Failing to Diversify

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

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

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

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

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

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

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

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

10. Failing to Get Expert Help

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

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

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

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

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

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

11. Poor Tax Planning

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

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

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

12. Taking Retirement Tax Breaks Today

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

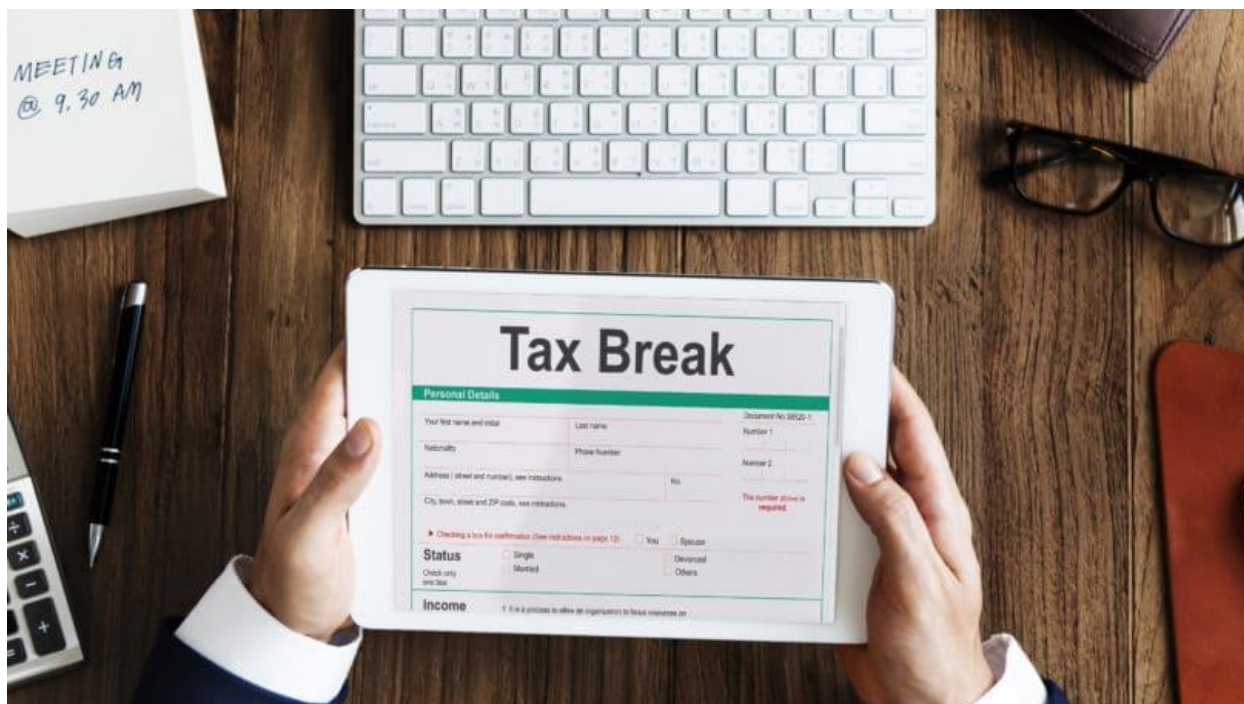
But as a higher earner, there's no reason to believe you'll be poorer 20 years from now than you are today. Often it makes more sense for high earners to opt for tax-free growth and withdrawals in retirement using a Roth IRA or Roth 401(k) than maxing out today's tax breaks.

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

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

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

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



13. Not Creating (and Updating) an Estate Plan

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

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

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

14. Falling Into Career Complacency

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

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

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

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

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

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

15. Failing to Create and Follow a Lifelong Financial Plan

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

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

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

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

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

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

Final Word

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

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

What does my perfect life look like?

Where would I live if I could live anywhere?

What would I do for work?

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

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

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

Non-Clinical but Necessary: The Role of The Physician Advisor

Jorge Sanchez, MD



Nowadays, doctors are opting for less traditional job opportunities. Many young graduates understand that the typical long hours at the clinic aren't working **out so well for them and that it's okay to branch out into new roles.**

Physician advisorship is an interesting new profession that emerged in the heyday of hospital care rules and regulations. They help both practicing physicians and patients at the same time. And it's not hard to see why: hospital bureaucracy has made it arduous for anyone to sort a mismanaged system out.

This is why more and more hospitals are turning to hire physician advisors, both for the security of their staff and to help streamline patient care. And because of the nature of the job, it has become a really tempting career option for many physicians wanting a change. If you have the mindset for it, that is. So today, let's discuss what a physician advisor actually does and why it might be your next career transition:

- What it means to be a physician advisor
- What do hospitals look for when hiring for the position
- Physician advisor as an alternative career for doctors

What Is a Physician Advisor?

The problem with defining what a physician advisor is is that it's actually a pretty broad term with many job requirements. But the basic idea is that they work as the middle man – between the patient, the hospital, and any stakeholders or corporations.

They review initiatives and regulations behind the scenes to ensure everything runs smoothly.

Think of a physician advisor as a liaison, the bridge between medicine and management workings within a healthcare setting. They are employed by hospitals to help make sure that communications between patients, staff, and management happen without any issues.

Because they are licensed doctors, physician advisors can offer second opinions on treatment plans, stays, and risk assessments for more difficult cases. They often act as **secondary consultants**, providing a non-standard plan of action. Other obligations of their jobs include reviewing different patient cases if they are denied by insurance, managing hospital-wide programs, and reviewing future employment by the hospital administration.

They are there to ensure smooth communications and organize everything according to regulations set by governing bodies. They are also trying to improve a set system through innovation by introducing new techniques and practices that could further streamline the hospital's operations.

Patients, doctors, nurses, clinical and non-clinical staff, and even third-party corporations such as insurance companies and resources all depend upon the physician advisor to communicate and deal with them seamlessly.

To be a physician advisor is to become one of the most integral parts of the hospital administration, thanks to their relationship with everyone involved with said hospital.

Sounds like a lot? That's because it is. It's why being a physician advisor is a proper job title now, with plenty of obligations on your plate.

Why Do Hospitals Need a Physician Advisor?

With how fast-paced the world of medicine and healthcare has become, it's getting harder and harder to manage it all. So, a physician advisor has become necessary, helping everyone around them precisely because they aren't just some guy with an MBA.

Physician advisors have the unique perspective of being licensed practitioners themselves.

That means they have experience in the field they will be managing, which can translate into excellent guidance for newly hired doctors at the hospital. And because they used to work directly with patients themselves, physician advisors can also help on that front.

Hospitals depend on physician advisors because they blend their expertise in medicine with the inner workings of management and risk assessment.

It's why they play a key administrative role as well, finding solutions to certain policies or issues that might prove distracting from the actual goal of helping patients.

It sounds like a lot of smoothing over communications because that is essentially what it is.

Physician advisors are the voice of reason, providing a problem-solving role on the business side while still considering the betterment of other physicians and patients.

What It Takes to Become a Physician Advisor

Honestly, [anyone with an M.D. degree](#) can apply for the position of becoming a physician advisor. But what would set you apart from other applicants would be your interpersonal skills, how well you do when it comes to organizing workflow, and whether you can take on a leadership role.

A physician advisor has to have great communication skills, which means being able to talk over things with everyone, from patients to staff and even third-party providers.

But the main reason why it's important to be a licensed doctor if you're applying for a physician advisor job? **The medical experience.** There's a reason why most hospitals prefer hiring physicians who have previously worked in emergency medicine and internal medicine. Their experience means they are quick on their feet and have a deep understanding of how a hospital truly operates. That kind of quick thinking and assessment is hard to come by, and it's especially valued here.

It's also why inpatient physicians tend to do better on the job, thanks to a core understanding of how healthcare works.

But even beyond that, a physician advisor's medical knowledge would help them when assigning cases to hospital staff. They would also be able to see through any flaws in insurance claims, providing a second opinion if patients are denied something they genuinely need.

There is also an element of customer service here, as a physician advisor also functions as a **representative** for the hospital if the occasion arises. For example, if there's a disagreement between the patient and their doctor, a physician advisor would be called in to smooth things over.

You have to be flexible but assured in the knowledge and experience you have. You also should have your speaking skills down because there is a lot of talking involved. So, if you aren't ready to be a people person? This might not be the fit for you.

The drive to lead, motivate, and problem-solve are the base-level requirements to become a physician advisor, which will later be refined into your actual skillset.

Why Physician Advisor is a Great Alternative Career

Physician advisors have always existed in the hospital setting, but before, they were under the 'medical reviewer' umbrella, often just as a part-time occupation. Now, it's become a full-fledged position that offers benefits, including the luxury of a simple 9-to-5.

Because, let's face it, the reason you'd leave a clinical job behind to become a physician advisor in the first place is because you **don't** want to stay in an active clinical setting anymore. And that's perfectly fine.

At the rate the world is going, it's no surprise that [more physicians feel burnt out yearly](#), notably after being the first line of defense during the COVID-19 pandemic. The worst part is that it's likely not because they don't want to deal with patients anymore. Instead, they want to shift to the administrative side and have more control over how patients are dealt with in the healthcare system. As a regular doctor, you can't do much for them beyond the basics.

Listen, it's hard being a practicing physician. For some, the reward is not worth the grueling hours. And while it does take a lot of effort and training to transition out of a clinical position into a more administrative one like a physician advisor, it's a welcome change.

It also helps that most physician advisors earn in the six digits, making anywhere from \$100,000 to \$200,000 per year. That's with a relatively regular schedule that would require zero overtime or night shifts. And open weekends! Simply unheard of in clinical medicine.

Sure, you won't be making as much as a neurosurgeon would. But if that's what you wanted, you probably wouldn't be looking into changing to a non-clinical job in the first place.

But say you have an interest in upgrading patient welfare. Maybe you enjoy the business side of things and creating contacts. Or you just want to help innovate the hospital management landscape. Or maybe you just want to shift to a non-clinical job while still being in a hospital setting.

In that case? **Becoming a physician advisor holds a lot of potential.**

Physician Advisor: Is It For You?

A physician advisor is a mediator who helps in patient affairs and consults administration when making certain choices regarding staff and third-party clients, all the while communicating effectively with everyone.

And that's a **tall** order to fulfill. There is so much management and guidance involved, with a physician advisor being the first person the hospital will turn to when it comes to decision-making. So, it is a lot of **responsibility** with a lot of **risk**.

A good physician advisor can change how [a healthcare facility functions](#). It's their job to make sure the hospital is running without any hiccups. Even if it is technically a non-clinical job, there is just so much you have to be involved with that it can be overwhelming if you're unprepared.

But it can also be very fulfilling, with you acting more as the leader and helping pave the way for a better system for everyone involved.

So, if you're in the mood to transition to a new job and you really love talking things out? You just might have what it takes to become a physician advisor yourself!





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GREEK TURKEY BURGERS

thefoodiephysician.com

*These **Greek Turkey Burgers** with spinach and feta cheese are a delicious and healthy twist on traditional burgers. Packed with Mediterranean flavor and lean protein, these juicy burgers are always a hit and can be made in under 30 minutes!*

As a doctor and chef, I know the importance of incorporating lean, nutrient-dense foods into our diets. These Greek turkey burgers are a fantastic way to enjoy a delicious meal while ensuring you get plenty of protein and essential nutrients.

Made with lean ground turkey and packed with Greek-inspired flavors, this recipe will quickly become a favorite in your household.

Are you looking for a delicious and healthy twist on traditional burgers? My Greek Turkey Burgers are here to save your dinner routine!

If you're a fan of my popular Greek chicken meatballs, you're gonna love these Greek turkey burgers. They're packed with flavor, lean protein, and fresh ingredients like spinach and feta cheese. These juicy burgers are perfect for a quick weeknight meal, meal prep, or even a summer BBQ.



As a doctor and chef, I know the importance of incorporating lean, nutrient-dense foods into our diets. These Greek turkey burgers are a fantastic way to enjoy a delicious meal while ensuring you get plenty of protein and essential nutrients.

Made with lean ground turkey and packed with Greek-inspired flavors, this recipe will quickly become a favorite in your household.

Enjoy these flavorful burgers on a bun piled high with your favorite toppings and my creamy homemade tzatziki with a side of sweet potato fries. For a low carb option, skip the bun and serve them on top of a colorful Greek salad or in lettuce wraps.

WHY YOU'LL LOVE THIS DISH

Packed with Protein- these burgers are packed with 24 grams of lean protein

So Flavorful- featuring feta cheese, fresh baby spinach, and a blend of Greek-inspired spices

Healthy and Lean- made with lean ground turkey and fresh spinach, these healthy Greek turkey burgers are a nutritious meal

Versatile- serve on buns, in lettuce wraps, or over a salad for a low-carb option

Quick and Easy- ready in under 30 minutes, perfect for busy weeknights

Perfect for Meal Prep- use these Greek turkey burgers in meals like salads, grain bowls and pita sandwiches like my Greek pita sandwiches.

DOCTOR'S TIP

As a doctor and chef, I'm always looking for tasty ways to boost the nutritional content of my dishes.

One great way to do this is by adding chopped veggies to your burger patties. In this recipe, I use fresh baby spinach, but you can easily incorporate other vegetables like chopped mushrooms or bell peppers.

Not only do these veggies add extra vitamins and minerals, but they also enhance the flavor and texture of your burgers. Plus, it's a fantastic method to sneak more vegetables into your diet, making the meal even healthier without sacrificing taste.

Ground turkey- I use 93% lean ground turkey but this recipe is also delicious with ground chicken. You can also use lean ground beef.

Dried spices- I use a combination of garlic powder, onion powder, oregano, salt and pepper for Mediterranean flavor; you can use chopped fresh garlic and onion, if desired.

Spinach- I use fresh baby spinach but you can substitute frozen spinach- just be sure to defrost it first.

Feta cheese- adds classic Greek flavor

Tzatziki sauce- I top the burgers with my homemade tzatziki sauce, which is a yogurt sauce made with Greek yogurt, grated cucumber and herbs. You can also buy tzatziki from the grocery store.

Toppings: Top your Greek burgers with your favorite toppings like lettuce, cucumber slices, tomato or red onion.

HOW TO MAKE GREEK TURKEY BURGERS STEP-BY-STEP



Step 1- Mix the turkey meat, garlic powder, onion powder, dried oregano, kosher salt, black pepper, chopped baby spinach, and crumbled feta cheese in a large mixing bowl.

Step 2- Divide the mixture into 4 equal portions and shape into patties. Make a shallow indentation in the center of each patty to prevent them from doming as they cook.

Step 3- Heat a large skillet over medium heat and spray with a little olive oil. Once the pan is hot, add the patties and cook for 4-5 minutes until a golden-brown crust forms.

Step 4- Flip burgers and cook another 4-5 minutes until the internal temperature reaches 165°F. Remove and serve on hamburger buns with tzatziki sauce and your favorite burger toppings, or serve in lettuce wraps or on top of a salad or grain bowl.



CHEF'S TIPS

You can add other flavorful ingredients to the turkey burger patties in addition to spinach, like sun dried tomatoes, kalamata olives or roasted red peppers.

I use dried spices in this Greek burger for convenience but if you have fresh herbs like fresh parsley or dill, you can mix them into the burger patties too.

I like to cook these burgers in a skillet to get a nice golden crust on the outside but you can also cook them in the oven or air fryer.

The best way to check if the burgers are done is to check them with an instant-read thermometer to ensure they reach 165°F.

I like to top these burgers with my homemade tzatziki- it takes these burgers to the next level! You can also buy it from the grocery store.

Store leftover patties in an airtight container in the fridge for up to 3 days. These burgers are great for meal prep. Use leftover turkey burgers in salads, grain bowls, and pita sandwiches.

WHAT TO SERVE WITH THIS DISH

You can serve these burgers on a bun or on top of a salad or grain bowl. If serving them on a bun, like to top them with a dollop of cool, creamy tzatziki and crispy veggies like cucumber, lettuce, tomato, and red onion.

For a side dish, you can try my air fryer frozen sweet potato fries or crispy air fryer zucchini fries. These are a great alternative to traditional fries and add a nutritious twist to your meal.

You can also serve the burgers with my Greek zucchini fritters, a delicious side dish that complements the Greek-inspired flavors of the turkey burgers.

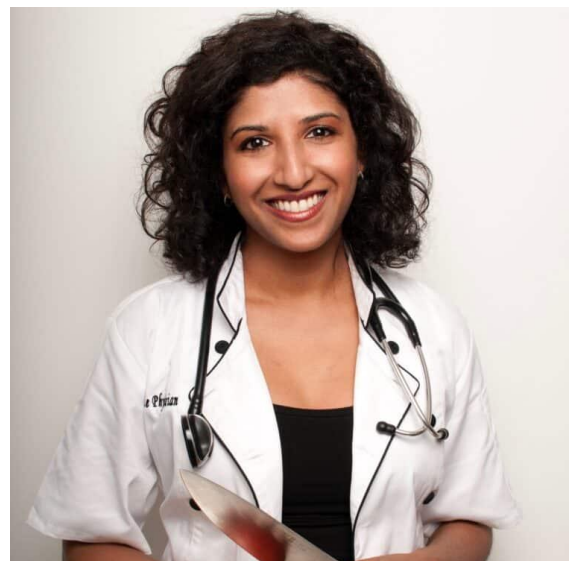
A refreshing Greek salad with tomatoes, cucumbers, red onions, Kalamata olives, and feta cheese drizzled with olive oil and lemon juice is a classic side that pairs beautifully with these burgers.

You can also serve the turkey burgers with my savory quinoa with roasted vegetables.

RECIPE

Ingredients

- ☐ 1 lb 93% lean ground turkey or ground chicken
- ☐ ½ teaspoon garlic powder
- ☐ ½ teaspoon onion powder
- ☐ ½ teaspoon dried oregano
- ☐ ½ teaspoon kosher salt
- ☐ ¼ teaspoon black pepper
- ☐ 1 cup chopped, fresh baby spinach



☐ 2 ounces (heaping ⅓ cup) crumbled feta cheese

☐ Olive oil spray for cooking

☐ Tzatziki sauce

Optional:

☐ hamburger buns, lettuce, cucumber, tomato, red onion

Instructions

Mix all of the ingredients together in a large mixing bowl. Form the mixture into 4 patties. Make a shallow indentation in the center of each patty to prevent them from forming a dome as they cook.

Heat a large skillet over medium heat and spray with olive oil. When hot, add the patties and cook 4-5 minutes until a golden-brown crust forms. Flip and cook another 4-5 minutes on the second side until done. The patties are cooked when the temperature reaches 165 degrees F.

Remove burgers from the skillet and serve on hamburger buns with tzatziki sauce and your favorite burger toppings like lettuce, tomato, or red onion. Alternatively, you can serve the burgers on top of a salad or grain bowl.

Notes

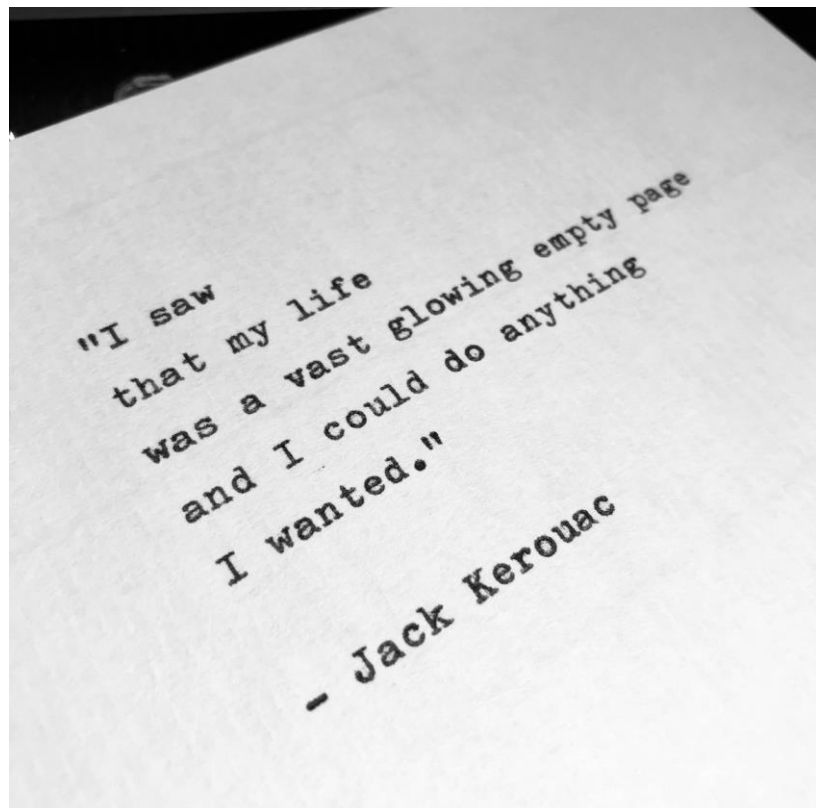
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The AI And Digital Health Future of Pharma: Prescription For Change

Let's see six existing and three future trends that will determine the AI and digital health future of the pharma industry.

By Andrea Koncz, medicalfuturist.com

Major current digital health and AI trends in pharma

Over the years, he has identified some clear trends that will shape the future of the pharmaceutical landscape. Some of these trends are unmistakably on the horizon, others present a more speculative glimpse into what may come. In this article, we will explore both the obvious and the less certain impacts of the digital health and AI revolution on the pharma industry – as seen in 2024.

Using AI in low-risk, high-ROI fields

One of the most promising applications of AI in the pharmaceutical industry is in low-risk, high-return-on-investment (ROI) fields such as:

- drug design,
- drug repurposing,
- and clinical trials.

In drug design, AI algorithms can analyze vast datasets to identify potential drug candidates more quickly and accurately than traditional methods.

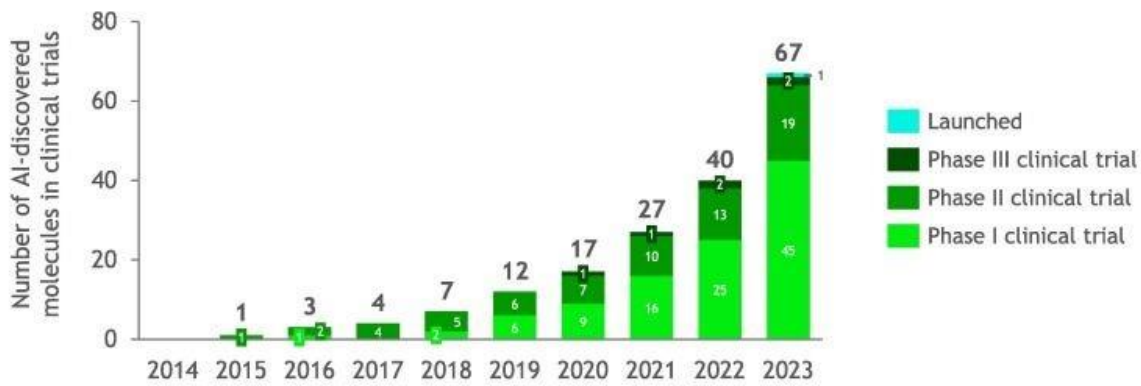
Bristol Myers Squibb has partnered with Exscientia to use AI for small-molecule drug discovery. The collaboration will use AI to accelerate the discovery of small-molecule therapeutic drug candidates in multiple therapeutic areas, including oncology & immunology. The company also announced a collaboration with Sanofi in 2023.

Merck forged AI drug-development collaborations with American-Israeli biotech company Biologic Design and with U.S. company Caris Life Sciences. In September 2023, the company started working with U.K.-based AI specialists BenevolentAI and Exscientia, aiming to significantly reduce drug discovery timelines – The Wall Street Journal reported in June 2024.

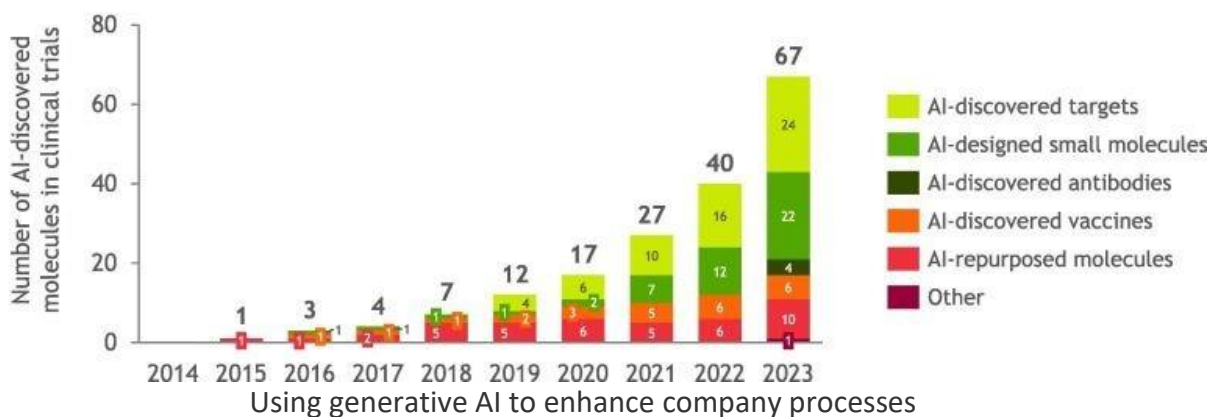
Clinical trials alone are a vast field for AI, we recently analysed this segment and listed examples of how various algorithms can be used in pre-trial assistance, how they can support trials, and what they can do after the trials. Tools like CRISPR-GPT can help us automate trial designs. In-silico platforms can predict real-world results with high accuracy. Novartis's jinkō predicted the results of an AstraZeneca trial with about 97% accuracy before the company published the results. And it took three weeks to design, one hour to execute – and had a cost of a couple thousand dollars.

Here is an excellent confirmation that AI-generated drugs can indeed perform well in clinical trials. “In Phase I, we find AI-discovered molecules have an 80–90% success rate, substantially higher than historic industry averages. In Phase II the success rate is ~40%, albeit on a limited sample size, comparable to historic industry averages.”

(a)



(b)



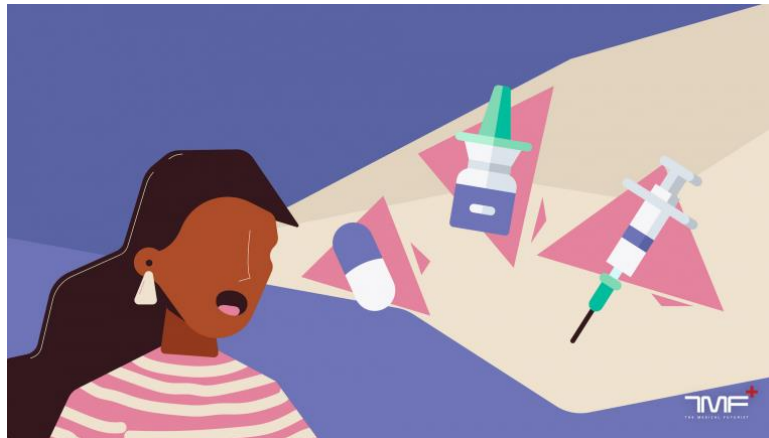
Pharmaceutical companies are not only using AI to discover new therapies but also to optimize their internal operations. Roche, for instance, has introduced RocheGPT, an internal generative AI chatbot designed to streamline repetitive tasks, help intra-team knowledge sharing, and augment analysts' efforts by analyzing scientific articles or clinical test results and then extracting structured data about therapies and patients. From patient centricity slowly to patient design.

The traditional pharma landscape has often operated with a paternalistic "we are making decisions about you" attitude towards patients. However, this dynamic is gradually shifting towards a more collaborative "we are making decisions with you" approach. This evolution is driven by the growing recognition that patients are not supposed to be just passive recipients of care, but active members of their health team.

Patient design involves patients as co-creators in the design and development of healthcare solutions. And this is certainly something the vast majority of patients want. In the past decade or so, policy makers started adopting this theme too. The US Food and Drug Administration (FDA) launched the Patient Engagement Advisory Committee in 2017. The committee provides advice to the FDA commissioner or designee on complex issues relating to medical devices, the regulation of devices, and their use by patients. This shift is long overdue. After all, patients are the ultimate "customers" of healthcare, and their experiences and needs should be at the forefront of every decision.

Automating the supply chain

The pharmaceutical supply chain is undergoing a significant transformation through the integration of robotics, AI, and blockchain technology. These advancements streamline operations, enhance efficiency, and ensure greater transparency and security.



For example, robotics can automate repetitive tasks such as sorting, packaging, and labeling medications, minimizing the risk of human error and freeing up personnel for more complex tasks. While fake drugs are increasingly becoming a problem all over the world (yes, in developed countries too), technology offers ingenious answers.

Blockchain-based identification of each box provides a secure, immutable ledger for tracking the provenance and movement of pharmaceutical products, ensuring traceability from production to patient delivery. But we've seen other creative ideas, such as printing tiny, edible, all-protein unique watermarks on individual pills. Investing in digital therapeutics

Pharmaceutical companies are increasingly recognizing the potential of digital therapeutics (DTx) as a complement to traditional medications. DTx are evidence-based software applications designed to prevent, manage, or treat medical conditions. They offer a personalized, scalable, and accessible approach to healthcare, and pharma companies are investing heavily in this emerging field.

Roche, for instance, was an early adopter by acquiring mySugr, a leading diabetes management app, to enhance its portfolio of digital solutions for patients with diabetes. Similarly, GSK partnered with Propeller Health, a digital therapeutics company specializing in respiratory diseases, to develop and commercialize digital solutions for patients with asthma and COPD.

Launching (and sometimes closing) digital health units

"If you're not in, you're out" best describes the sentiment most pharma companies have about the digital health revolution. Many market players decided to establish dedicated units focused on developing and commercializing digital solutions.

Bayer, for instance, launched a new unit to develop precision health consumer products, while AstraZeneca started a health tech business to integrate AI into its pharmaceutical offerings.

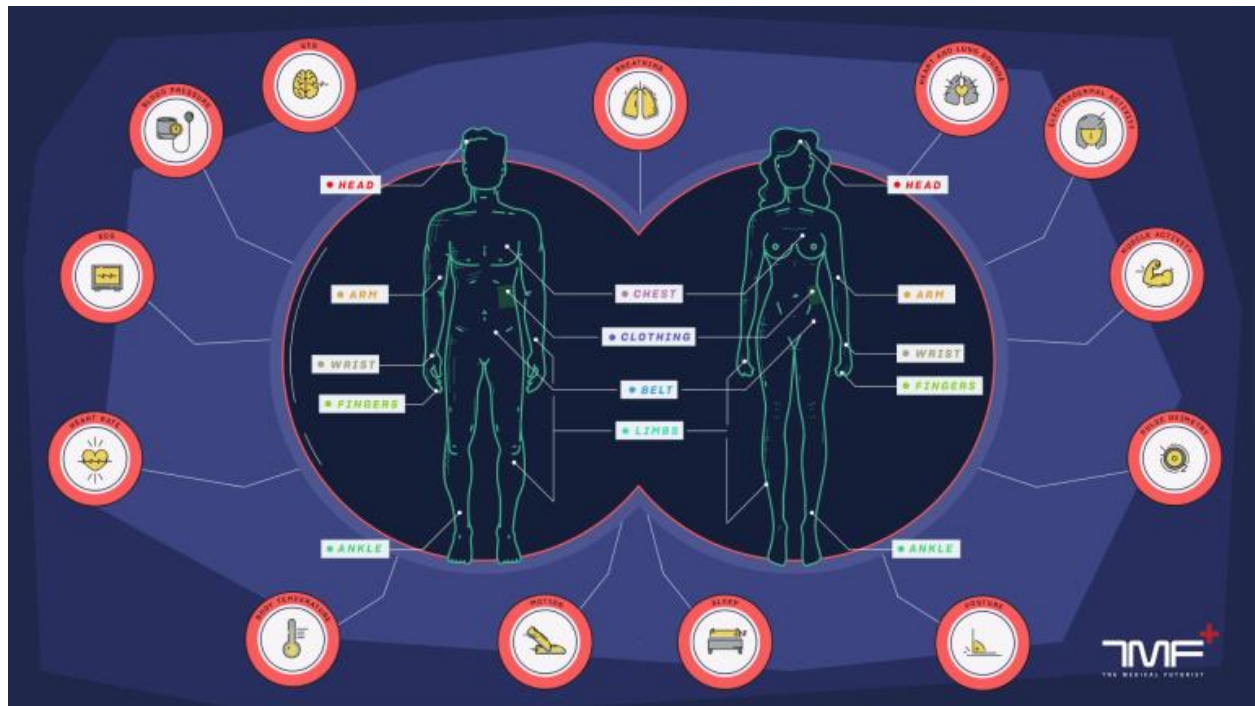
However, not all ventures are successful, and some companies have even closed down their digital health units. Biogen, for example, recently shut down its digital health unit and ended its collaboration with Apple on a digital health app for Parkinson's disease.

Let's see the future!

All the trends we've discussed so far are already here, happening around us, even if the transformation might be slow or almost invisible in some cases. As progress won't stop, we can also pinpoint a few advancements that are not yet here, but will surely arrive in the next few years.

In-silico trials and artificial patients

Imagine a world where clinical trials don't involve recruiting thousands of patients, don't take years to finish, and don't cost billions of dollars. This is the promise of in silico trials, where digital representations of human biology are used to test the safety and efficacy of new drugs. While still in its early stages, in silico trials also have the potential to help identify potential safety concerns earlier in the process, potentially sparing patients from unnecessary risks.



As we mentioned in the first segment of the article, we see the first studies, but we are not yet capable of actually executing trials this way. Significant challenges remain, including the need for more sophisticated models of human biology and regulatory acceptance.

Despite these hurdles, *in silico* trials represent a tantalizing glimpse into the future of drug development, where virtual simulations could complement or even replace traditional clinical trials.

Another interesting and futuristic concept related to the topic is the idea of artificial patients. (An artificial patient is a set of data representing the desired human characteristics the best possible way that is based on large amounts of real patient data, without actually including any backtracable real-patient data.)

One day, virtual patients might become the go-to tools for estimating efficiency and potential side effects of promising drug molecules or optimizing, to model the success rate of future medical devices or treatment methods, or, as the latest, they can substitute the placebo control group for clinical trials.

As many hope, one day artificial patients may be able to completely substitute humans and animals in clinical trials, most likely with animals being the first.

Leaving digital transformation behind

The phrase “digital transformation” has been a buzzword in the pharmaceutical industry for years. However, as digital technologies become increasingly integrated into every aspect of pharma operations, we may be entering a post-digital transformation era.

In this new era, digital tools and technologies are no longer seen as separate initiatives, but as fundamental components of the pharmaceutical landscape. AI, machine learning, and data analytics will be seamlessly woven into drug discovery, clinical trials, marketing, and patient engagement.

Pharmaceutical companies that thrive in this post-digital era will be those with a mindset where technology is not just a tool, but a catalyst for innovation and transformation. This will require a fundamental shift in culture, processes, and organizational structures. It will also require a willingness to experiment, take risks, and continuously adapt to the ever-evolving digital landscape.

In the pharma-future, digital technologies can't be just add-ons, but the foundation of delivering value to patients.

3D Printing Drugs

The technology for 3D printing drugs is at an exciting stage of development, with several approved drugs and ongoing trials. Aprexia Pharmaceuticals' Spritam, approved by the FDA in 2015, was the first 3D-printed drug designed for epilepsy patients.

FabRx, a UK-based biotech company, is conducting the first pediatric clinical trial of 3D-printed medicines in Europe, to explore the efficacy and customization of 3D-printed medications in real-world healthcare environments.



While the technology is still nascent, the potential of 3D-printed drugs to transform the pharmaceutical landscape is undeniable. If pharmacies could print customized pills tailored to an individual's specific needs, taking into account their age, weight, metabolism, and even genetic profile, this could revolutionize medication adherence and efficacy, as patients receive precisely the right dose in a form that's easiest for them to take.

Moreover, 3D printing could enable decentralized drug manufacturing, allowing medications to be produced closer to the point of care, potentially reducing costs and improving access in remote or underserved areas. While regulatory and safety hurdles remain, 3D-printed drugs represent a futuristic trend with the potential to make personalized medicine a reality for millions of patients worldwide.



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BEST Investment Watches For 2024 (Rolex, AP, Omega, Etc.)

by [Andrew Casino](http://exquisitetimepieces.com), exquisitetimepieces.com

No matter your stance on watches as “investments”, or a new alternative “asset class”, it can’t be denied that the secondary market values of these objects traditionally worn on the wrist have jumped in recent years. Indeed, when Aurel Bacs hit the proverbial hammer on October 26, 2017, at the Phillips auction house in New York with the record-setting \$17.8-million dollar sale of the “Paul Newman” Rolex Daytona, a new era of watch collecting was ushered in.

To be clear, particularly rare vintage watches have commanded high secondary market prices on the auction block for years. But, with the advent of new technologies such as social media and popular internet blogs, the attention on the watch space has never been greater, impacting the scene from vintage all the way down to modern, new watches as well.

And while not every watch will garner the attention and multi-million dollar valuation of the “Paul Newman” Daytona, it’s clear that collectors are now acutely aware of the residual values when purchasing a watch. Oftentimes, it may be the deciding factor when deciding to buy or not. Whether secondary market values are the lowest rung on your ladder of watch purchase decision-making or the top factor in building your watch “portfolio”, let’s explore the idea further.

WHY DO PEOPLE INVEST IN WATCHES?

Beanie Babies, baseball cards, comic books, and more. No matter the hobby, collectors will always seek to differentiate themselves from their peers by seeking out the rarest or most special items. If you’re looking for an error-tag Snort/Tabasco Beanie Baby, look no further than my childhood closet. And with rarity comes value (the old “supply and demand” adage); It’s no different in the watch hobby.

But when spending upwards of thousands of dollars on a single item, it’s arguably more responsible to understand both the inherent value (the “why” of a particular watch; what draws you to it, what sparks your joy, why to hold on to it), and the secondary market value (if you had to sell it, how much would it go for, does it lose, gain or hold its value, how fast would it sell, would anyone even want to buy).

And when we’re talking thousands of dollars, to even hundreds of thousands and millions, we enter into the realm of true asset classes. Indeed, watches have become a way to diversify and spread wealth, similar to how automobiles and fine art have in recent decades. On the one hand, we have profit-seeking, and on the other, the mere comfort of knowing your money is generally “safe”.

HOW TO CHOOSE THE BEST INVESTMENT WATCHES?

None of us have a crystal ball. And we certainly can’t predict the future or offer any financial advice to propose what is or will be, the next big watch hit in which you can safely place your money. But we can make our best-educated guess based on historical market trends and the factors that led to high valuations of specific watches to better understand where we may see these patterns again in the future. So what makes a good investment watch? Consider the following factors:

Rarity. We’ve said it before, and it bears worth repeating. Low supply generally yields high demand. The rarer a watch may be, whether from low production numbers, limited edition makeups, age, and so on, the higher the secondary market price may go. In a hobby as personal as watches (these are goods of self-expression,

after all), collectors will continue to seek ways to differentiate themselves from the masses. The more different or expressive a watch can be, the more they're willing to pay.

Condition. And yet, not all watches are the same, even if they are within the same make. We have to factor in the condition of a timepiece when determining its value, and the better a watch's relative condition is, the higher its price can command. For example, a vintage 1680 Rolex "Red" Submariner with a cracked crystal should generally be less valuable than the same 1680 Red Sub with its crystal intact.

Authenticity. Hand in hand with the condition is authenticity. Is the watch true to its original makeup when it left the factory? Are there any replacement parts, and have the replacements been disclosed to the public? Has the watch been serviced, and does it include official documentation or papers from the manufacturer and all original accouterments (good old "box and papers")? All factors here will impact the added value.

Heritage. Does the watch come from a particularly popular brand or has a storied history with documented use in research, development, and beyond? (Insert your favorite Moonwatch story here).

X-Factor. The hardest to determine, and oftentimes overlapping with rarity and condition, is the "X-Factor". This can be thought of as something that makes a watch particularly special outside the normal attributes. Think "Khanjar" or Tiffany stamped dial Rolex or your favorite celebrity wearing a timepiece courtside. Indeed, the "Paul Newman" Daytona wouldn't have reached its record-breaking heights without relation to the actor. Even the Domino's Pizza Rolex Air King is seeing its heyday.

WHICH ARE THE BEST WATCH BRANDS TO INVEST IN?

The easy answer: Rolex, Patek Philippe, Audemars Piguet, and popular independents such as F.P. Journe and Akrivia.

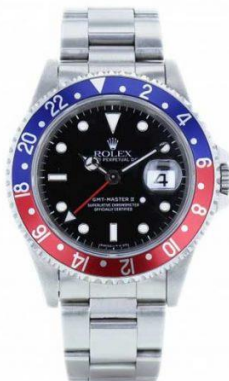
The vaguer answer: Watches of good investment value can be found across the full spectrum, from Swatch and Seiko to the upper echelons of masters like Philippe Dufour and Roger W. Smith, model dependent.

The truth: Any brand worth investing in will have some mix of the factors listed above, namely rarity, condition, heritage, and some shade of "X-Factor".

These brands will be harder to get (ex: the **Rolex "waitlist"**), have documented histories of greatness or contributions to the watch craft and industry, and will find their own organic popularity through the movers and shakers of the hobby, ultimately garnering more interest from the community at large (ie, more demand).

THE 20 BEST INVESTMENT WATCHES OF 2024 (FOR YOUR CONSIDERATION):

1. ROLEX GMT MASTER II (REF. 16710)



As a premier flagship steel sports Rolex model, arguably any iteration of the Rolex GMT Master can be considered an investment piece due to the iconic status the **watch holds in Rolex's lineup** and pop culture. However, particularly in the 16710 produced from 1989 through 2007, we see an “end of an era” in true tool watch form before Rolex makes the switch to upgraded materials decidedly more luxury leaning such as a ceramic bezel, updated bracelet and maxi dial and case size.

Available with the iconic red and blue “Pepsi” bezel insert, the black and red “Coke” insert, or the all-black bezel variation, the 16710 is heralded by collectors for its iconic looks and tool watch practicality. And with its 40mm case diameter, 12.4mm thickness, 47.5mm lug-to-lug, and 20mm lug width, we have classic case size proportions suitable for various wrists for those who find the modern variant a bit too large. Of note, a collector will find a few iterations within the 16710 model line: the “SWISS T25” dial with tritium hour markers and hands pre-1999; the transitional “Swiss Only” dial dated to 1999, and the “SWISS MADE” dial featuring SuperLuminova hour markers and hands from 2000 onwards.

2. PATEK PHILIPPE NAUTILUS 5711



Another darling of the watch-collecting zeitgeist (perhaps THE darling), the [Patek Philippe Nautilus 5711](#), discontinued in 2021, is perhaps a surefire addition to any watch investment portfolio. Originally debuting in 2006 with several references among its ilk in steel, gold, platinum, and gem set beauties over the years, the 5711 was not actually all that popular upon its initial release.

With its 40mm diameter case, svelte 8.3mm thickness, and that iconic Gerald Genta case design (call them “ears”, and you’ll never unsee it again), the stellar casework and finishing combined with a top-of-the-line comfort on the wrist meant that what was once under the radar and eclipsed by its kin such as the reference 5712, would soon see eventual success with the more recent craze of steel sports integrated bracelet watches (which I dub the “Genta Wave”).

Another case of an overlooked watch becoming a hit under all the right conditions: The brand heritage of Patek, the storytelling X-Factor of Genta design, and the rarity of steel sports Patek watches all almost guaranteed the success of the 5711 which would eventually see auction results more than six times its MSRP.

3. ROLEX SUBMARINER (REF. 114060)



Quick exercise: Picture a watch in your head. Any watch. What did you see? Chances are, you saw a dive watch with a black rotating bezel, a black dial with white hands and indices on the archetypal oyster bracelet. Its name? The Rolex Submariner.

Originally launched in 1953, the Rolex Submariner and its Date counterpart (there is truly only the “Submariner” and “Submariner Date” in official Rolex terms) are definitive icons not only in the watch community but in the broader world community as well. If Rolex is the most famous luxury watch brand, the Submariner is, by default, its most iconic watch.

And you don’t have to take (pre-Brosnan era) James Bond’s word for it, or everyone who decided to mark a milestone in their lives by purchasing a Submariner in the decades since. Among its evolutionary line, the 114060 is a particularly interesting watch from an investment standpoint. Being the last of the 40mm case size Submariners (replaced by the 41mm 124060 in 2020), the 114060 actually came out a year after its date steel counterpart (116610LN).

With a shorter run than the 116610LN and its relatively smaller overall production numbers (with the Date version eclipsing the Submariner with an estimated 2:1 ratio), the 114060 occupies a unique slot within the Submariner lineup as a safe investment given the overall popularity of the Submariner line, and the relative rarity the 114060 presents within it.

4. AUDEMARS PIGUET ROYAL OAK 15202 “JUMBO”



An icon, and one of the most popular watches on the planet, the Audemars Piguet Royal Oak 15202 “Jumbo” was discontinued in 2021. Discontinue any watch of the 15202’s iconic stature and status, and you’ll almost always find a safe placeholder in your watch collection.

After all, if an uber-popular watch isn’t being made anymore and fewer and fewer can be found, rarity and price sensitivity ensue. Acting as a clear call back to the original steel Royal Oak as designed by Gerald Genta, the contemporary 15202 was announced in 2012 as part of the 40th anniversary of the Royal Oak.

In the years since, we’ve seen various stunning interpretations of the 15202 in White Gold (15202BC), Titanium and Platinum (15202IP), and even full Yellow Gold (15202BA). But, it’s arguably the original steel reference (15202ST) that is the definitive luxury sports watch.

After all, the Royal Oak is the original luxury sports watch. With a 39mm size case, 8.1mm thickness, powered by the calibre 2121, and finished to perfection, anyone lucky enough to have the 15202 on their wrist has already made it; investment potential be damned.

5. OMEGA SPEEDMASTER FIRST OMEGA IN SPACE (REF. 311.32.40.30.01.001)



When speaking of brand icons, the Omega Speedmaster is a genuine archetype. Nearly synonymous with the achievements of NASA in the space age for watch geeks, it was the Speedmaster CK2998 worn on the wrist of astronaut Wally Schirra (his own, purchased privately) that holds the title of the first Omega watch in space, dating back to October 3rd, 1962 on the Mercury-Atlas 8 mission.

It was in commemoration of Schirra’s achievement (orbiting the Earth six times onboard the Sigma 7 spacecraft) that Omega decided to launch the 60th-anniversary reference to the original in the “First Omega In Space” Speedmaster (FOIS) in 2012.

Now discontinued in 2020, the FOIS took inspiration from the original CK2998 with its 39.7mm diameter case size and symmetrical straight lugs (as opposed to the now emblematic twisted lugs of the “Professional” Speedmaster) worn on a leather strap, anticipating an era of vintage leaning aesthetics in a contemporary watch design that continues to this day.

From an investment standpoint, we have here in the FOIS a variant of an all-out watch archetype with a limited eight-year production run (an estimated 15,000-16,000 made based on numbered edition marked

watches listed on the secondary market), with a vintage fit and appeal no longer available in the Speedmaster line.

6. PATEK PHILIPPE AQUANAUT 5968G-010



The heavy hitters continue. It was John Mayer who once described the Patek Philippe Aquanaut as “the Chuck Taylor version of Patek Philippe”. If you can afford one, or even afford the opportunity to buy one, count yourself among the lucky. For when even a watch’s composite rubber strap is highly collectible, you know the timepiece it’s attached to is even more special.

Often thought of as the more affordable alternative to the Nautilus and supposedly geared towards a younger demographic, aside from the flex and literal buy-in required to purchase the watch, at its core, Mayer’s assertion is correct.

Available in Khaki Green (Electric Blue and Bright Orange variants exist, among others), with a modern 42.2mm diameter and 11.9mm thickness, the grenade-like dial and vibrance of the Aquanaut imbue the wearer with the ultimate sense of high-low in watch wear.

The best of old-world watchmaking and finishing with the Patek name and brand values (cue in the precious metal white gold case material), with the modern and punchy design to take a kicking and keep on ticking. These characteristics make the Aquanaut a highly in-demand model to this day.

7. AUDEMARS PIGUET ROYAL OAK OFFSHORE CHRONOGRAPH (REF. 26470OR.OO.1000OR.01)



The Audemars Piguet Royal Oak Offshore Chronograph (26470OR) was first introduced in 2014. Featuring a pink gold case, bracelet, and dial, encased in a 42mm diameter and 14.6mm thickness water resistant to 100m, the Offshore Chronograph is an unabashed luxury sports watch.

With the Offshore line being traditionally a testing ground for Audemars Piguet in materials, limited edition models, and endorsements, this particularly robust (read “massive”) Offshore is a thick chunk of pink rose gold material, accentuated with an integrated bracelet recalling the original Royal Oak beauty of yore, while coupled with ceramic crown surrounds and chronograph pushers, a remarkably modern addition, along with a sapphire display case back.

AP is truly at the top of the game with their level of finishing and refinement, and it’s no wonder that the dichotomy of the Offshore’s seemingly uncharacteristic bold and rough sportiness coupled with a sense of ultra sophistication has created one of the more popular watches for collectors of the brand to date. In terms of investment, sometimes you need to spend money to make money, and the Offshore is indeed one fun way to do it.

8. **VACHERON CONSTANTIN OVERSEAS 4500V BROWN DIAL**



At Vacheron Constantin’s 2016 showing at the Salon International de la Haute Horlogerie (SIHH), the third generation of the Overseas (4500V) was released to much fanfare. In blue and silver dial variations, the updates over the previous generation Overseas models (all the way back to 1996) showed us that the Overseas was a line that again deserved to be in the conversation alongside outside brand rivals in the Royal Oak and Nautilus integrated bracelet, steel sports range.

Featuring a 41mm stainless steel case in tonneau style, the 4500V is 11mm thick and water resistant to 150 meters. The movement is protected against magnetic fields up to 25,000 A/m with its soft iron casing ring and is available on a steel bracelet, rubber, or leather strap.

And while the blue and silver dial variants are drool-worthy in their own right with their refinement and build quality, it was the brown dial 4500V/110A-B146 variant released in May 2016, a few months after SIHH, that’s a particularly good investment for the discerning collector as it was discontinued only one year later. Again, we fall back to rarity and X-Factor; A holy trinity grade watch, representative of a steel sports/integrated bracelet line, limited to a one-year production, with arguably the loveliest shade of brown on a luxury watch yet (Seriously; Why aren’t there more?).

9. ROLEX COSMOGRAPH DAYTONA (REF. 116500LN)



No surprises here; The Rolex “Panda” Daytona (116500LN) makes the list. With a history going as far back as 1963, the first Cosmograph chronograph was decidedly not a hit. Despite its associations with the Daytona Speedway 24-Hour endurance race (of which [Rolex](#) became the official timekeeper for in the 60s), it was a watch famously sold off at a heavy discount and often coupled with the purchase of full gold Datejusts in the 70s and 80s (anecdotal, but you catch my drift) which were the best sellers at the time.

In other words, it was the unwanted outcast of the bunch. But where unpopularity ends, rarity and scarcity take hold. Throw in the celebrity factor (insert Paul Newman), and keen heads began to take note. Ultimately, we know the modern ceramic Daytona as one of the most unattainable watches at retail in current times, with supposed waitlists in the double-digit years.

And yet, regardless of the hype and phenomenon that accompanies the Daytona legend, we have a watch that at its core has evolved on a technical level with the calibre 4130 (quiet progress; Rolex’s way) in a 904L Oystersteel case and bracelet, measuring 40mm in diameter (officially; on the wrist, it’s closer to a 39mm) and 12.2mm thick. All of which to say, a watch that wears perfectly. Whether you purchase it for the hype or investment purposes or to simply enjoy it on your wrist, you won’t find disappointment here.

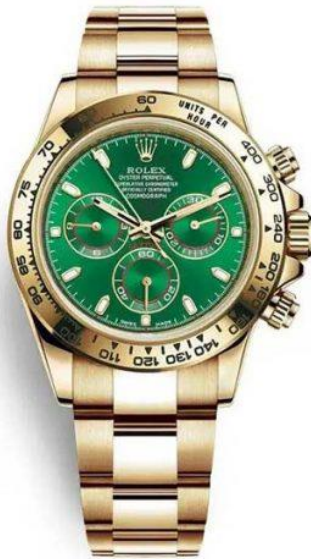
10. OMEGA SPEEDMASTER “ALASKA PROJECT” (REF.311.32.42.30.04.001)



Timeline: the early 1970's. NASA is considering exploration of the dark side of the moon; Omega develops an outer case for the Speedmaster watch to help withstand the harsh and extreme temperatures of Outer Space. Its name: "Alaska Project". Fast forward to 2008, when Omega decides to release a limited and numbered edition of the "Alaska Project" to the public, in 1970 pieces available world wide in commemoration of its historic exploits.

With it's stark white dial, contrasted against the now iconic sub dial "Apollo Hands", the Alaska Project Speedmaster is an otherwise standard Speedmaster Professional case and calibre 1861 movement that also features a large red-anodized aluminum outer case (57mm diameter x 23mm thick) which when coupled to the watch, enables it to withstand temperatures between -148 degrees celsius, to +250 degrees celsius. It's big, it's bold, and it's rare.

11. ROLEX DAYTONA "JOHN MAYER"



The second Daytona on our list, everything we said prior still rings true for the "John Mayer", reference 116508. In fact, the "John Mayer" name came only from its association with the famous singer-songwriter after he revealed the watch as part of his collection.

He regarded it as an obvious hit that was being overlooked, and just like that, the solid yellow [gold watch](#) with its stunning Rolex green dial became an overnight sensation. Consequent rumors of its eventual discontinuation year after year since have only added to increased speculative values. John was right; this one's a hit.

12. OMEGA SEAMASTER 300 SPECTRE (REF. 233.32.41.21.01.001)



Omega's ties to the James Bond cinematic empire date back to the Pierce Brosnan era of the 1990s. With the traditional wave dial Bond Seamaster now being an icon in its own right, we propose looking at what could be that model's antithesis; The straight lug, broad arrow Seamaster 300 Spectre edition based on the CK2913 of the late 1950s.

The Spectre is an attractive watch that leans into the design cues and aesthetics of the 50s and 60s, coupled with the modern innovations of Omega technology such as the Co-Axial and calibre 8400 movement. In total, 7007 pieces were made.

13. RICHARD MILLE RM055 "BUBBA WATSON"



Bubba Watson, the famous American professional golf player, has partnered with Richard Mille since 2011. Though many models have been built for Watson (for example: the RM038, a direct inspiration for the RM055), the RM055, in particular, is a highly technical and innovative sports watch hand-finished to high watchmaking tradition standards.

Richard Mille, renowned for their unique case and baseplate materials and research, combines rubber, titanium, carbon fiber, sapphire, and ceramic in a highly skeletonized tonneau case with the "Bubba Watson". Built to handle extreme sports and high impact, truly any Richard Mille watch is an investment in both price to acquire and expressive (yet functional) design.

14. PATEK PHILIPPE NAUTILUS 5980/1R



A 45-hour power reserve, fly-back sports chronograph in 18k rose gold, the 5980/1R simply oozes class with its 40.5 mm diameter x 12.2mm thick case, all the while water resistant up to 120 meters. With a 21k gold central rotor powering its manufacture CH 28-520 C movement, what truly sets the 5980/1R apart is its solid rose gold bracelet (and that finishing), formerly available in rose gold only on a leather strap before 2013. This is a bold watch for the boldest of collectors only, and at over 253 grams unsized, it's a true investment piece that could be the center of any watch portfolio (if not said portfolio's center of gravity).

15. RICHARD MILLE RM27-04 "RAFAEL NADAL"



Surely, any watch with a million-dollar price tag should be considered an "investment". But what makes the RM27-04 "Rafael Nadal" special? Why the price tag? Limited to 50 pieces, we have a watch with a suspended tourbillon and movement within a micro-blasted, stainless steel mesh joined to two PVD-treated gold tensioners.

Anchored at the 1 and 5 o'clock positions, its forward-thinking design allows the watch to withstand upwards of 12,000 G's, which sure sounds a heck of a lot more than anything Nadal (or you and I, for that matter) could swing a tennis racket at.

16. IWC INGENIEUR SL "JUMBO" REF. 1832



Stainless steel sports watch: Check. Integrated bracelet: Check. Actual honest Gerald Genta (not derived) design: Checkmate. While we often think of the Royal Oak and Nautilus as the two main pillars of Genta design, for true nerds, the Ingenieur is right up there as the third pillar in the designer's achievements (you weren't thinking of his Mickey Mouse watches, were you?).

A 40mm tonneau-shaped case, 12.5mm thickness, with a five-drilled hole round bezel and graph paper like guilloché, we have all the hallmarks of a Genta classic, and as an investment piece, you could do much worse.

17. TUDOR SUBMARINER 7928



Originally conceived by Rolex founder, Hans Wilsdorf, to be the affordable alternative to the Rolex brand, Tudor watches have earned their place in history as much more than just the “little sibling to big brother”. With ties to historic expeditions of their own to partnerships with militaries the world over, vintage Tudor watches, in particular, have seen a massive spike in interest in recent years as collectors become outpriced or disinterested in the evergreen Rolex model equivalents.

Introduced in 1959, the Tudor Submariner, reference 7928 in particular, saw production for nearly 10 years. It had two notable firsts: the introduction of crown guards and a larger case size (up from 37mm of the reference 7924 prior to 39mm in the 7928). Over its ten-year production span, upwards of at least six documented variants were produced. However, the MK1 “square crown guards” variant is among the rarest, with only an estimated 100 known in existence.

CONCLUSION

“Investment” has become almost a dirty word in the watch hobby. But the factors that make a good investment watch are also the things that make a watch worth collecting: Rarity, personality, differentiation, and time-proven design.

Furthermore, understanding investment value and thinking of watches as an asset doesn't need to negate the joy we get from owning them. It's merely one part of the spectrum in our collective watch journeys and ultimately helps us understand our tastes and preferences in a new light.



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SUMMER DESIGN TRENDS 2024

Hardtstudios.com

The top summer design trends for 2024 include bold colors and patterns, natural materials, sustainable design, indoor-outdoor living, and biophilic design. By embracing these trends, you can transform your home into a vibrant, stylish, and eco-friendly haven that reflects the essence of summer.

As the warm weather approaches, it's time to refresh your living spaces with the latest summer design trends. Summer 2024 brings a blend of vibrant colors, natural materials, and innovative design elements that promise to elevate your home's aesthetic. Whether you're planning a complete overhaul or just looking to add a few seasonal touches, these trends will help you create a stylish and inviting atmosphere. In this blog post, we'll explore the top summer design trends for 2024 and how you can incorporate them into your home.



Bold Colors and Patterns:

Summer 2024 is all about making a statement with bold colors and patterns. Think vibrant hues like coral, turquoise, and sunny yellow, paired with intricate patterns such as geometric designs and floral prints. Use these colors and patterns in your throw pillows, rugs, and accent walls to add a lively and dynamic feel to your spaces.

Natural Materials:

Embrace the beauty of nature by incorporating natural materials into your home. This trend focuses on using wood, stone, rattan, and jute to create a warm and organic atmosphere. Consider adding a wooden coffee table, stone countertops, or rattan furniture to your living spaces. These materials not only add texture and depth but also promote a sense of tranquility and connection to the outdoors.

Sustainable Design:

Sustainability continues to be a major focus in 2024. Opt for eco-friendly and sustainable design choices by selecting furniture and decor made from recycled or upcycled materials. Look for products with certifications that ensure they meet environmental standards. Additionally, consider incorporating energy-efficient lighting and appliances to reduce your carbon footprint.



Indoor-Outdoor Living:

Blurring the lines between indoor and outdoor spaces is a key trend this summer. Create a seamless transition by using similar color schemes and materials both inside and outside your home. Invest in large sliding doors or bi-fold doors that open up your living area to the outdoors. Enhance your outdoor space with comfortable seating, outdoor rugs, and plenty of greenery to create an inviting extension of your home.

Biophilic Design:

Bringing the outside in with biophilic design elements is a trend that continues to gain popularity. Incorporate plenty of plants and greenery throughout your home to improve air quality and add a natural touch. Vertical gardens, hanging planters, and indoor trees are excellent ways to incorporate this trend. Additionally, use natural light to your advantage by keeping windows unobstructed and using sheer curtains to allow maximum light penetration.



Summer 2024 is all about embracing bold colors, natural materials, sustainability, and the seamless integration of indoor and outdoor spaces. By incorporating these trends into your home, you can create a vibrant, welcoming, and stylish environment that reflects the season's energy and beauty. Whether you're making small updates or undertaking a complete redesign, these summer trends offer plenty of inspiration to refresh your living spaces.

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8 States Where You're More Likely to be Sued for Malpractice

By Todd Shryock and Keith A. Reynolds



Malpractice suits happen, but where your facility is located could have an impact on how likely you'll be on the receiving end of a summons.

The lawyers at RP Legal Group have done an analysis of adverse action reports provided from the National Practitioner Databank to reveal which states have the highest rates of medical malpractice.

The NPDB describes an AAR as a tool to report any action taken against a physician, dentist or health care practitioner that indicates medical malpractice.

The findings revealed that between 2013 and 2023, there have been a total of 502,971 AARs filed across America.

Here are the eight states where you are most likely to be sued for malpractice.

Maine

21.51 adverse action reports per 100,000 population

Alabama

21.67 adverse action reports per 100,000 population

Arkansas

21.68 adverse action reports per 100,000 population

Oklahoma

22.5 adverse action reports per 100,000 population

Oregon

22.92 adverse action reports per 100,000 population

Colorado

25.6 adverse action reports per 100,000 population

Wyoming

26.18 adverse action reports per 100,000 population

Louisiana

28.55 adverse action reports per 100,000 population

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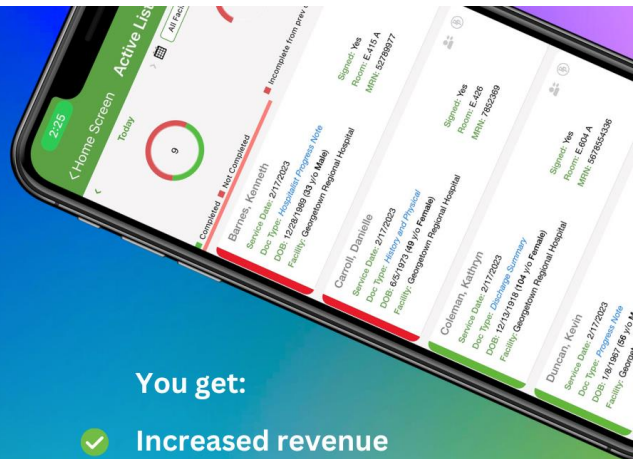
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Passports and Pages: Get Swept Away by These New Summer Books

By Jane L. Rosen, katiecouric.com/



Travel from Venice and Sicily to Fire Island and the Jersey Shore.

From the shores of Long Island to the coast of Italy, there's no better travel companion than a good book. But with so many wonderful summer selections, how do you ultimately decide which to pack? My favorite way of picking a book is to match its setting to where I wish to travel — whether in body or spirit.

I devoured William Dalrymple's *City of Djinns* on the flight to Delhi, Anthony Doerr's *All The Light We Cannot See* on a train from Paris to Nice, and Delia Ephron's *Siracusa* over thrice-baked ricotta in Siracusa itself. Even when my travels take me no further than my living room, books set in interesting places have proven a great escape. Reading Jon Krakauer's *Into Thin Air* was clearly the easier path to the top of Everest, and I could practically taste the Beef Bourguignon while consuming Julie Powell's *Julie & Julia*.

Whether your summer plans have you reading on a faraway beach, or in your very own backyard, check out the latest literary locales, along with the inside scoop on why these authors set their novels where they did.

***A Love Like the Sun* by Riss M. Neilson**

Who hasn't wondered if that childhood friend is meant to be something more? In this beautiful, heart-clenching adult debut, life-long besties Issac and Ni spend three sizzling months in Rhode Island discovering what might happen if they went from friends to lovers. As in her young adult books, Neilson's prose is warm and dreamy. Escape through them to Rhode Island. You'll be happy you did.

Why Rhode Island?

"My small state is surrounded by ocean; has always felt full of magic; and is brimming with culture, amazing food, and art, so I don't know that I'll ever *not* write about it." —Riss M. Neilson

All The Summer's in Between by Brooke Lea Foster

Set in dual timelines of 1967 and 1977 in the Hamptons, this one had me racing to turn the pages. Thea, a local teen, meets Margot, a wealthy summer resident, and the two form an unlikely friendship tested with unimaginable twists and turns. I won't say more — except pick it up on June 4 and cancel your plans for the rest of the week!

Why the Hamptons?

"The Hamptons have always inspired me with its drama and beauty. Partly because of the quiet tension simmering between wealthy city people and hardscrabble locals, and partly because the light dances across the sea, inspiring generations of artists and writers to express themselves." —Brooke Lea Foster

Tehrangeles: A Novel by Porochista Khakpour

Iranian-American multimillionaires Ali and Homa Milani have it all — a McMansion in the hills of Los Angeles, a microwaveable snack empire, and four spirited daughters. On the verge of landing a reality TV show, the looming scrutiny of fame threatens the family, making for a fun and fabulous exploration of a slice of LA that I knew little about.

Why Los Angeles?

"I'm from LA's East Side and grew up watching the very affluent, flashy, ultra-glam, and super-superficial Tehrangelenos with a mix of amusement & horror, so this was an ideal landscape for this kind of satire." —Porochista Khakpour

The Sicilian Inheritance by Jo Piazza

A huge fan of both Sicily and Jo Piazza, I waited patiently to get this one in my hands, and it didn't disappoint. Piazza's newest release is a transporting novel rooted in the author's family history including a disputed inheritance and a family secret that some will kill to protect. If I had to choose, dare I say, I would take the book and leave the cannolis!

Why Sicily?

"Sicily is an island of extremes. It's beautiful and dangerous, warm and wonderful. A true destination that hasn't been spoiled by tourism, it was the perfect place to set this delicious adventure." —Jo Piazza

The Memo by Rachel Dodes & Lauren Mechling

From the gilded halls of her upstate New York alma mater to the beaches of Costa Rica Jenny Green is stuck in a life that isn't the one she expected while her friends seem to have it all figured out. At age 35, with a cheating boyfriend and a lousy job, Jenny wonders, did she just not get the memo everyone else did? If you had a chance to go back in time and right your wrongs would you take it? Get *The Memo* and see how it all turns out.

Why Costa Rica?

"Costa Rica is the most magical land I've ever visited, home to wild sloths, jacuzzi-warm waves, and countless cretins who might worm their way into a woman's life for far too long. The idea of rendering two versions of a trip — one botched, one brilliant — on the Pacific coast was a no-brainer when Rachel and I were plotting *The Memo*." —Lauren Mechling

This Summer Will Be Different by Carley Fortune

In *This Summer Will Be Different*, Lucy is vacationing at a beach house on Prince Edward Island and is shown a very good time by a local named Felix. The chink in the armor of this meet-cute is that Felix is her best friend's younger brother. Some say Carley's third novel is her best yet, but I would be hard-pressed to pick just one. Pick up all three and your summer will be booked, pun intended.

Why Prince Edward Island?

"I first traveled to Prince Edward Island in my early 20s with my best friend and twice more while writing *This Summer Will Be Different*. Each trip exceeded my expectations. One of my hopes is that readers feel like they've also taken a vacation to the island. I want them to taste the oysters, feel the coastal wind on their cheeks, and dig their toes in the sand. I want this to be a book you can taste." —Carley Fortune

Jackpot Summer by Elyssa Friedland

The four Jacobson siblings reunite when their newly widowed father puts their Jersey Shore beach house on the market. When three of them go in on a winning Powerball ticket and become overnight millionaires all hell breaks loose. If Elyssa Friedland was not anointed the queen of the family drama before, this one surely cements her crown.

Why the Jersey Shore?

"As a Jersey girl, it was important for me to show off the magic of the Shore. Our state is so much more than the turnpike and Snooki; we are wide beaches, gorgeous sunsets, flavored ices, and Bon Jovi." —Elyssa Friedland

Very Bad Company by Emma Rosenblum

Very Bad Company is a dark comedy about a team of high-flying executives on a retreat in Miami when one of them goes missing. Drama, scandal, humor, and palm trees all come together in Rosenblum's racy second novel, following her best-seller *Bad Summer People*.

Why Miami?

"There's a line in *Very Bad Company* — 'Miami Beach was the perfect combo of trashy and lux.' That's why it's such a great place to set a novel! That mix of tropical vacation vibes with tons of nightlife and chaotic energy results in a feeling that anything could happen. —Emma Rosenblum

A Happier Life by Kristy Woodson Harvey

Kristy Woodson Harvey's latest novel is a sweet and sensitive tale of a young woman who spends a life-changing summer in North Carolina, leading her to find the family she's always longed for. Harvey has stated that this book is her favorite, and since she's playing favorites, I have to agree.

Why Beaufort, North Carolina?

"This is the first time I've written about the town that captured my heart from the moment I saw it. Beaufort is a charming seaside escape loaded with quirky characters, fascinating history, and, maybe best of all, pre-revolutionary homes." —Kristy Woodson Harvey

The Guncle Abroad by Steven Rowley

In *The Guncle*, Patrick O'Hara spends a summer looking after his niece Maisie and nephew Grant after their mother's passing. In this sequel, Patrick's called back to his guncle duties, this time for a big family wedding in Venice. As he travels with young Maisie and Grant through Europe on their way to their father's wedding, Patrick tries his best to help them understand love, just as he did with loss. It was such a pleasure to spend more time with these characters. Like with any great trip, I didn't want it to end.

Why Venice?

“Venice is unlike any city on Earth and it’s one with a rich literary history. When I traveled there, I wondered how I could ever capture it in words. Imagining how one might introduce the city and all its splendors to kids allowed me to look at it with fresh eyes and capture my favorite off-the-beaten-path places like the Libreria Acqua Alta, a magical bookstore.”—Steven Rowley

Seven Summer Weekends by Jane L. Rosen

Pack your bags and come back to Fire Island with me for *Seven Summer Weekends*. When a Zoom disaster upends Addison Irwin’s decade-long career at a posh Manhattan advertising agency she throws her into a journey of self-discovery, meddling relatives, unexpected adventures, and, of course, heart-stopping romance!

Why Fire Island?

Seven Summer Weekends is the second of my three novels set on Fire Island (*On Fire Island*, 2023 and *Songs of Summer*, 2025). My happiest days have been spent on the car-free narrow stretch of land, bordered by the Great South Bay and the Atlantic Ocean. Wherever I wander, it is the place I always want to come back to.

Jane L. Rosen is the author of five novels including *Seven Summer Weekends*



Cape Cod – A Sweet Summer Escape

Xplorie.com

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

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

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



Where to Play in Cape Cod, MA

Whale Watching Cruises

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

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



On the Water Activities

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

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



Cape Cod Scenic Drive & Bike Paths

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

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



Cape Cod Fishing Charters

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

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

Cape Cod National Seashore

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





Historic Attractions

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

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

Cape Cod Golf Courses

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

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



Where to Stay in Cape Cod

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

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