

MD Life

AUGUST 2024





*A boutique
FEE-ONLY CFP® firm
headquartered
in Sarasota*

*YOU ALWAYS HAVE
ACCESS TO THE OWNERS*

*Laura Mattia, PH.D., MBA, CFP®
Steve Craffen, MBA, MS, CFA, CFP®*

Just as patients trust a doctor to be *board-certified*, you should expect the same from your financial advisor. As Fee-Only Certified Financial Planners, we specialize in the financial challenges physicians encounter. Our goal is to provide you with clarity regarding your choices, empowering you to make well-informed decisions.

SCIENTIFICALLY | MANAGED | ASSETS | REQUIRING | TRUST | EDUCATION | RESPONSIBILITY™

Powered by Financial Science: Our investment approach is based on an academically supported, market-tested framework that aims to create efficient portfolios with less risk for any given level of return.

Advanced Financial Degrees, Certifications, Experience: The Atlas team has been studying, applying, and refining these financial science-based strategies for decades. (Ph.D., MBA, CFP®, CFA® - In Finance, Not Sales).

Fiduciary: Our advice is objective and merit-based with no conflicts of interest – YOU, the client, are our ONLY boss.

Client-Focused: Comprehensive planning to evaluate & provide customized solutions to meet your unique needs.

Contact us today for a free, no-obligation consultation or second opinion!

MD Life is published by RJW Communications. For information on subscriptions, submitting an article or to place an ad please contact us at 888-670-2228 or clientservices@rjwcommunications.com.

RJW Communications

Contents in This Issue

Medical Heroes of October 7: The Story of Dr. Amit Frenkel and Soroka Hospital Staff
Best August Vacation Destinations in the U.S.
The Hidden Talent That Transformed My Medical Career
Samsung Galaxy Buds 3 Pro Review: Better Than the AirPods Pro 2 (in Some Ways)
The Sham Peer Review: A Hidden Contributor to the Doctor Shortage
The Presidential Election and Its Effect on the Stock Market
Quiet Firing in Medicine: My Journey From Burnout to Freedom
16 Essential Grilling Tips & Tricks
AI In Medicine: 3 Future Scenarios From Utopia To Dystopia
Is Autumn 2024 a Good Time to Buy a House?
Compare The Best Places to Buy Wine Online

LBMC

THE HEALTH OF YOUR PRACTICE IS OUR PRIORITY

LBMC's **Managed Services Organization (MSO)** offers tailored solutions to support your practice's unique needs.

Learn more at www.LBMC.com/MSO | (615) 309-2474

REVENUE CYCLE MANAGEMENT | CREDENTIALING | HR/ PEO | TECHNOLOGY SOLUTIONS | PROCUREMENT | FINANCE & ACCOUNTING

Medical Heroes of October 7: The Story of Dr. Amit Frenkel and Soroka Hospital Staff

Yael Dreznik, MD

An excerpt from [Battles in White: October 7 attack: The story of the medical, nursing, and rescue teams.](#)

Dr. Amit Frenkel is an intensive care physician at Soroka Hospital. He is married and a father of three, his wife is a psychiatrist, and his eldest son is a soldier serving in the south of the country. The family lives in Meitar, a small pastoral settlement a fifteen-minute drive from Soroka. In times of emergency at the hospital, Dr. Frenkel takes on a different role: managing mass casualty events.

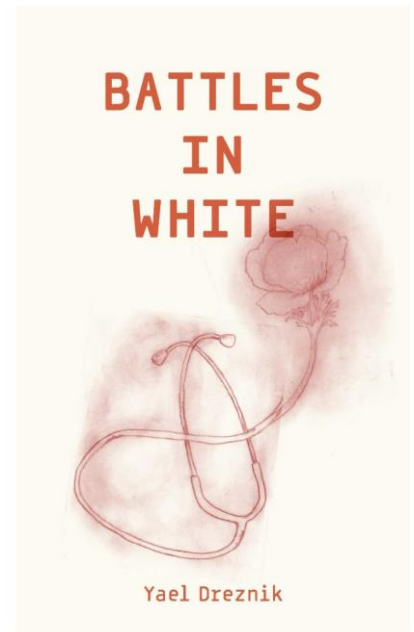
In every mass casualty event, logistical preparation is of immense importance. Few deal with it as the injured arrive, but it must be considered in advance, and even while in motion. The first step is the very declaration of a mass casualty event. Who declares such an event, and what does it mean for the hospital? Declaring a mass casualty event is a formal act. It is usually done by the hospital director and requires special steps that go beyond the hospital's routine. Similar to a country declaring war, declaring a mass casualty event means that the hospital urgently summons teams from home, and simultaneously transforms various sites to prepare for the admission of the injured.

It's a moment that deviates from any other event in any hospital worldwide because it's the main event for so many patients and staff members. It's a declaration that transforms the hospital into a different place. Anyone who has never seen an ER prepare for a mass casualty event will be amazed at the immense logistical operation that arises out of nowhere, with doctors, nurses, para-medical teams, and logistics personnel arriving in droves, wearing special vests reserved only for these events. The blood bank enters a state of exceptional readiness for massive blood transfusions; the ER is cleared within a short time to make room for the injured, and whole departments discharge patients to their homes or other hospitals, all to enable treatment for dozens, perhaps even hundreds, of injured people.

On that Saturday morning, Dr. Frenkel is awakened by the sound of explosions. He understands that these are rockets coming from the Gaza Strip. Within a few minutes, he receives a message from his son in the army, in the south area. His son updates Dr. Frenkel that there was a red alert and that he and the other soldiers are protected in a shelter. Given the unusual number of alerts across the country and bits of information received on social networks, he decides to head to the hospital, where the hospital's senior management also arrives.

Soroka Hospital employs over 5,000 staff members, many of whom live in southern towns, including those close to the border of the Gaza Strip. Messages from employees in areas where terrorists have infiltrated paint a horrifying picture, indicating a high potential for a mass casualty event, even in the early hours before a large number of injured would justify initiating a mass casualty protocol.

Dr. Amit Frenkel, deciding along with the hospital's management to activate the mass casualty protocol ahead of time before many injured had arrived at the hospital, described the decision as a life-saving game-changer. The early mobilization of staff, as well as keeping the night shift teams at the hospital, allowed for early preparation for the event.



The change of shifts at 7:00 a.m. in most hospitals is a time when the night team hands over to the morning team, with nurses conducting an orderly shift change in all departments, and doctors ending their shifts and reporting to the incoming doctor on duty. The decision to keep the night staff at the hospital, along with the activation of the mass casualty protocol, led to over a thousand employees being present at the hospital shortly after the event began.

Dr. Frenkel wasn't the only one arriving at those moments of uncertainty and many questions. Dr. Eitan Neeman, who was on call that weekend and intended to complete a visit, arrived at the pediatric intensive care unit. Weekend on-call doctors arrive in the morning, like on a regular workday, and stay as long as needed, with work in intensive care often not ending at a specific time. But on October 7, the hospital quickly filled with injured patients. Dr. Neeman positioned himself in the trauma room to assist in treating injured children. Shortly after, he received an urgent call and was requested to join his military reserve unit. The head of the pediatric intensive care unit arrived from home, took over for Dr. Neeman in the trauma room, and Dr. Neeman left for the military gathering point.

Dr. Frenkel and his colleagues remember the dedicated and cheerful doctor parting from them to head into a dire situation, as they were in the midst of a war that manifested not only in critically injured patients being evacuated but also in massive rocket fire threatening the hospital.

"One have to understand the problematic situation in which we must manage a mass casualty event, while simultaneously facing ceaseless alarms and rockets firing near the hospital itself," adds Dr. Frenkel. "If in any other mass casualty event the hospital remains outside the conflict zone, here we faced two issues: an increasingly massive intake of injured, and red alert alarms that required staff protection. Unfortunately, there are areas in the hospital that are not protected, including some of the operating rooms. The staff who were outside the hospital handling the initial triage of the injured had to enter a protected area with the injured at every alarm. This naturally created difficulty in initial sorting."

By 9:00 a.m., hundreds of doctors, nurses, and other staff members gathered in Soroka's emergency room, starting to treat the injured who were arriving. The rate of injured arriving increased – dozens per hour from different locations, including soldiers, civilians, and attendees of the Nova festival in Kibbutz Re'im. Some arrived independently, by car. Some were evacuated by ambulances, and helicopters began to land one after another. Dr. Frenkel was responsible for managing this massive operation, including control over the emergency room and treating everyone. In the afternoon, the peak rate of injured arrivals occurred, with a record number of over 80 injured entering the hospital within the most intensive hour and more than 680 injured patients throughout the day, including over 130 in critical condition.

Several sites in any hospital are crucial for managing a mass casualty event. One is the emergency room. During a mass casualty event, the emergency room becomes entirely different. It is emptied of all "regular" patients who quickly ascend to inpatient departments, turning into an intake site for injured patients and those arriving with symptoms of anxiety.

Each type of injury has a dedicated team waiting with sheets and sequential numbers. Amid this, in addition to doctors and nurses, social workers, psychologists, and psychiatrists rush to support all those with anxiety and shock, all patients who witnessed horrors and are struggling to speak and function. Other critical sites include the operating rooms prepared to accept injured for emergency surgeries.

But perhaps the most critical site, in terms of managing the injured, is the shock room or trauma room. Adjacent to the emergency room, it typically looks like a small hall with several beds, each fully equipped with a ventilator, sets for treating severely injured patients, a monitor, and life-saving equipment. From here, after

initial stabilization, the most critical patients are moved to one of three key locations: an operating room, a CT scan, or an intensive care unit.

Next to each bed in the shock room, an average of five or six team members are treating a severely injured patient. One is the patient care manager, usually the most senior doctor on the team, skilled in trauma management. This doctor is primarily responsible for the patient and determines the treatment order. Another doctor is positioned at the patient's head, responsible for the airway, performing sedation and ventilation as needed. Simultaneously, another doctor conducts a rapid examination of the injured and also manages life-saving procedures. Additionally, at least three nurses are responsible for undressing the patient, taking vital signs, administering fluids, blood, and medications. Just one patient in the shock room can give it an appearance of constant hustle and bustle. Soroka has six such beds, prepared to handle six patients simultaneously, but it quickly becomes evident that even this is not sufficient.

Dr. Frenkel and his colleagues realize that the influx of patients, many of whom are in a critical or even life-threatening condition, necessitates doubling the capacities in the trauma room. "We add six more beds to the trauma room, reaching a situation where we are treating 12 injured individuals at any given time," he explains. This decision was significant and helped the hospital cope with the event. "At times, we had about a hundred staff members in the trauma room, with more and more injured arriving, many of whom were then moved to surgery or intensive care," he notes.

In all the chaos, he tries to contact his son, the soldier, in the few seconds he can spare, because personal issues cannot be entirely set aside, and in all the unimaginable moments of that Saturday morning, personal and professional lives intertwine. Dr. Frenkel's son does not respond for many, too many, hours. And it's not just Dr. Frenkel who experiences this, but also one of the nurses in the emergency room, whose son was called up for emergency military service and went to the front. She tries to function automatically and not think about the dangers.

[Yael Dreznik](#) is a pediatric surgeon and the author of [Battles in White: 7 October attack: The story of the medical, nursing, and rescue teams.](#)



FIDO BONA ESQ
Pawfirm Owner

**Did your human
break a treat in half
and try to pass it off
as a whole treat?**

**You may be entitled
to compensation.**

**Our attorneys have seven times
the experience chasing down
treats owed.
Paw us today to schedule a
consultation**

**HOUND,
WOLFE
& CHASE**

Attorneys at Paw

Best August Vacation Destinations in the U.S.

Tripping.com

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

1. Memphis, Tennessee

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



2. Honolulu, Hawaii

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

3. Portland, Oregon

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

4. Sturgis, South Dakota

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

5. Seattle, Washington

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

6. Minneapolis, Minnesota

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

7. Denver, Colorado

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

8. Providence, Rhode Island

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

9. Boston, Massachusetts

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

10. Salt Lake City, Utah

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

11. Santa Fe, New Mexico

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



The Doctor Loan¹ is in the house.

With low-to no-down-payment options.



Reed Burchette
Mortgage Loan Officer
904-710-2646
Reed.Burchette@truist.com
Truist.com/Reed.Burchette
NMLSR # 1521633



Bill Burchette
Mortgage Loan Officer
904-509-2261
Bill.Burchette@truist.com
NMLSR # 659568

¹Call us for eligibility criteria.

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



Mortgage

The Hidden Talent That Transformed My Medical Career

Dr. Damane Zehra



Writing is something I enjoy. I take pleasure in writing, especially because of my beautiful handwriting. When I started school, we had to write with a lead pencil until fifth grade. I was so excited to write with a pen when I started sixth grade. After I learned how to write with a pen, I have been writing nonstop. I found my writing mesmerizing. My friends used to cram notes and books while preparing for an exam, but I was more interested in making notes in my beautiful handwriting because it gave me a chance to write more. I still find it very satisfying to write with an ink pen, but I have been typing for a long time now. I feel tired of typing all day and miss the joy of writing with an ink pen, the feeling and the satisfaction of seeing the beautiful cursive writing on paper.

I never knew that someday I would discover this talent of mine differently. There is no concept of personal secretaries, medical assistants, or medical transcriptionists in our hospitals. Eight years ago, when I was a fresh medical graduate doing an internship in a public sector hospital, many patients came to us with a stack of forms that required the treatment details from the physician to get reimbursement for their treatment charges from their employers. Most of the time, I had to do this task of filling out endless forms because my colleagues found it quite boring and did not have the patience to listen to a lot of patient queries. They always handed over those patients and that stack of papers to me because they knew that not only was I patient, but I also wrote more legibly than most of my colleagues.

I kept on writing summaries without knowing that I would be doing that for years. We see many patients from other countries who need details to get a visa. Our Pakistani patients require many summaries as well regarding their treatment, where we must mention the number of cycles of chemotherapy, radiation sessions, estimated costs, expected treatment duration, and when the patient would be fit enough to return to work. My seniors discovered this talent of mine when they saw the first summary I made. Over time, I mastered the art of writing summaries and learned how to write visa applications for patients, using persuasive language to highlight the gravity of their circumstances and successfully advocating for patients' families to receive visa facilitation. When my seniors got to know that I made exceptional and detailed summaries for visas, patients'

employers, leave certificates, and death summaries of our deceased patients, many patients and their families started coming in to see me.

One of our breast cancer patients has an only son who works in Australia. After completing neoadjuvant chemotherapy, she prepared for surgery and specifically requested her son to be by her side during the procedure. My consultant told me to write an excellent letter to the embassy so that her son could be facilitated regarding his visit to Pakistan. I wrote a heartfelt letter to the embassy as a physician, and he got the visa within a week. The patient was so happy, and the whole family came to thank us. She got her surgery and radiation treatment done, and now she has been cured. Whenever she comes for a follow-up, she always comes to see me. I love seeing her smile.

Since that day, I have been assigned to make more summaries every day. I don't know whether I should feel happy or miserable about it, but the thought gives me a good feeling that at least I am doing something for my patients to facilitate them. I feel satisfied when they get the kind of response they want from the embassy or their employers just because of my words. Despite that, I hate typing and miss writing with a pen.

Another positive side is that all day I call the pharmacy asking them about the cost of every chemotherapy drug and getting familiar with different brands of chemotherapy, immunotherapy, and targeted drugs available in our country. This has given me a lot of confidence when I am trying to decide the treatment for the patient because I always try to keep their socioeconomic conditions and financial aspects in mind.

One of our patients has metastatic breast cancer. Her disease progressed along many lines of chemotherapy and hormonal treatment. After that, she got her next gene sequencing done. It's a very costly investigation that detects specific targets/genetic mutations against which we can give a specific treatment. Very few patients in Pakistan are privileged enough to afford this test and the targeted agents needed in their particular case. Most of the time, these medications are not available in Pakistan because of the restrictions of the Drug Regulatory Authority of Pakistan. Mostly, these drugs are imported from other countries illegally through unreliable sources, and we never know the conditions under which they have been brought, so we can never be sure about their efficacy. They are extremely costly; nevertheless, people buy them because there is no other option.

Our patient had a mutation detected in her NGS for which she needed a drug that was not available. Her family tried every possible source, but they couldn't acquire the drug. Then we got to know about a program of Novartis that would supply us with the drug free of cost only if we enrolled her in a clinical trial. That involved a lot of paperwork and a lot of time and effort, but as always, I was assigned this task. The attendants were after me because they knew that I was the one who was trying to arrange that drug. I spent days completing all of those forms and the correspondence through mail. Three weeks later, we finally got that drug for our patient. Novartis supplied three months of medication, and the family was so grateful. They always remember me and show their gratitude whenever they meet me. The patient knew that I love to read, so she gave me a beautiful book as a token of love. On the title page, she wrote, "For the doctor who forever changes lives. Thank you."

I know her disease might progress someday, even on the medication, but still, I am hopeful that maybe it works. I will always remember the joy on her son's face when I handed him the medication. I will remember her smile and the day that she gave me the book in which she wrote such lovely words. I don't know what I will do in the future and where I will practice, but I am sure this beautiful memory will stay with me for the rest of my life.

Damane Zehra is a radiation oncology resident in Pakistan.

Samsung Galaxy Buds 3 Pro Review: Better Than the AirPods Pro 2 (in Some Ways)

Some might be unhappy that Samsung added stems to its flagship earbuds, but they have a better fit for more ears to go along with impressive sound and top-notch voice-calling performance.

Davis Carnoy, cnet.com

Pros

- Lightweight and comfortable
- Very good sound quality
- Decent noise canceling
- Excellent voice-calling performance
- Lights in buds are kind of cool

Cons

- A little pricey
- Design looks a tad generic



Samsung's [Galaxy Buds 3](#) and [Galaxy Buds 3 Pro](#) are the company's first earbuds to feature stems in their designs, and some folks are mocking Samsung for creating another Apple AirPods clone in a sea of AirPods clones. There's some truth to that, but ultimately, what matters is how well these earbuds fit, sound and perform. They get high marks in those departments, though I did have a few small gripes.

The two buds are similar in many ways -- they share a lot of the same features -- but also have some key differences. The Galaxy Buds 3 (\$180) are open buds like the [AirPods 3](#) and are designed for people who don't like having ear tips jammed in their ears. The Galaxy Buds 3 Pro (\$250), on the other hand, are noise-isolating earbuds like the [AirPods Pro 2](#).



Both are available in silver or white, and their prices are very similar to those of corresponding AirPods models, which puts them in premium earbuds territory. They also have similar battery life ratings to the

AirPods. The Buds 3 have up to 6 hours of battery life with noise canceling off and 5 hours with it on, while the Buds 3 Pro last up to 6 hours with ANC off and 5 hours with it on.

Both sets are equipped with Bluetooth 5.4, are IP57 water- and dust-resistant and support [LE audio](#) along with the new [Auracast](#) feature (Samsung's 360 audio feature is also on board). An IP57 rating means the buds aren't fully waterproof, but they can withstand a sustained spray of water.



The Buds 3 Pro in white. David Carnoy/CNET

Galaxy Buds 3 Pro design

All earbuds with stems look pretty similar, so it's easy to complain that the Galaxy Buds 3 Pro's design looks a little generic and is short on wow factor. Some have said they're a little cheap-looking, and that may be so, but the case does have a solid feel to it, and the buds themselves don't look any cheaper than the AirPods.

Samsung has tried to distinguish its stems -- it calls them blades -- from the AirPods' rounded pipes by giving them an angular design with a bit of a Tesla Cybertruck vibe, especially in the silver ones.

From what Samsung has told me, it simply found through its testing that the blade design worked the best for most people. A lot of folks had fit issues with Galaxy Buds Live and the [Galaxy Buds Pro 2](#) (I had to use my own larger ear tips with them), and from my wear tests, the new design will be a better fit for more people. I found them lightweight and comfortable to wear, and so did fellow CNET editor Lisa Eadicicco, who reviewed Samsung's latest foldable phones, the Z Flip 6 and Z Fold 6.

The white does look a lot like the AirPods, though the stems (Samsung calls them blades) are more angular.

Getting a tight seal is crucial for optimal sound quality and noise-canceling performance. The Galaxy Wear app tests the seal quality, and I passed using the largest ear tips, though a slightly larger tip option would've been nice, especially since the ear tips are custom-designed for the buds, making it tricky to find other tips that work. The same is true for the AirPods Pro 2. Ironically, I was able to get some third-party foam tips made for the AirPods Pro 2 to click onto the Buds 3 Pro's posts, but the tips didn't give me a tight seal, according to the seal test.

The Buds 3 Pro have lights in their blades while the Buds 3 don't. I like them, though it'd be cool if they changed colors (they only glow white). They let you know when the buds are in pairing mode, and they flash when you use the Find My feature, while the buds make a chirping noise, making the buds easier to find in a dark room. You can also just activate the lights by pinching and holding each bud for a few seconds and wear the buds around with the lights on if that's your thing. They can remain fully lit or fade in and out.

These earbuds have pinch controls similar to the AirPods and swipe controls for volume adjustment. You just run your finger up the side of either bud to raise or lower the volume. The buds' pinch and swipe controls work well.

Galaxy Buds 3 Pro features

The Galaxy Buds 3 and Buds 3 Pro share many features, including active noise canceling. They also have identical cases that offer wireless and USB-C charging, along with a dedicated Bluetooth button that makes it easier to pair any Bluetooth audio device. However, the Buds 3 Pro do have a couple of extra features and a more robust feature set overall.

They have ear-detection sensors (your music automatically pauses when you remove a bud from your ear) and support LE audio along with the new [Auracast](#) feature that allows you to hear Bluetooth broadcasts in public places like gyms. Samsung's 360 audio feature is also on board with head-tracking, similar to the AirPods 3 and AirPods Pro 2's spatial audio feature.

I used the Galaxy Buds 3 Pro with an iPhone 14 Pro as well as Samsung's Galaxy Flip 5. The audio wouldn't automatically switch between my iPhone and Flip 5, but Samsung users get automatic pairing and switching between their Galaxy devices, including laptops, so I was able to pair the buds with my Galaxy Tab 8 Plus and Flip 5 and have the audio automatically switch back and forth between them.



The silver buds in their case. David Carnoy/CNET

The Buds 3 Pro's ambient mode, which lets sound into the buds, also seems very good. You can adjust the levels, but I thought it sounded quite natural in the middle setting with no audible hiss.

Additionally, the Buds 3 Pro have something similar to the AirPods Pro 2's [Adaptive Audio features](#). Samsung says the buds "constantly collect and identify surrounding sound and automatically adjust the optimal level of noise and sound without manual adjustment through Adaptive Noise Control, Siren Detect and Voice Detect."

Buds 3 Pro's Voice Detect feature (it can be toggled on or off in the Galaxy Wear app) is similar to Apple's Conversation Awareness mode that lowers the volume of the music or any audio your listening to and activates the buds' ambient mode when you start talking to someone. Instead of pausing your music, it just reduces the volume to a low level. It's a useful feature.

Samsung highlights that the Buds 3 Pro work with its Galaxy-exclusive Interpreter feature that's part of Galaxy AI. But the feature would presumably work with any buds. "If you're attending a class in a foreign language, you can turn on Interpreter in Listening mode on the Galaxy Z Fold 6 or Flip 6 with Buds 3 series plugged into your ears," Samsung says, citing one example of how to use the feature. That allows you to hear the lecture translated directly through your Buds.

Galaxy Buds 3 Pro noise-canceling performance

The Buds 3 Pro's active noise canceling is good, at least on par with the noise canceling you get with the Galaxy Buds 2 Pro and maybe slightly better. That said, it appears to be slightly behind the ANC on AirPods Pro 2, [Bose QuietComfort Ultra Earbuds](#) and [Sony WF-1000XM5](#) buds.

Aside from using them in various environments, including the New York City subway, I tested the noise-canceling with an HVAC unit running in my apartment. Those competing models were able to muffle just a tad more noise from the unit. Of course, how good a seal you get from the ear tips you're using is crucial to noise-canceling performance, so make sure you have a tight seal.

For those of you wondering how the Galaxy Buds 3's active noise canceling compares to the Buds 3 Pro's, there really isn't a comparison. Like Samsung's earlier [Galaxy Buds Live](#) (aka The Beans), the Buds 3 have some active noise canceling, but it just doesn't do much because ANC typically doesn't work well with open buds. I couldn't really tell a difference when I turned it on with the Buds 3, though I did notice the sound changed a bit when I engaged ANC. Maybe there's a bit of ambient sound filtration, but if you're looking for real noise canceling, you want the Galaxy Buds 3 Pro.

Galaxy Buds 3 Pro sound quality

Samsung owns Harman, which has brands like JBL and AKG under its umbrella. But there's no longer "Sound by AKG" stamped on these Galaxy Buds cases, so Samsung seems to have moved away from that little branding tie-in.

While the Galaxy Buds 3 have a single 11mm driver, the Buds 3 Pro feature dual drivers -- a 10mm dynamic driver paired with a Planar tweeter that enhances treble performance. Samsung also says the Buds 3 Pro have dual amps, which helps reduce wireless hiccups.

Compared to the Galaxy Buds 2 Pro, the Buds 3 Pro do sound better. I like the sound of the Buds 2 Pro, but the Buds 3 Pro's treble clarity and bass definition are superior, and they sound cleaner and more accurate overall.

In fact, I thought the Buds 3 Pro even sounded a little better than the AirPods Pro 2. They're a touch more dynamic and sound slightly punchier overall, with more sparkle to their treble. They are pretty well-balanced at their default setting with good stereo separation and decent openness. Android users can tweak the sound using the Galaxy Wear app's equalizer, but there's no app for iPhone users. (I don't advise that iPhone users

buy these buds unless they have an Android device to pair them with because all updates and settings are only available via the Galaxy Wear app.)

Some of my test tracks include Spoon's Knock Knock Knock, Athletes of God's Don't Wanna Be Normal, The Doors' Touch Me - Take 3, Orbital's Dirty Rat, Taylor Swift's Vigilante Shit, Prince's Condition of the Heart, Jvke's Golden Hour and Bjork's Hollow.

Both new Galaxy Buds models support the Samsung Seamless Codec that Samsung says is now capable of delivering 24-bit/96kHz high-resolution streams with an HD music streaming service like Qobuz or Tidal. That codec is only available with certain Galaxy devices, but the buds' default audio codec is AAC, which tends to sound just fine.

I listened to tracks on my Galaxy Flip 5 using Qobuz and, frankly, only heard a very subtle difference in sound quality from listening to the same tracks on my iPhone using Qobuz and Spotify. You have to be a pretty sophisticated listener to hear any differences.

Galaxy Buds 3 Pro voice-calling performance

I was really impressed with the voice-calling performance. Samsung has for the most part done a good job with voice-calling performance in its previous Galaxy Buds models, but these new Series 3 models deliver even better voice-calling performance with top-notch noise reduction.

Each bud has three microphones and a voice pickup unit. Earbuds with a stem design bring the microphones a little closer to your mouth, which helps with voice calling. In my calls using the Galaxy Buds 3 Pro in the noisy streets of New York (with some wind), callers said they could barely hear any background noise and that my voice was mostly clear with limited warbling. Check out my companion [video review](#) for a sample call I recorded with a CNET colleague.



The stem-design does get the microphones a little closer to your mouth for voice calls.

Galaxy Buds 3 Pro final thoughts

If you're able to get a tight seal with one of the three sizes of included ear tips, there's little to complain about with the Galaxy Buds 3 Pro. Yes, the noise-canceling might be a touch better, but the earbuds' sound quality is clearly improved from the Buds 2 Pro. Plus, they have a robust feature set, and their voice-calling performance is truly top-notch. (Hopefully, Samsung will add some features with future firmware updates as Apple has with the AirPods Pro 2).

The \$250 list price is a little high. But Samsung often runs trade-in deals or has discounts on accessories like earbuds when you buy a new Galaxy phone, so most people won't pay anywhere near full price for these -- and you shouldn't either. It's hard to say what they're really worth, but probably about 30% less.

As I said in my first take of the buds, some of you might be a little disappointed that Samsung gave in and followed Apple's earbuds approach after determining the stem design worked best for most people. For what it's worth, I did like the fit of these better than that of the Galaxy Buds 2 and Buds 2 Pro, as well as the more recent Galaxy Buds FE. And they will fit a wider range of ears.

For those of you debating whether to get these or the Galaxy Buds 3, at the right price, I have no problem recommending the Buds 3 to Samsung Galaxy owners and other Android users who don't like having ear tips jammed in their ears. But the Galaxy Buds 3 Pro are more special and compete well against other premium noise-canceling buds in their price range, particularly when it comes to sound quality and voice-calling performance.

If you're contemplating upgrading from the Galaxy Buds 2 Pro, the Buds 3 Pro are better. However, there's not a massive difference from a performance standpoint, so I think it really comes down to what kind of deal you can get on the Buds 3 Pro. Some of the trade-in deals are pretty tempting, but I'm sure some of you may still prefer the Buds 2 Pro's stemless design, so that makes it a harder choice.



Responsive Answering Service caters to the unique needs of physicians with live agents available 24/7 by providing seamless & HIPAA compliant communication solutions.

- HIPPA Compliant
- Secure Messaging
- Appointment Scheduling
- & more!

-10% **MD Life Magazine exclusive!**
Get 10% off our current rates!

 **Responsive**
Answering Service

The Sham Peer Review: A Hidden Contributor to the Doctor Shortage

Tracey O'Connell, MD

Imagine you've worked in a clinical environment for an extended period. You might be a resident or fellow getting ready to graduate, an attending who has been operating for years, or a full-fledged partner in private practice. As your morning alarm sounds, you check your email and see: "Informal Meeting—Mandatory." The content of the email is vague, but it seems you're being asked to meet with several colleagues in your department to discuss your recent performance. The sender claims this is standard protocol, but you've never attended such a gathering for other colleagues. While brushing your teeth, your post-call brain starts processing this mysterious meeting. What could they want to talk about? You scan through your memory to that weird patient interaction, that time you forgot to sign a chart, every time you were distracted, and fear sets in: What have I done? It could be anything.



The days leading up to the meeting are tense. You want to ask colleagues what the meeting is about, but you figure it's better to be nonchalant. Play it cool. How bad could it be? You reassure yourself: "You've made it through 100 percent of your worst days."

On the day of the meeting, you see higher-ups and some of your friends around a large conference table. Your heart races as you attempt to steady your breath. Finally, someone speaks. "It's come to our attention that you've not been performing your work duties up to expectation. We've put you under a performance improvement plan for the next three months, including monitoring your charts, time spent with patients, and a thorough review of your procedures for the past six months. Your cooperation with this standard process, which is meant to provide the highest quality care, is appreciated."

Confused, you ask for specifics, such as an example of what prompted this investigation. You assure yourself that your best strategy is to be compliant. This will all blow over quickly. But epinephrine and cortisol have flooded your bloodstream, and you're struggling to control your outrage and befuddlement, wondering how you're going to focus on any of your responsibilities.

You tell a coworker, your chosen confidant, what's going on. They reassure you to stay calm, that they've got your back. However, an estrangement develops after you learn that your confidant is part of your peer review. Your efficiency precipitously declines, cementing your purported incompetence.

You confide in your best friend from college who is not in medicine. They encourage you to get a lawyer. You remind them the committee specifically said no lawyers could be present, prompting further questions: What do the bylaws say? You don't know. You just know it's important to cooperate for self-preservation. You've been convinced lawyers are out to get you, so you're afraid to hire one.

The dreaded day arrives when the committee reconvenes. They've found you're not only performing below standard, but there's hearsay you're a "disruptive physician." They hand you anonymous evaluations describing how you left the OR to go to the bathroom, that you were five and fifteen minutes late to work on two occasions, and that a family member complained you weren't nice to the patient. You were so close to advancing to your next career milestone, and now a part of you fears that will never happen. You find it strange that you're still taking full responsibility for call and weekend coverage alone, even amid speculation that you may be incompetent.

"Sham" means something that is not what it's purported to be: bogus, false, to falsely present something as the truth. The story I've placed you in above is an abstraction of a strategy that is taking hold nationwide. In preeminent academic institutions, training programs, and private practices, sham peer review proceedings are being used to expunge colleagues for a variety of petty reasons, none of which are readily disputable. No standardized system of checks or balances exists. Put differently, there's no way to prove that the person making an accusation is any more reputable or competent than the accused, only that they feel "safer" or more empowered to make a claim. All it takes to prompt a sham peer review is for a person who has more perceived power than you to casually comment, "That person doesn't seem competent to me," or "They just don't fit in here," and the domino effect kicks in. Add that to the list of things that make working in medicine psychologically unsafe.

What's ironic is that we've invested so much trust in the institution of medicine that we inherently believe it will care for us, too. We believe we'll be compensated and safe forever. I remember my own parents telling me to go into medicine: "You'll always be needed. You'll always be able to get a job." But this is no longer the case. Sham peer reviews are keeping trainees from graduating, leaving mid-career physicians scrambling to find work and academic superstars bargaining for pardons—all in the midst of massive doctor shortages.

[Tracey O'Connell](#) is an educator and coach who fosters positive self-worth, psychological safety, emotional intelligence, and shame resilience among physicians, teens, and LGBTQ+ individuals. She is a certified facilitator of expressive writing programs and Brené Brown's research. Her change of direction came after many years of feeling "not enough" as a person, physician, parent, or partner. Tracey has found that expressive writing allows us to access our true selves, helps us gain self-trust and self-compassion, and ultimately leads to a more authentic and wholehearted way of belonging in the world. She is also an advocate for universal, affordable, fair, safe, and equitable medical access, education, and practice. Since 1992, she has lived in Durham/Chapel Hill, NC, where she began her medical career in radiology and musculoskeletal imaging, training at UNC-Chapel Hill and Duke University.

She can be reached on her [website](#), [LinkedIn](#), [Facebook](#), [Instagram](#) [@fertile_soul](#), and [YouTube](#).

"Tact is the art of making a point without making an enemy."

HOWARD W. NEWTON

The Presidential Election and Its Effect on the Stock Market

Brian Levitt, Invesco



Key takeaways

Markets don't care about elections

Presidential elections haven't historically affected markets or the economy, regardless of the winner or their party.

Stay fully invested

Staying invested during Democratic and Republican administrations did better than investing only during single-party rule.

Policy over politics

Monetary policy has had a greater market impact. Presidents historically were either helped or hurt by Federal Reserve actions.

The 2024 presidential election has been a roller coaster ride to date. Current president Joe Biden recently ended his campaign and tossed his support to vice president Kamala Harris. Should Harris end up as the official Democratic nominee, she will run against former president Donald Trump, who officially accepted the Republican nomination. Investors may think the stock market does better under one party or the other. But US history suggests the president's party doesn't matter to the market for many reasons.

Markets have done well under both parties

Neither party can claim superior economic or [market performance](#). The stock market posted positive returns across most administrations, with the rare exceptions of presidencies that ended in deep recessions. The S&P® 500 Index has delivered an average annual return of approximately 10% since it started in 1957 through both Democratic and Republican administrations.¹ The [US economy](#) also expanded around 3% during that period.²

The stock market's return was negative for a presidential administration only when the country was in a financial crisis (2008) or experiencing a stagflationary spiral (1973).³

Investing and politics don't mix

Hypothetically, the best-performing portfolio from 1900 to 2023 was the "bipartisan" one that stayed fully invested during both Democratic and Republican administrations. Starting with \$10,000, this portfolio grew to almost \$9.9 million.

A "partisan" portfolio, only invested during administrations of one party or the other in that 123-year span, underperformed by millions of dollars. The same \$10,000 only invested during Democratic administrations grew to approximately \$528,000. Invested only during Republican administrations, the initial \$10,000 rose to just shy of \$181,000.⁴

The different results are, in part, because of the US stock market's consistent rise even during two world wars and major financial crises (the Great Depression and the 2008-2009 Global Financial Crisis). The more time investors spent participating in markets, the better their investments did.

Staying fully invested vs. choosing political sides

US economy doesn't radically change

Investors are often concerned that elected officials will radically re-engineer the economy. In fact, the composition of the US economy has been consistent for decades. Even single-party rule periods didn't result in significant change. The percentage of "substantive" bills by Congressional term hasn't increased when one party controlled the executive and legislative branches.⁵

Neither party is fiscally responsible

Federal spending has outpaced taxes and other sources of government revenue in most years and across most administrations.⁶ No party can claim fiscal responsibility. It hasn't been a significant issue for a variety of reasons, including the US having the world's largest reserve currency and nominal economic growth outpacing the interest expense as a percent of gross domestic product (GDP).

Monetary policy matters more

For all the focus on the executive branch, I'd argue that it's [monetary policy](#) that matters more. The old adage holds true: Don't fight the Fed. Historically, presidents have been hurt or helped by monetary policy conditions. For instance, both Presidents Reagan and Clinton benefited from consistently falling interest rates. Both Presidents George H.W. Bush and George W. Bush were hurt by Fed tightening, an inverted yield curve, and a recession. President Obama benefitted from a benign rate environment (minus a brief moment in 2015-2016) during his term, and President Trump was the unfortunate recipient of tighter policy during his first two years.⁷

President's popularity doesn't matter

Investors don't have to love what is going on in Washington, DC, to prosper in the markets. In fact, the S&P 500 historically performed the best when the president's approval rating was in the low range — between 35 and 50.⁸ That means the market had delivered some of its best returns during periods when half or more of the country didn't approve of the job the current administration was doing! Still, it's hard to discern any direct relationship between a president's popularity, the health of the US economy, and the performance of financial markets.

Markets performed best when presidents weren't so popular

The presidential approval ratings were introduced to gauge public support for the president of the United States during the term. For illustrative purposes only and not intended as investment advice. An investment cannot be made in an index. **Past performance does not guarantee future results.**

Investment opportunities continue despite the president

Investors should be less interested in politics and more interested in private-sector business leaders who are going to harness [artificial intelligence](#) and robotics. They may be able to help cure debilitating diseases, evolve the nation's energy sources, and develop new technologies and industries that aren't even on the radar.

History suggests that innovations — and investment opportunities — will continue irrespective of who wins a presidential election. The period since 2008, for instance, has included Democratic and Republican presidents. Many innovations were introduced during this time including 3D printing, cloud computing, gene editing, and virtual meeting software.



COMMUNICATIONS IS OUR BUSINESS

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



(866) 399-8647
SALES@CLARITYTEL.COM



WWW.CLARITYTEL.COM/HEALTHCARE

Quiet Firing in Medicine: My Journey From Burnout to Freedom

Shawn McGargill, MD

As I sit in this dark room in an empty house in solitude, I still wonder how I got here.

I have been the subject of quiet firing that resulted in my mental and social health suffering. It soured my work relationships, consumed my day, made me an angry person to everyone, including my family, and gave me anxiety. It culminated in exactly what the system wanted: me leaving. It was not my desire to go, but the environment created around me was toxic.

I know my experience is not isolated. Medicine has become a business now more than ever. COVID-19 showed some of us the dark side of health care that we had not expected. It also sowed some seeds for others to manipulate situations to their advantage. I experienced this situation, and it resulted in the loss of my job. It nearly ended my career as I pondered leaving medicine.

My experience in quiet firing is exactly as it sounds: often subtle but firm pressure, manipulative changes, and general discomfort designed to make you want to leave. It is a cold, calculating, passive-aggressive business approach to help guide a person away from continued employment. At first, you may think it is a small event that you simply overlooked, but those events quickly add up and escalate. Your work is never good enough, your approach is overlooked, you might even be ignored, and over time you wonder how you could even improve. Could this truly be your problem, or is something else at play here? Eventually, time, examples, and intuition tell you something is not right.

I was at this juncture. Early on, I was gaslighted to the issues, then I was blamed, and finally, ultimately, ignored. I spent months cleaning up so many messes and staying relevant when I was already forgotten. It took time to convince myself it was not a problem I could control and that, after seven years, my employment was over. I had lost all trust in my superiors and, eventually, the health system. I asked for help from anyone who would listen, including HR. I tried to get help from people who were much more important and powerful than I was. There was plenty of ghosting, but a few offered advice. They advised it was time to leave. Staying would only invite more mental and academic pain. And in the end, my superiors would find something they could use to officially fire me.

Know that if you are experiencing this, it is hard. It is infuriating and certainly not fair. It makes you ask if medicine is worth the hours, the sacrifice, the mental challenges, the angry patients, the constant legal threats, etc. My advice is to take a step back and look at this situation. Would you let your spouse, child, or best friend struggle through this day after day? Would you tell them to keep enduring, keep taking the punishment, and asking for more? I doubt you would recommend this course of action. Then why should you? Is it your pride in being a physician? Is it the familiarity of a situation that keeps you in that type of environment? Do you think you can rise above pettiness or overcome a challenge? You are enough and are valuable to so many. You must find a place that values you just as much. It is out there. From one quiet-fired doc to another, how long can you afford to keep going in your current situation? As I nearly did, I have not reached that end limit. You are enough.



[Shawn McGargill](#) is a physical medicine and rehabilitation physician.

16 Essential Grilling Tips & Tricks

BY ISABELLA COOK, tastingtale.com



Romolo Tavani/Shutterstock

It's time to break that grill out of its winter storage and roast the day away with everyone's favorite warm-weather pastime: cooking over an open flame. Nothing marks the return of long days and short nights quite like some flame-kissed tidbits fresh from the grill, preferably in the company of food-loving family and friends.

From hot dogs to steak to all the grilled fruit, vegetables, cheeses, and meats in between, there are few things that can get mouths watering quite like something that's been sumptuously seasoned and seared. A perfectly-charred piece of just about anything is downright irresistible, especially if it's been properly blackened over a piping-hot grate. And, by knowing how to avoid grilling mistakes that most people make, you can sidestep all the pitfalls preventing you from becoming a veritable pitmaster. So, grab your gloves and ready your grill, because it's time to learn the tips and tricks that can take a good grill session and make it a great one.

1. Let meat rest before it grills

Here's the thing — letting your meat rest at room temperature for at least five minutes before it hits the grill may go against every food safety instinct you have, but it is an incredibly important step for any cut of cow, chicken, or pork. And no, the meat will not go bad from sitting on the counter for a little bit, but it will give it time to acclimate to room temperature. The end result? A deliciously grilled piece of meat that is both significantly more texturally pleasing and will also have a more consistent and predictable internal temperature.



That said, be sure that the meat's resting place meets a few basic criteria. Firstly, it must be protected from bugs, pets, children, dust, and anything else that may prove pesky if it gets its hands, paws, or such on the meat. Secondly, do not rest any meat in direct sunlight or in exceedingly warm temperatures — resting at room temperature means exactly that: resting at room temperature. And, most importantly, don't let the meat rest for too long or you run the risk of spoiling it.

2. Invest in grilling equipment



When it comes to becoming a grade-A gourmand of all things grilled, stocking up on all the best grilling tools is essential. That doesn't mean breaking the bank and shelling out for every fancy grilling gadget and gizmo under the sun, but it does mean doing a little bit of research and keeping an eye open for good deals on

equipment. For the most basic grilling, the essentials are a grill itself, gloves, a torch, tongs, and a thermometer. If the grill is propane-powered, you will (quite obviously) require propane. And, if the grill operates on charcoal, then coals and kindling are a must. Also essential: a cleaning kit including a wire brush to keep the grate looking great.

After the basics are covered, it's time to search out more fun add-ons for amping up the quality of your bbq. A wireless thermometer to gauge internal meat temperature, a collection of cast iron pans, brushes for sauce, a spray bottle (for misting the meat), a grilling cage, shredding claws — the list goes on and on.

3. Consider your wood and coals



In the world of grilling, there's one dispute as old as the first gas-powered grill itself — what's better, gas grills or cooking with charcoal? The answer to this question is, ultimately, quite simple: whatever you enjoy the most is best for you and what other people enjoy is what's best for them. Regardless of how one prefers their grate to be heated, understanding how to use wood and charcoal effectively can only prove useful when it comes to charring up a classic cut on the grill.

Grilling with different wood types requires a basic knowledge of their various qualities and flavors. But, as much as studying all the kinds of wood online may possibly help, the best way to prepare for wood-to-meat pairing at home is to conduct some field research. Don't be afraid to strike out to your local smokehouses and supermarkets alike to pick up examples (you know, for science). From oak to cherry, hickory, or mesquite, there are a ton of fun flavors to imbue in meat.

4. Keep it clean

This should go without saying but, given the state of some grills out there, it still needs to be said: just because that grill is an outdoor piece of cooking equipment doesn't mean it doesn't need a good scrubbing. Yes, the flame burns a lot of bacteria off, but that does not negate the fact that caked-up layers of food stuck on a grill is downright unappealing.



Considering how simple it is to take a wire brush to the grate, dump out old ashes, and give the grill a good and proper scrubbing a couple of times a year, there's no excuse for a dirty grill. The same can be said for any and all grilling equipment, including tongs, spatulas, and the wire brush used for cleaning the grill too while you're at it. Also, be sure to clean any tools and plates that touched raw meats before touching the cooked meat — it's not as though the utensils grill alongside the chicken, after all, and that means the bacteria is still living strong on those tongs.

5. Trim the fat



Fat is flavor — this is an undisputed truth in the world of cooking. But, in the case of grilling, there is a point of diminished return when it comes to fats. Though it may be hard to believe that more delicious fats, especially

in a steak or a rack of ribs, can ever be bad, here's why that is not the case: excess fat, be it a generous rub of olive oil or an untrimmed fat cap on a roast, will get hot, melt, and drip from the grate and straight into the flames below.

But what exactly happens when grease hits a hot open flame? Well, the fat burns hot and fast (as fat does) and causes a flare-up, effectively burning your pork chop, for example, in its own fat cap. While a little extra flame won't hurt, too much flare-up action can cause whatever is cooking to become a little more blackened and charred tasting than strictly desirable. So, make sure to trim excess fat before grilling. Don't worry about wasting the trimmings since that fat cap can be rendered, frozen, or used to prep the grill. Waste not, want not.

6. Don't forget the fruit



Grilled fruit is an underrated classic that can carry a char as well as any meat. This fruit fact is simultaneously well-known yet often forgotten in many (if not most) meals cooked out on the grill. But, when there are so many options out there for adding a refreshing fruity flavor to the 'que, it's almost a crime to leave these sweets to the side ... especially for them to end up eaten ungrilled and cold at a later date.

From slabs of succulent pineapple on skewers to Georgia peaches with a perfectly charred crosshatch (served with a side of vanilla ice cream and a dash of cinnamon, of course), many fruits can take the heat when it comes to grilling. The sweet and savory combination of smoke, salt, and fruit on a grill will melt even the hardest meat-loving heart — almost as well as it melts across the tongue.

7. Clean the grill with an onion

One of the oldest tricks in the book when it comes to grilling is to use an onion to deglaze the grill. Not only will this process lift any remaining bits and pieces from the grill's last use that the wire brush cleaning may have missed, but it will also impart a delicious charred onion flavor in the process. And, to make onion-cleaning even more appealing, it's incredibly easy, affordable, and highly effective.



Here's how you deglaze a grill's grate with an onion: Simply take a halved, peeled onion and rub it up and down along the grates of the grill. This trick works best if applied to a hot grill that is already relatively clean. In doing this, excess materials are removed from the grate and a very mild residual flavor of onion will accompany the dish. To avoid wasting the onion, just cut off the dirty end and grill the rest up alongside your main dish.

8. Use tongs, not prongs



Nothing is sadder than receiving an invitation to a grill n' chill, showing up with a seriously excellent selection of sausage for the occasion, watching the most deliciously plump-looking dogs hit the flames as they cook to near perfection, blistered skin stretched tight over perfectly juicy meat — then, right as you think it can't get

any better, someone comes and flips them over with a fork. Pop goes the sausage. All the juice and fat drains to the flames below, the snap of the casing disappears into the ether, and what could have been a 10 out of 10 bite of meaty bliss becomes ... well ... a sad reminder of the sausage that could have been.

The grilling with tongs (not prongs) principle applies to any and all cuts of meat on the barbecue. Do not pierce the outer crust of any grilled meat unless the end goal is to drain it of flavor, juice, and joy. The only exception to this rule is items such as fish or hamburger patties, which require a spatula rather than tongs. But, whatever you do, don't stab the steak before it's on its way to your mouth on a fork.

9. Mise en place the place



Unlike smoking or barbecuing — which can take anywhere from a few to more than 24 hours of cooking time — the art of grilling great foods is one that happens relatively quickly by comparison. That means that, as soon as you've put the meat on the grill, you're going to want any seasonings, butters, accompanying fruits and veggies, plates, and utensils within hand's reach. There's no madder dash than that of a griller running to get their tongs from the kitchen counter because the steak needed to be flipped in exactly five seconds — and having everything already prepped and within reach is the solution.

Mise en place, which means "things in place" in French, is a skill that will help any cook, chef, or grill gourmand to beat the heat and stay ahead of the pressure when it comes to cooking on the clock. And, though the name "mise en place" may sound fancy, it really just means doing all the prep work and having everything close by so when you need it, it's already there.

10. Know when to bring the heat

When it comes to operating a grill, fear of the flame has got to go. A healthy sense of respect for a rip-roaringly hot surface is one thing (and highly encouraged), but it won't do to turn the heat on halfway if you want real results — you know, the kind that makes your mouth water, your food char, and your friends come back for the next dinner party. Now, that doesn't mean there needs to be a towering cone of flames three feet high, but getting the grate hot enough to cook what's on it is ... well, the point of grilling.



So, break out the bellows and stoke that flame high. After all, no one wants to eat meat from a cold grill. And remember, so long as you wear the proper protective equipment, there's a very low chance of hurting yourself on even the hottest of grills. Get the gloves, put on some goggles, wear close-toed shoes and maybe long sleeves, but don't grill on a cold grate.

11. Meet your meat's internal temperature



Compared to the kitchen, the grill is the wild west of internal temps. That's why it's important to know when, where, and how to handle that meat. First and foremost, it's important to understand where the hottest part of the grill is and where the cool spots reside. After that, match the meat to the heat. And don't forget to flip it, especially if you're looking for a nice, even cook all the way through the cut.

Hitting the right temperature is key when it comes to grilling successfully. That's why it's essential to learn, at the very least, the basics when it comes to meat temperature requirements (and how to meet them). The CDC's suggested meat temperatures are as follows: 145 degrees Fahrenheit internal temperature for fish and large meat cuts such as tri-tips and pork chops, 160 degrees Fahrenheit internal temperature for ground beef products, and 165 degrees Fahrenheit internal temperature for pre-cooked meats (sausages, hot dogs, etc.) and for all poultry products. By adhering to these food safety principles, you ensure the safety of both yourself and anyone else who consumes your cooking.

12. Add variety with vegetables



Whenever someone says they're having a grill-out, what they usually mean is that the menu will consist of meat: hot dogs, hamburgers, tri-tip, ribs, chicken wings, pork chops, beef steaks, or perhaps some fish for the pescatarians. But, as delicious as these grilled meats undoubtedly are, the best BBQ is one that's balanced out with various grilled vegetables. After all, there's no rule stating that only meat may grace the grill, and there are a million and one tasty ways to get a gourmet experience with just a few veggies.

So many vegetables deserve some time in the spotlight, an opportunity to prove there's more to them than when they've been blandly boiled. From corn to zucchini, peppers to potatoes, mushrooms to eggplant, and all the spring, summer, and fall garden staples in between, there are few things that taste better grilled than fresh veg. And, when in doubt, there's always the option to throw them all on a stick and call it a shish-kebab!

13. Sugar, spice, and everything nice

Is there a better time to break out the bold flavor combinations of sweet, savory, and spicy than when the grill is involved? Something about those open flames just begs for a whole lot of seasoning. So, break out your favorite dry rub and don't be shy about it, because nothing loves a heavy kick of a properly balanced spice blend more than the open flame of a grill.

Of course, a salt and pepper grilled steak tastes amazing — but do you know what else does too? Adding a little bit of sugar, a touch of chili, and maybe some umami dust for the bold. The grill can wake up and bring



out some amazing flavors from those spices, and giving them a chance to catch a bit of flame definitely won't hurt. Plus, those sugars and spices will caramelize to create a flame-kissed crust that can't be beaten.

14. Allow the meat to rest after cooking

Impatience has no place in the kitchen and whether you're baking a cake, marinating a cut of meat, or simply making some rice, patience is an essential (often underrated) skill. This rule is just as true when it comes to grilling things on the bbq as it is indoors. And, in this case, patience means allowing the meat to rest after it's been cooked. After all, there's no reason to rush the process when everything about the grill is meant to be chill — including yourself.



Resting meat after cooking ensures better texture, taste, and overall experience. Here's why: By allowing the meat to rest, the juices and fats are given a chance to re-absorb. If the meat is cut as soon as it's off the grill, the delicious juice will run out of the meat, onto the cutting board, and ultimately away from your tastebuds.

15. Don't play with fire



As Smokey the Bear always says, "only you can prevent wildfires." As fun as it is to grill in the great outdoors, the process also comes with an inherent risk — fire. No, not the kind of flame that heats your meat and fills your belly. Rather, the kind of fire that spreads from a source as small as an ember and can transform into a far less desirable version of itself than what's contained in the confines of a grill.

All it takes for a family grill-out to turn into a flaming fiasco is a strong wind, a moment of distraction, or simple bad luck. Whatever the reason, it's essential to stay vigilant, especially during fire season (i.e. whenever the weather is hot and dry). So, make sure to spray down the area surrounding your grill (be it a gas or charcoal grill) with water, keep things contained, and, more than anything, simply remember the inherent risk that comes with lighting a fire. If you're not prepared to prevent a wildfire, don't start a domestic one.

16. Enjoy the process

What's the point of grilling if you aren't also, in the process of it all, chilling? In this day and age, lighting up the grill is a reason for celebration. In fact, charring up some meat over an open flame has been a celebratory event for mankind that dates back to, well, the beginning of mankind. It's a luxury to simply stand outside and enjoy the sunshine, breathe in the fresh air with a cold one (be it lemonade or a beer), and sear some seriously delicious meats and more over an open flame.

The word "grill" promises many things: fun in the sun, fire and smoke, and flavors to savor. So, make the most of the process, invite over some friends (or don't), and enjoy your grill day the right way. After all, the best way to win at grilling is to have a good time doing it!



Your Current Medical Billing Process Could Be Losing You Money!

HERE'S WHAT TO DO NEXT



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

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

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

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

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

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

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

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

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

REVENUE CYCLE MANAGEMENT

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

MEDICAL BILLING

INSURANCE VERIFICATION

PHYSICIAN CREDENTIALING

INDEXING MEDICAL RECORDS

TRANSCRIPTION SERVICES

Wondering how much money your current billing process is losing every month?

Help your practice succeed by claiming your FREE billing audit today at 888-624-5563!



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



AI In Medicine: 3 Future Scenarios From Utopia To Dystopia

Andrea Koncz, Medicalfuturist.com

There's a vast difference between baseless fantasizing and realistic forward planning. Structured methodologies help us learn how to "dream well".

Key Takeaways

We're often told that daydreaming and envisioning the future is a waste of time. But this notion is misguided.

We all instinctively plan for the future in small ways, like organizing a trip or preparing for a dinner party. This same principle can be applied to larger-scale issues, and smart planning does bring better results.

We show you a method that allows us to think "well" about the future on a larger scale so that it better meets our needs.

Ever find yourself pondering about the future of healthcare, with artificial intelligence either as [our best mate](#) or our malevolent overlord? We all do. And let's face it, [the reality](#) is [somewhere in between](#) those Hollywood extremes. But where exactly?

Let me show you how we can

- A. Model how various future scenarios might look like, and
- B. Determine the steps we need to take now to build a good future and avoid the nightmare scenarios

We will employ a structured methodology to guide our exploration:

1. Select a common value: This will serve as our yardstick by which we measure all scenarios. In our case, this will be the doctor-patient connection.
2. Constructing the utopia: Imagining a world where this value thrives, leading to the best possible outcomes.
3. Defining the dystopia: Exploring the bleak consequences if this value were to disappear.
4. Envisioning the mid-range scenario: Finding a balanced vision between the extremes, outlining its detailed aspects.
5. Finally, we'll reverse engineer our way to this middle ground, identifying the steps we can take today to ensure that AI serves the best interests of patients and strengthens, rather than weakens, the doctor-patient bond.

Utopia: an AI-augmented healthcare paradise

In our utopian scenario, AI serves as the ultimate assistant to physicians, enhancing their capabilities without ever replacing them. Doctors have access to advanced AI tools that provide real-time data analysis, predictive diagnostics, and personalized treatment plans. Freed from administrative burdens and armed with a wealth of

information, doctors can devote more time and energy to building meaningful relationships with their patients.



Patients, in turn, benefit from AI-based technologies that are not only safe but also easily accessible, offering them tailored health insights and proactive care solutions. The human touch remains at the core of healthcare, with AI acting as a powerful ally in the pursuit of medical excellence.

In this ideal world, regulatory frameworks are both excellent and flexible, adapting swiftly to technological advancements while ensuring stringent safety and ethical standards. Companies respect boundaries, adhering to regulations that prioritize patient welfare and data privacy. Advanced encryption and security measures safeguard patient information, while the integration of AI leads to significant reductions in healthcare costs, making high-quality care more affordable and accessible to all.

Dystopia: the rise of the machines, the fall of compassion

In this grim future, the doctor-patient connection has become a relic of the past. AI algorithms, driven by relentless optimization and cost-cutting, have replaced human physicians in nearly every aspect of healthcare. Patients are reduced to data points; their unique stories and emotional needs are ignored in favor of standardised, one-size-fits-all treatment plans. The warmth of human interaction is replaced by cold, sterile efficiency.

Medical schools have become obsolete, as AI systems diagnose, treat, and even perform surgeries with greater accuracy and speed than any human could. The art of medicine is lost, replaced by a soulless science devoid of empathy or compassion.

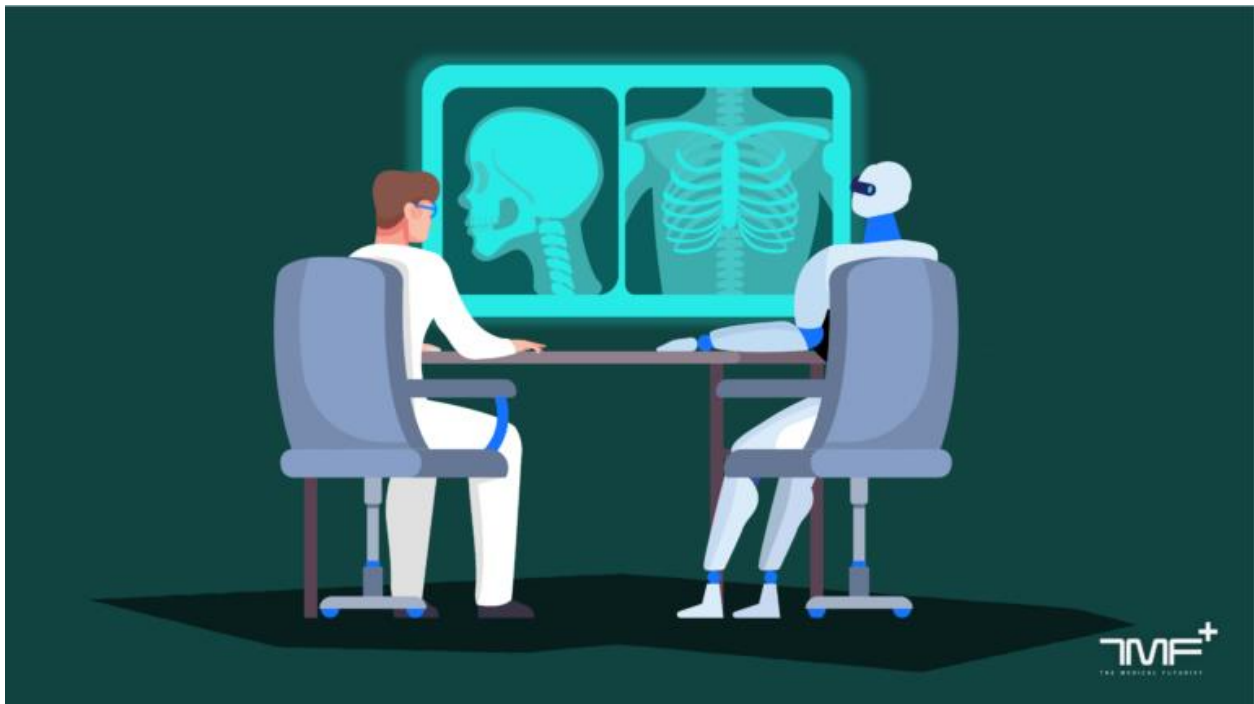
Privacy is a distant memory, as the relentless pursuit of data to fuel AI development has led to a surveillance state. Personal health information is constantly harvested and analyzed, with little regard for individual consent or security. The tech giants that develop and control these AI technologies hold immense power, dictating the direction of healthcare and prioritizing their interests over patient welfare. The result is a dehumanized healthcare system where patients are mere commodities, stripped of their agency and dignity.

The once-promising potential of AI in healthcare transforms into a nightmare where technology dehumanizes medicine and erodes trust in the system.

The middle-ground: a human-AI partnership in medicine

In this balanced future, the [doctor-patient connection remains a core value](#) of healthcare, but AI plays a vital role in enhancing and expanding the capacities and reach of healthcare workers. Algorithms have become trusted members of the medical team, sifting through mountains of data, identifying patterns, and generating insights that inform clinical decision-making.

Society has learned both culturally and technologically to harness the power of AI effectively. Medical professionals are trained not only in traditional medical knowledge but also in the use of AI tools, ensuring they can make the most of these advancements to improve patient outcomes. Patients benefit from a healthcare system that is more efficient, accurate, and personalized, without sacrificing the personal interactions that are crucial for holistic care. Regulations evolve at a pace that keeps up with innovations, ensuring that safety, privacy, and ethical considerations are always at the forefront. This regulatory agility creates an environment where AI can thrive while maintaining public trust and protecting patient rights.



In this balanced future, healthcare costs are optimized, and accessibility is improved without compromising quality or privacy. AI-driven efficiencies help reduce unnecessary expenses, making advanced medical care more affordable. Privacy is safeguarded through security measures and transparent practices, ensuring that patient data is used ethically and responsibly.

Backcasting: charting the path to a good future

To have the best achievable future where AI and human healthcare professionals work in harmony, we need to take steps today. We can determine three necessary pillars that help us save the core value of the doctor-patient connection:

1. Highlighting the importance of human touch. Medical education must emphasize the irreplaceable value of empathy, communication, and the therapeutic relationship. Simultaneously, public awareness

campaigns can help patients understand the complementary roles of AI and human providers, fostering trust and collaboration.

2. Make more adapt regulations. We must engage regulators in ongoing dialogues about AI's evolving capabilities and potential risks. This involves providing clear, accessible information about AI technologies, and creating a deeper understanding of their impact on healthcare work and patient outcomes.
3. Prepare culturally. We need educational programs to boost AI literacy among both healthcare professionals and the general public. These programs should demystify AI, explaining its benefits, limitations, and applications in healthcare in an accessible manner. We need apps that encourage people to use safe AI tools, such as for health monitoring or virtual consultations.

A pie in the sky is not always a bad thing

Don't count your chickens before they hatch! Don't build castles in the air! You have your head in the clouds! There are so many proverbs about the useless nature of daydreaming that many of us feel a pang of guilt when contemplating the future. However, there's a vast difference between baseless fantasizing and realistic forward planning.

Interestingly, on a smaller scale, we all understand this intuitively. We don't look askance at someone who carefully plans what they need to buy for an evening dinner party. Yet, on a larger scale, we often act as if we have no influence over what the future holds. Structured methodologies like the one we've explored help us learn how to "dream well" in a way that yields achievable, valuable outcomes. These practices ensure that our visions for the future are not just imaginative but also practical and attainable.

Make more money! Automate your workflow:

Your documentation, we'll automate:

Charge Creation

CPT Code Selection

ICD-10 Diagnosis Code Selection

MIPS Measure Generation



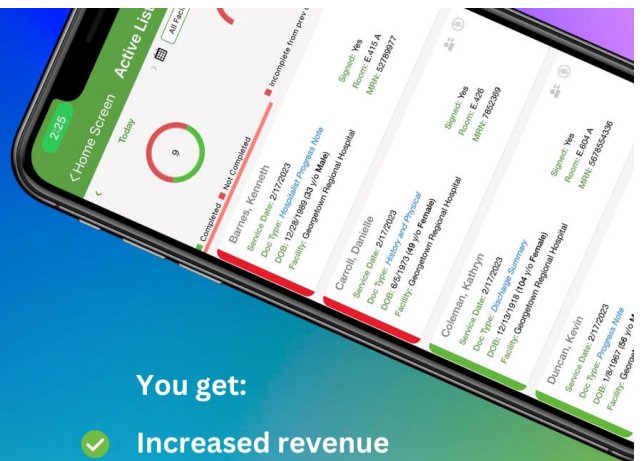
You get:

- ✓ Increased revenue
- ✓ Gain hours back into your week
- ✓ Increased accuracy
- ✓ Reduced claim denials



Let us show you!
www.MediMobile.com

MediMobile
ARTIFICIAL INTELLIGENCE





noradarealestate.com

As we approach Autumn 2024, many prospective homebuyers are asking the pressing question: **will Autumn 2024 be a good time to buy a house?** The answer isn't straightforward, as the real estate market is influenced by various factors, including mortgage rates, housing inventory, and seasonal trends. In this article, we will explore these factors to give you a clear understanding of whether this fall might present the right opportunity for you to buy a house.

Is Autumn 2024 a Good Time to Buy a House?

Current Mortgage Rates and Trends

As of August 1, 2024, the housing market has shown varying trends in mortgage rates, providing a clearer landscape for potential homebuyers. Understanding these rates is crucial, as they significantly impact monthly payments and overall purchasing power. Here's a detailed breakdown:

Current Rates Overview

- **30-Year Fixed Rate Mortgage (FRM): 6.73%**
 - This rate reflects a [slight decrease of 0.05% from the previous week and a 0.17% decline](#) compared to this time last year. Over the last four weeks, the average rate has hovered around **6.79%**, with a **52-week average** of **7.02%**. The **52-week range** has seen rates as low as **6.6%** and as high as **7.79%**, showcasing the market's fluctuations.
- **15-Year Fixed Rate Mortgage (FRM): 5.99%**
 - The 15-year option is slightly lower, currently at **5.99%**, down **0.08%** from the previous week and **0.26%** from the same period last year. The four-week average sits at **6.07%**, with a **52-week average** of **6.33%**. The **52-week range** for this mortgage type has varied from **5.76%** to **7.03%**.

These trending mortgage rates indicate a positive shift for buyers. The slight decreases suggest an easing from the higher rates seen in previous year, where rates consistently surpassed **7%**. Lower mortgage rates can

make homeownership more accessible for many buyers by reducing monthly payments and enabling them to afford higher loan amounts.

Impact on Homebuyers

1. **Affordability:** Lower mortgage rates can significantly enhance affordability. For instance, a 0.5% decrease in your mortgage rate can save hundreds of dollars each month, which may allow buyers to explore more expensive homes or maintain financial stability.
2. **Monthly Payments:** As rates decline, monthly payments also decrease, putting less strain on a household's budget. This can lead to a smoother transition into homeownership, especially for first-time buyers who may already be stretching their finances.
3. **Timing Considerations:** With rates gradually decreasing, now may be an advantageous time for buyers to enter the market. However, potential buyers should stay vigilant as these rates could shift again depending on economic indicators like inflation, Federal Reserve decisions, and overall market conditions.

Housing Prices: What to Expect

Recent insights suggest that housing prices in 2024 are expected to fluctuate. Factors contributing to price adjustments include:

- Economic indicators like inflation
- Local market conditions
- Seasonal demand

Inventory Levels and Buyer Competition

One of the critical aspects to consider for Autumn 2024 is housing inventory. Currently, the housing inventory is lower than average, which could create competition among buyers. However, the cooling down of prices during the fall season might provide a better chance for negotiation.

Reasons to Buy in Autumn

1. Reduced Competition

Historically, fall tends to see fewer buyers in the market. Many families prefer to complete moves before the holiday season and the start of the school year. This reduction in competition can work to the advantage of serious buyers:

- Less bidding wars
- More negotiating power for buyers

2. Potentially Lower Prices

With fewer buyers in the market, sellers might be more willing to adjust their asking prices. According to experts, this season often allows buyers to negotiate favorable terms, thus reducing the overall purchase price.

3. Better Time to Inspect Homes

Autumn provides a practical opportunity to inspect homes thoroughly, as the weather conditions are generally milder. Home inspections during this time can reveal potential issues that sellers might not want to disclose.

Considerations Before Buying in Autumn

1. Interest Rate Trends

While many are hopeful for lower rates, there is also the risk of rates increasing before you make a purchase. Keeping an eye on the Federal Reserve's indicators can help determine whether to buy sooner rather than later.

2. Market Volatility

The real estate market can be unpredictable. Economic shifts, local job markets, and changes in consumer confidence can all impact housing prices and inventory levels. Thus, it's essential to stay informed and possibly work with a skilled [real estate agent](#) who understands local trends.

Economic Indicators to Watch

1. Inflation Rates

Inflation plays a significant role in the real estate market. Higher inflation generally leads to higher mortgage rates. As inflation continues to stabilize, interest rates may follow suit, influencing the buying power of consumers.

2. Local Job Growth

Areas with strong job growth see increased demand for housing, which can drive prices up. Conversely, regions experiencing job losses may see a softening of real estate prices.

3. Government Policies

Changes in government policies related to real estate—such as tax incentives for homebuyers or regulations impacting lending practices—can significantly affect the market dynamics.

Practical Steps to Prepare for Buying a Home This Autumn

1. Get Pre-Approved for a Mortgage

Before beginning your home search, getting pre-approved can give you a solid understanding of your budget and make you more attractive to sellers.

2. Research Local Markets

Understanding your desired market can give you insights into pricing, inventory levels, and timing. Websites, such as Zillow and Realtor.com, can provide valuable data on the local communities you are interested in.

3. Hire a Real Estate Professional

A knowledgeable real estate agent can offer valuable guidance. They can help you navigate the intricacies of purchasing a home in a competitive market, assist with negotiation strategies, and understand local trends.

In summary, as we approach Autumn 2024, there are compelling reasons to consider buying a house during this time. The **reduced competition**, **potentially lower prices**, and **opportunities for careful home inspections** are substantial advantages for buyers. However, one should also weigh the possible *volatility* of the market and monitor ongoing economic indicators

FAQs About Buying a House in Autumn 2024

1. What factors should I consider before buying a house this Autumn?

When considering buying a house, evaluate factors such as **current [mortgage rates](#)**, **local housing inventory**, **market trends**, and **your financial situation**. It's also important to monitor any economic indicators that could impact the real estate market, such as **inflation rates** and **job growth**.

2. How do mortgage rates in Autumn 2024 compare to previous years?

As of now, mortgage rates are hovering around **6.73%**, which is lower than the peaks seen in the previous year (over **7.5%**). However, rates can fluctuate. It's advisable to track these changes closely as Autumn approaches.

3. Will there be less competition for homes in Autumn?

Historically, Autumn sees a decrease in homebuyer activity, which often leads to **reduced competition**. This can provide serious buyers with better opportunities for negotiations and fewer bidding wars compared to the busier spring and summer months.

4. Is Autumn a good time to negotiate [home prices](#)?

Yes, Autumn can be a great [time to negotiate home prices](#). With fewer buyers in the market, sellers may be more flexible and willing to lower their asking prices to close a deal before the end of the year.

5. What benefits does the Autumn season offer for home inspections?

The milder weather during Autumn allows for more thorough home inspections. Buyers can assess the property better without the stress of extreme temperatures, which can reveal potential issues with the home before committing to a purchase.

6. Should I get pre-approved for a mortgage before house hunting?

Absolutely! Getting pre-approved for a mortgage helps you understand your budget and shows sellers you are a serious buyer, which can give you a competitive edge in negotiations.

7. How can I stay informed about the housing market?

To stay updated, consider subscribing to real estate newsletters, following housing market reports, and utilizing online platforms like Zillow or Realtor.com. Consulting with a local real estate agent can also provide valuable insights.

8. What should I do if I'm unsure about buying in Autumn 2024?

If you're uncertain, take the time to study the market closely and assess your financial readiness. Consulting with a real estate professional can provide you with personalized advice tailored to your specific circumstances and the local market.

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



S. Scott Nelson-Archer,
CLU®, ChFC®



Amber D. Stitt,
ACP, ChFC®

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

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

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



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

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

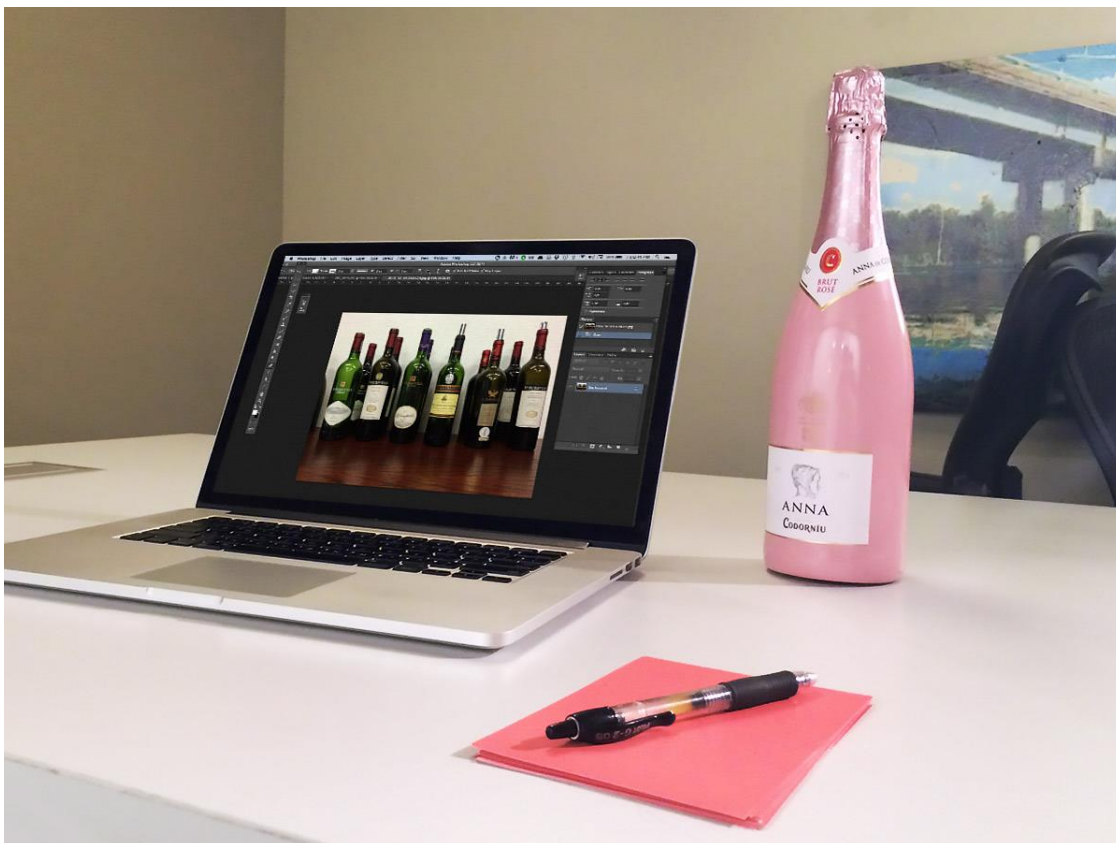
.Please Click Link to Receive a Complimentary Quote

<https://www.mddisabilityquotes.com/get-a-quote>

Compare The Best Places to Buy Wine Online

Written by Madeline Puckette

What are the best places to buy wine online? We selected 9 top online wine retailers in the US and compared them based on selection, pricing, quality, features and site experience.



klwines.com

klwines may have old school looking site, but it's lightning fast and easy to navigate for what you want (if you know what you're looking for)

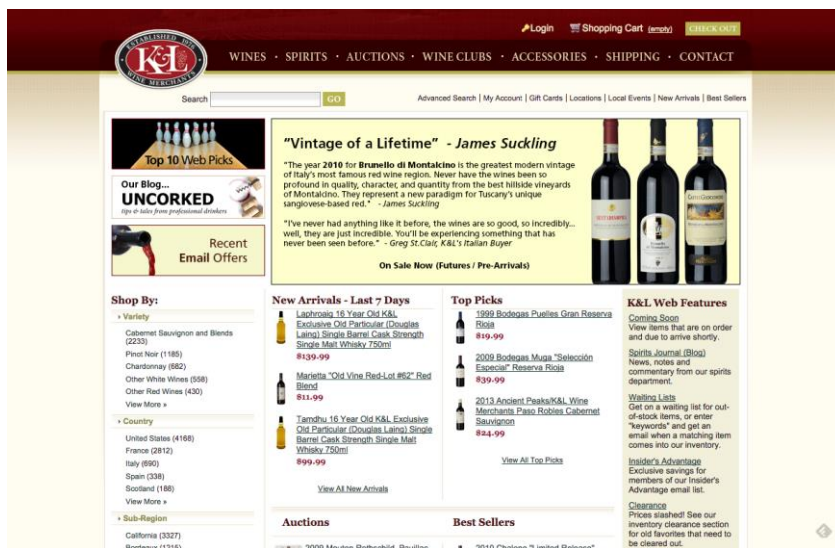
Selection: over 10,000 wines **Focus:** California, Bordeaux, Burgundy, Rhône and Oregon

Value: Good

Pricing: 66% of wines are over \$30

Features:

- largest wine selection available in the US
- over 2000 wines under \$25
- Sort by clearance, direct buys, organic and wine scores



- old and rare wines
- tasting notes
- auctions
- wine clubs (at \$20, \$30, \$50 and \$70/mo)
- personal sommelier service
- will ship to select storage facilities

Shipping: \$13 for 2, \$25 for 6 (cross-country Fedex Ground). Many shipping options **Location:** Redwood City, CA

Summary: At first look, K&L Wine Merchants has a circa 2001 look, but once you get browsing you begin to realize that it offers more wine than any other online retailer. The selection is clearly curated, even on the low sub-\$10 end where it looks like they are very careful to avoid fake relabeled bulk juice wines. One neat search feature is the 'Direct Buy' sort which shows wines that K&L Wines import. The site is quick to load and a pleasure to gawk at.

winebid.com

WINE TO SELL? FREE INBOUND SHIPPING IS BACK!


WineBid

[Current users
Sign In](#)
[New users
Join Today](#)





[SHOP ALL ITEMS](#)



HIGH-SCORING BORDEAUX



BUY YOUR PERFECT WINE
The Best Online Wine Auction and Buy Now wines. Ends every Sunday at 7pm Pacific.
[Buy Wine Online](#)



SELL YOUR WINE
Our Account Managers are standing by to assist you. Estimates are complimentary.
[Sell Wine Online](#)



MANAGE YOUR COLLECTION
Every customer has a WineBid cellar. Track your inventory and watch it grow.
[Visit Your Cellar](#)

Winebid feels like the ebay of online wine buying. It's appealing to wine collectors.

Selection: over 7,500 wines **Focus:** fine, rare and collectible wines

Pricing: 82% are over \$30

Value: varies

Features:

- ebay-like wine auction
- Buy it now wines
- tasting notes
- Cellar management tools (\$30/year)
- Sell your wine collection

Shipping: market rate **Location:** n/a

Summary: WineBid is like the ebay of online wine buying. The site is populated with wines from collector's cellars and importers/distributors wanting to sell directly to customers. The user experience isn't flashy but it is fast and easy to navigate. One exciting feature is the 'Buy it Now' wines which offer [sub-\\$20 options](#) that are screaming deals. All in all, winebid.com is designed for experts and no-doubt feels immense and daunting for the novice. Before you dive in, keep in mind that sales are final.

totalwine.com



Online and in stores Total Wine has a massive selection of American wines.

Selection: over 7,500 wines **Focus:** American wines and super values.

Pricing: 72% are under \$30

Value: Average to Good

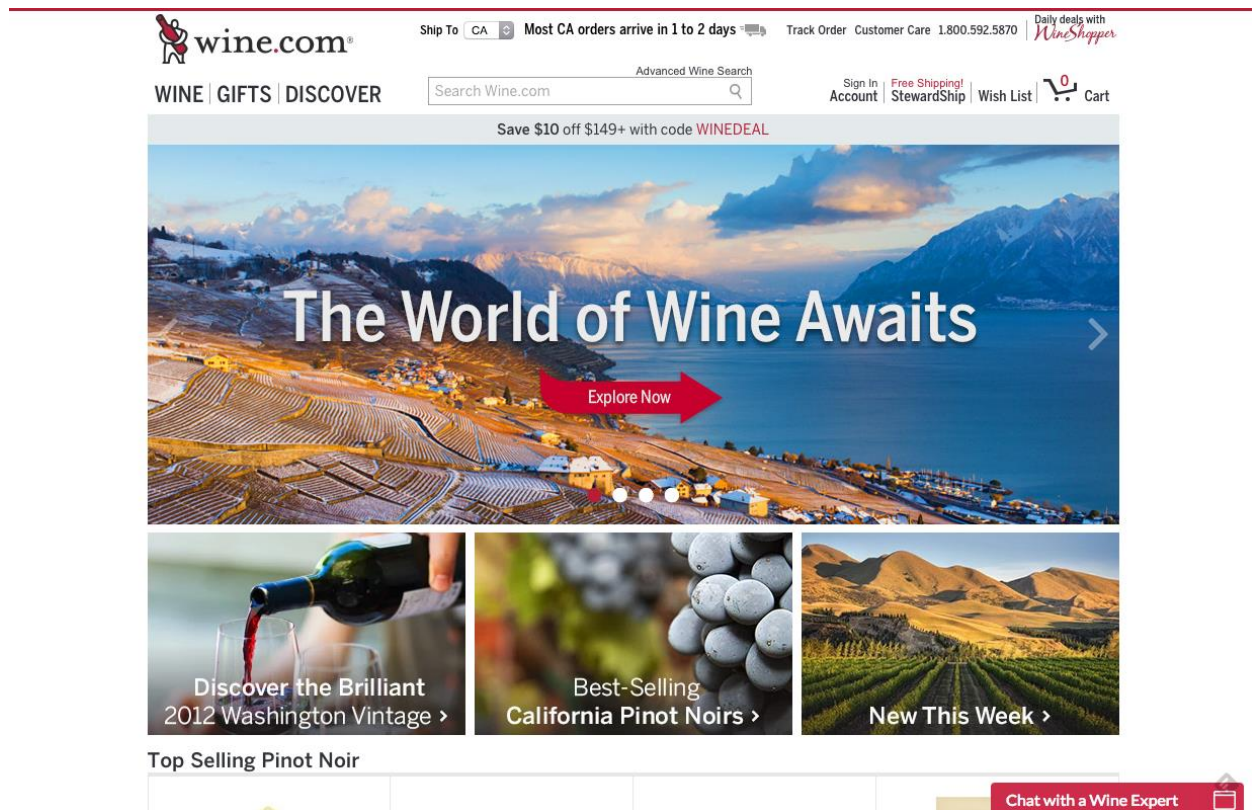
Features:

- Large selection (1900+) of wines under \$10
- Sort by Ratings

- Tasting notes available on most wines
- Cigars, Beer and Accessories
- Event calendar for classes, tastings in store
- Local store pick up available in 15 states
- Shipping to all 50 US states

Shipping: \$15 for 2 or 6 bottles (cross-country UPS ground). Many shipping options. **Location:** Maryland
Summary: This site is geared toward value-seeking, bold red wine drinkers offering a large selection from California, Washington and Bordeaux. Since the selection is designed for low prices, it does have a large number of average-to-low quality wines which requires savvy shopping to buy wine online. Still, Total Wine is the only online wine store that ships to all 50 states! The site user experience does feel a bit clunky with slow page loads but checkout is easy.

wine.com



wine.com is an all-around ingratiating shopping experience, complete with on-call sommeliers who can text with you. It might not be the cheapest option, but it's a great choice for those who need help selecting wine.

Selection: over 7,000 wines **Focus:** California and New World wines

Pricing: 45% are under \$30

Value: Low

Features:

☐ Free shipping membership for \$49/yr

- 🔍 Chat with an expert
- 🔍 Sort by reviewer, rating, flavor profile, charitable wines, etc
- 🔍 Advanced wine search
- 🔍 Daily Deal site
- 🔍 Wine Club options
- 🔍 Large accessories selection
- 🔍 Blog with educational topics and bottle sales links
- 🔍 Tasting notes, vintage rating comparisons and flavor profiles on nearly all wines

Shipping: \$15 for 2 bottles, \$22 for 6 (cross-country UPS ground). Many shipping options. **Location:** San Francisco

Summary: This site is fun to explore because of all the different ways to sort, search and explore wines. The selection is geared toward the bolder fruit-loving palate with tons of California, US and New World wines from Australia, Argentina and Chile. Below \$15, the US wine selection should generally be avoided. After texting several people who offer guidance on the 'Chat with an Expert' pop-up, we confirmed that they are indeed knowledgeable and work on-site in San Francisco. The checkout is easy and tells you when the order will ship (e.g. 'will ship today if you order in the next 1 hour'). The only unfortunate thing about wine.com was that the prices seemed high for what you get, particularly in the sub-\$20 realm.

winelibrary.com

The screenshot displays the WineLibrary.com homepage. At the top, there's a navigation bar with the site logo, contact information (1.888.980.WINE), a search bar, and links for login, sign up, and help. Below the navigation bar is a category filter bar with options like QUICK START, COUNTRY, GRAPE, REVIEWER, PRICE, VINTAGE, COLOR, and SIZE. The main content area features a grid of wine products. Each product card includes a bottle image, a rating (e.g., 92, 91), the reviewer's name (e.g., Robert Parker, Monica Lerner), the wine name and vintage, the retail price, the current price, and a 'FREE SHIPPING' badge. Below each product is an 'Add To Cart' button. At the bottom of the page, there are three promotional banners: 'The 99 Point Blowout Wine Deal', 'TOP PICKS FOR YOU' featuring four wine bottles, and a 'WINTER CLEARANCE SALE' with a background image of wine glasses.

The famed marketer Gary Vaynerchuk got his start in the wine business and built Wine Library up from the ground floor. Wine Library features great prices on old world wines.

Selection: over 3,000 wines **Focus:** Napa Valley and Burgundy

Pricing: 50% are under \$30

Value: Very Good

Features:

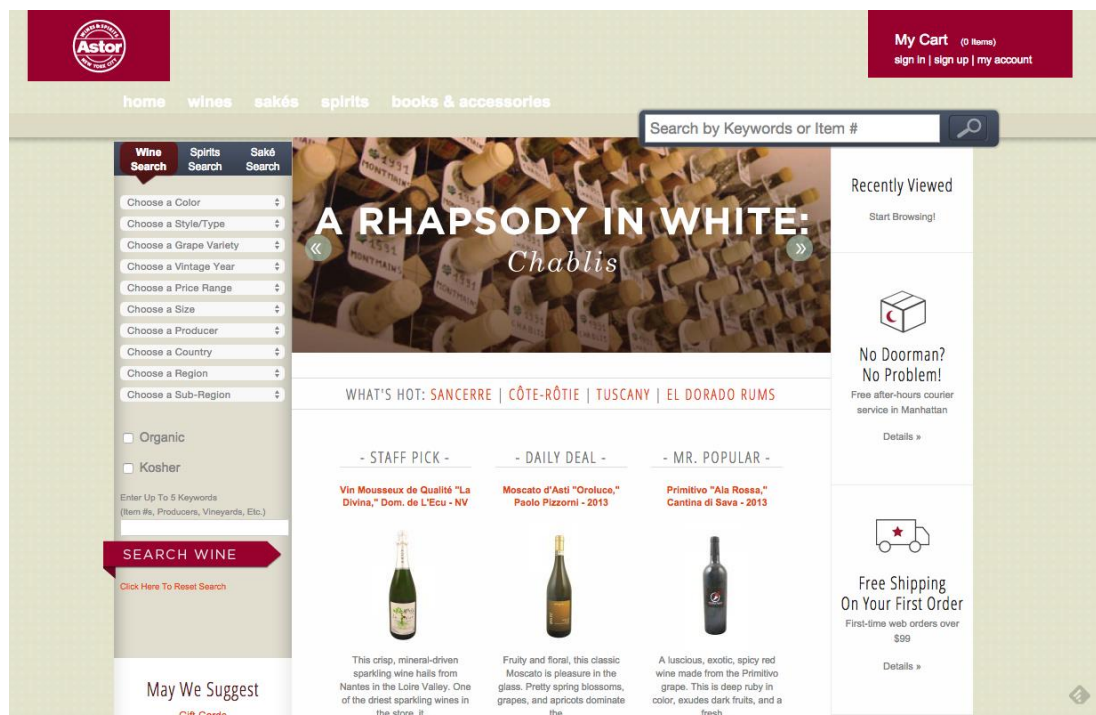
- Tasting notes on most wines
- Sort by Reviewer, Free-Shipping wines, 90+ wines
- Fun wine sales-gear blog
- Daily Deal site
- WineLibraryTV

– 1000 episodes (2006–2011)

Location: New Jersey **Shipping:** \$15 for 2 bottles, \$22 for 6 (cross-country UPS ground). Many shipping options.

Summary: Overall, site has a great selection of still wines priced over \$15. There are also many high end wines over \$30 that were very low priced for what they were. Below \$15, the US wine selection should generally be avoided. We did, however, spot several sub-\$15 gems from other regions like Portugal, Greece, Germany, Argentina, South Africa and Australia. The shopping and browsing experience is easy and logical with many ways to sort. At the shipping screen, the site even had a 'poor weather warning' indicating that they would hold shipments for free until it was safe to ship.

astorwines.com



Astor Wines is perfect for the millennial whose looking to get off-the-wall wines at pretty decent values. Old world wines feature prevalently along with unique finds like natural wines.

Selection: over 1,500 wines **Focus:** Affordable French and Italian wines

Pricing: over 50% are under \$30

Value: Average

Features:

- Additional 10% Off when you buy a case
- Tasting notes on most wines
- Educational notes on wine varieties and regions

Location: New York **Shipping:** ~\$20 for cross-country UPS ground shipping. Free for first time orders over \$100.

Summary: A fun selection of unique and affordable European wines along with a few New World wine choices. The user experience is a little overwhelming with several drop down menus requiring that you really know what region/variatal you want. Of course, if you know what you want, it's workable. However, if your search returns more than 100 results they are truncated to just 100 wines, which is annoying if you like to browse. Checkout experience is good and offers a shipping calculator but only ground as a shipping option.

Is this a good customer UX to buy wine online? We think no. However, they have stuff you can't find in many other places.

italianwinemERCHANTS.com

The screenshot shows the homepage of Italian Wine Merchants. The header features the brand name 'ITALIAN WINE MERCHANTS' in a serif font, with a stylized red bracket underlining 'MERCHANTS'. To the right is a blue 'IWM Cellars' logo. Navigation links include 'ABOUT US', 'VIEW CART', 'MY ACCOUNT', and 'HELP'. A subscription bar prompts users to 'SUBSCRIBE TO OUR WEEKLY OFFERS' with an email input field and a 'Sign Up' button. The main navigation bar is dark red with white text for 'HOME', 'WINE CLUB', 'OFFERS', 'EVENTS', 'COLLECTING', 'ACCESSORIES', 'LIFESTYLE', 'GIFT CENTER', and 'BLOG'. The content area is divided into three columns. The left column contains filter menus: 'SHOP BY PRICE' (ranging from under \$25 to over \$100), 'SHOP BY WINE TYPE' (bottle sizes and wine types), and 'SHOP BY WINE STYLE' (various Italian wine types). The middle column features a 'Loading' section with a grid of wine images and a 'Daily Offer' section with links to 'Wine Clubs', 'Wine Tastings', 'Your Collection', 'About Us', and 'Events'. The right column has a 'BLOG INSIDE IWM' section and a video player titled 'CLICK TO WATCH' showing two people. A featured article titled 'Is 2010 the Best Sammarco Yet? Montalcino's Rising Star, and Vietti's Powerful Cru Barolo' is dated February 19, 2015, and includes a 'Note from Sergio'. The article text discusses the discovery of a new vintage of Castello dei Rampolla Sammarco wine. The footer contains the URL 'www.italianwinemERCHANTS.com/Weekly-Offers-s/188.htm'.

A wee bit hard to use but still some of the best high-end Italian wines and rare finds you can get in the States.

Selection: about 1,200 wines **Focus:** high-end Italian wine

Pricing: most wines are over \$100

Value: Average

Features:

- Accessories, glassware, wine boxes and misc. antique corkscrews
- A 'daily deal' of super premium wine
- high end Italian wine clubs prices from \$99–280/mo
- Cellar management services, Wine Investment Portfolio Management
- A personable blog

Location: New York **Summary:** High end Italian wines offered at moderately fair values. Wine selection is small but is clearly curated by people who care and who are in-the-know. The user experience is not fun, because of difficulty finding and sorting wines.

Buy Wine Online – It's the Future

Local retailers are amazing, but we can see how brick-and-mortar stores are drying up in place of online marketplaces. This is happening with wine too. As long as the US can sort out [wine shipping](#). Fortunately, the more we buy wine online (and are picky about quality and value), the more local retailers will move to the digital space.



HIPAA LOVES OUR NETWORK SECURITY. YOU WILL TOO.

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

We know HIPAA.

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

Learn more at

 mpowereit.com |  678-389-6200



Doctors' 1st Choice, 100% Medical Answering Service

Since 1989



Call Overflow
For Offices
And Hospitals



After-Hours
Secure
Messaging



24/7 Live
Receptionist

At Physicians First Messages our mission isn't just about answering calls; it's about providing comfort, care, and support to those in need. Every call we take is a chance to make a positive impact on someone's health journey.

Our customer service is what separates us from the rest.



Jim Sweeney

866 737-1132 | sales@pfminy.com

www.PhysiciansFirstMessages.com

Let's remember the importance of empathy, professionalism, and teamwork in healthcare. Your dedication matters, and together, we can help patients find the answers and support they seek. Stay motivated, stay compassionate, and let's continue to be a beacon of assistance for those who rely on us.

**Call today to get started
with your free month!**