

MD Life

DECEMBER 2024



Your Florida Resource to Retirement Planning!

My name is Tom Cooper, I am a Certified Financial Planner (CFP), based in Florida, with an office in Naples. I have spent my forty-one years of financial consulting experience helping families with retirement, investment and estate planning needs.

In this brief article, I would like to share a few free tips:

1. Consider making your retirement savings automatic and carefully weigh when to sign up for Social Security to maximize your benefit.
2. To prepare for retirement, consistently save, invest wisely, and plan to minimize fees and penalties.
3. Tailor your investment allocation based on your risk tolerance and time horizon, then adjust as retirement approaches to mitigate risk.
4. If you are still working, maximize your retirement savings by taking advantage of employer plans, tax breaks, and IRAs.
5. Develop a plan for Social Security, Medicare and estate planning to achieve financial security in your golden years.



Here's how to make a basic financial plan for retirement:

- Set your goals for retirement.
- Take advantage of retirement planning tax breaks.
- Open a retirement account or consider converting to a Roth.
- Carefully select a retirement investment allocation.
- Boost your Social Security benefit.
- Sign up for Medicare on time.
- Make an estate plan.

Set Your Goals for Retirement

Start by thinking about your values and what you want to do in retirement. By knowing this, you can back out how much money you need to save to fund your future goals. With your top goal in place, you can then begin tactical steps to find money to put toward saving regularly. A spending plan is recommended to ensure you are spending money on the things important to you. You can decide how much of your income you want to save each month. If you get a raise or receive an unexpected sum of money, consider putting aside part of it for retirement.

Still have questions? Please reach out to Tom Cooper, CFP for a free no- obligation consultation. You can reach me through my website, www.FLretire.com, by email tcooper@namcoa.com or by phone 352-857-7273.

Let's chat soon!

Contents in This Issue

Why Doctors Increasingly Turn Away from Rural Clinical Practice
Porch Pirates Are Getting Smarter – Here's How to Keep Your Packages Safe
Why The RVU System Makes Attaining the Quadruple Aim Laughable: A Dive Into a Broken Health Care Model
Apple Intelligence Arrives With iOS 18.1: Here Are 3 Features That You'll Use Daily
How a Community Rebuilds from Devastation Day by Day
Last-Minute Tax Tips to Lower Your 2024 Tax Bill
Festive and Classy Holiday Cocktails
The Role of Medical Events in the Digital Health Revolution
Stumped on a Holiday Gift? Reach for a Coffee Table Book
Unexpected Lessons in Self-Care from My Backyard Garden
9 Best Christmas Vacation Destinations in the United States

ARE YOU PAYING TOO MUCH FOR MEDICAL MALPRACTICE INSURANCE?

I CAN HELP!

Low rates available *
Quotes available within 24 hours

Call me at **954-632-5126**



Nordia Ramirez

Licensed Broker | W471968



POLICYPROS
INSURANCE AGENCY

☎ 954-632-5126 * 844-275-2098
✉ Nordia@policyproinsuranceagency.com
🌐 www.policyproinsuranceagency.com

Why Doctors Increasingly Turn Away from Rural Clinical Practice

Harry Severance, MD

It was recently reported that barely 10 percent of U.S. doctors work in rural health care. That number is continuing to shrink, while over 20 percent of the U.S. population lives in rural areas, and more than 80 percent of rural Americans are considered medically underserved.

There are many reasons why doctors, mid-levels, and other health care workers are avoiding rural practice opportunities.

The one I want to focus on today is “fear.”

Fear takes many shapes, but for doctors in rural practices, a chief and pervasive fear is the fear of not knowing enough clinically and thus making errors of omission, or not even recognizing a potential pitfall due to lack of access to knowledge.

For many non-medical persons, the “MD” degree is still seen as conferring some type of ultimate clinical knowledge, and many see physicians as medically all-knowing, or more accurately, wish and expect them to be. In today’s world, nothing could be further from the truth!

With the increasingly vast and exponential explosion of medical knowledge, no physician can ever hope to keep up with all the advances, even in their own field. For the generalist, the accelerating knowledge gap can be horrific. This is one reason why you see an increasing desire by many medical students for sub-specialty degrees or highly focused clinical specialties, where the knowledge expanse is something that can possibly be kept up with.

Now, apply that concern to a rural medical practice, where you may be the only general practitioner, OB-GYN, pediatrician, or mental health provider in your entire local area. You have no direct access to medical colleagues with whom you can confer or “curbside.”

Add to this dilemma the complication of many rural hospitals that, while facing increasing financial pressures with declining payer reimbursements and increasing difficulties in filling physician specialty slots, are having to cut back or close many service lines. These frequently include specialty, referral, or inpatient services. Over one-third of all U.S. rural hospitals are facing imminent threat of closure. These collateral complications leave remaining rural physicians with even less support, less access to consults and “curb-siding,” and an increasing loss of local referral capabilities!

It is well known that people living in rural areas die at higher rates than those living in urban areas. This fact only adds to the burden of fear among rural doctors that lack access to critical information and referral support prevents them from providing adequate health care.



A different story – urban centers

In urban and suburban medical practices with multispecialty services, there are numerous pathways and opportunities available to interact and receive on-site advice, information, consultations, and direction. I frequently avail myself of such opportunities. In my urban hospital doctor's lounge, I hear conversations throughout the room almost every day about difficult cases, with others offering suggestions: "Have you thought of this?" or "You should consult Dr. Joe—she is the top expert on what you're facing." Many pundits now report that interprofessional collaboration, "curb-siding," onsite access to referral specialists, and inpatient admission capability are critical factors in delivering optimal health care. These availabilities certainly provide the suburban or urban physician with a more secure sense of being able to deliver optimal health care.

While at rural facilities

In rural settings, as a doctor, you may have none of these opportunities and advantages. For independent-practicing mid-level providers, the isolation and fear can be even worse.

Thus, the fear of not knowing enough and having no readily available pathway for consultation and curb-siding, leading to clinical errors and possible bad patient outcomes, is a terrible fear, burden, and burnout accelerator (the opposite of a well workplace) for any physician or other provider.

That fear alone is more than enough to keep many physicians and others from entering rural practice.

Yes, some rural systems have been provided with potential referral patterns or linked to flagship or suburban and urban referral centers, but many others lack access to such resources. Even with potential access, it is often difficult to access support in real time, especially if you are only looking for advice or information, not necessarily to transfer a patient. Even more often, the rural physician may just have an undefined "gut feeling" or "hunch" that they may be missing something and need to just "talk it over" with a colleague who may be able to shed some light on these gut feelings and provide some insight or direction. None of this is available to the solo or isolated practitioner in many rural areas.

Thus, again, it is this fear of making medical omissions and errors, thus causing harm ("First, do no harm"), that leads many to shun rural practice. To add to this is the very real additional fear of a malpractice action and penalties for your medical "miss."

Options to help reduce fear for rural doctors and increase rural practice attractiveness

Among options that states and other jurisdictions with large rural populations could create or expand to support decision-making and well-being among rural doctors, contributing to better patient outcomes and making rural clinical practice less fear-provoking and more attractive are:

- Provide platforms for peer-to-peer telemedicine (online "doctor's lounge") access for rural doctors to access consults and curb-siding opportunities.
- Provide access platforms to AI systems for obtaining curb-siding information and advice.
- Create, add, or expand state or regional referral center and teaching hospital on-site "outreach" clinics and visiting consultants to underserved rural areas and centers.
- Increase and support rural physician training programs.
- Enact malpractice tort reform for rural jurisdictions.

- Rural states and jurisdictions to create no-fault “bad outcome” patient expense coverage programs.

Summary

I am sure that there are additional options for improving support for rural doctors.

But if states and other jurisdictions with underserved rural populations want to retain the increasingly few rural doctors that they have and encourage more doctors to enter rural practice, they have to start taking more aggressive action in identifying and addressing issues that are keeping physicians from entering these rural practice areas and also work to provide optimal support systems to keep those few doctors that are currently in rural health care from continuing to leave.

Disclaimer: Opinions expressed are the author's alone and do not necessarily represent the opinions of the author's employers or affiliates.

[Harry Severance](#) is an emergency physician.



Porch Pirates Are Getting Smarter – Here's How to Keep Your Packages Safe

By Kim Komando



Black Friday and Cyber Monday are less than a week away, and I'm planning to finish up the rest of my shopping list. I'm also watching my deliveries and so should you.

Porch pirates are going all out to steal your stuff this year. One thief even disguised themselves as *a bag of trash* to swipe someone's orders. That's pretty funny, but what's next sure isn't.

Pirates are hacking tracking numbers

Thieves are hacking into AT&T and FedEx records to watch tracking updates and swoop in on your packages minutes after they arrive. Apple iPhones are their No. 1 target, because AT&T doesn't require a signature to deliver them. (I share how to change that below.)

Plenty of thieves just wait and watch or follow drivers and strike once the truck stops. The average gift stolen this year is worth \$204. That's way more than a stocking stuffer.

Free ways to protect your packages

Request a signature: Have someone home to receive the package, especially if it's something expensive. Amazon can email you a secure passcode you have to give to the delivery driver in person for pricey deliveries. Here's how. A thief won't have *that* code!

Get it right to the garage: With Amazon In-Garage Delivery, drivers scan your package for a one-time access code to open your garage door — no repeat access allowed. All drivers undergo a background check; see if it's available in your area.

Send it to the office: If you can get packages sent to the front desk at work, do it. Just make sure you're not getting anything delivered you wouldn't want your coworkers to see. 😬

Try an Amazon Locker: It's like a smart P.O. Box. Choose a locker, and when your package arrives, Amazon sends a one-time code to your phone to access it. There are 40,000 of them across the country, and they're in most cities. Use this map to find one near you.

Outsmart 'em

- A video doorbell like the Ring Doorbell Plus lets you see packages being delivered and speak through the intercom remotely to deter thieves (or at least capture evidence of the crime). As always, you're better off with a complete security system.*
- The more cams, the better. Thieves don't know these cheap ones aren't really recording. (Get a four-pack for under \$19!)
- A smart lock like the Eufy C220 gives delivery drivers temporary access to your back garden, garage or hallway via a single-use code.
- A storage bench looks nice on the patio and hides your stuff from someone walking by.
- A porch lockbox like this Keter Delivery Box works well for bigger packages and looks nice!
- Signs are still effective. They're an inexpensive, proven deterrent.

If someone *still* gets away with your stuff: Check your credit card benefits. Call the number on the back of your card and ask about purchase or theft protection.

📷 I set up a quick reply on my doorbell camera so it now says, "Smile big for the cops!" Porch pirates don't stick around for the photoshoot.

Make more money! Automate your workflow:

Your documentation, we'll automate:

Charge Creation

CPT Code Selection

ICD-10 Diagnosis Code Selection

MIPS Measure Generation

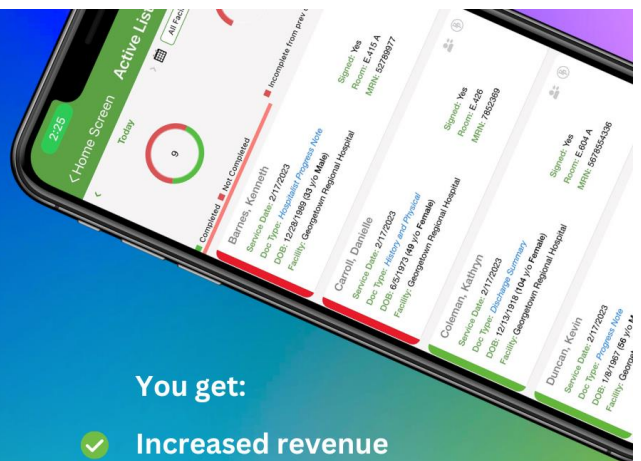


Let us show you!
www.MediMobile.com

You get:

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

MediMobile
ARTIFICIAL INTELLIGENCE



Maximize Your Wealth: Advanced Tax Strategies for High-Earning Physicians



We Address Issues Facing Physicians:

- **Tax Burden:** Physicians often face a substantial tax burden, reducing their take-home income despite their high earnings.
- **Limited Tax Strategy Awareness:** Many doctors are unaware of advanced tax-saving strategies that could significantly reduce their taxable income, primarily because traditional CPA firms don't offer these sophisticated approaches.

Our Solutions We Offer:

- **Advanced Tax Strategies:** Our firm specializes in sophisticated tax strategies that are not typically available through traditional CPA firms. These strategies are tailored to minimize your tax exposure, ensuring you keep more of what you earn.
- **Customized Financial Planning:** We provide bespoke tax planning that considers your unique financial situation, helping you optimize your income, investments, and overall financial health. Your plan is managed with the precision and care you would expect from a specialist.

Why Physicians Do Business With Us:

- **Specialized Expertise in Medical Professional Services:** We work exclusively with high-net-worth clients like physicians, offering tax strategies that are not commonly known or accessible through other firms. We've helped numerous physicians like you reduce their tax burden and enhance their financial outcomes through advanced, personalized tax strategies.
- **Proven Outcome:** We have a track record of delivering significant tax savings for our physician clients, enabling them to reinvest in their practice, secure their financial future, and improve their quality of life.
- **Personalized Service:** Unlike traditional firms, we provide a hands-on, personalized approach, ensuring that your tax strategy aligns perfectly with your financial goals.
- **Proactive Advisory Service:** Forget about once-a-year check-ins. We will be meeting quarterly to address current strategies and proactively planning out the rest of the year – No more unpleasant surprises on April 15th.

About Our Firm:

- **Experience & Credentials:** Our team consists of seasoned tax advisors with a deep understanding of the unique financial challenges faced by physicians. With years of experience in working with high-net-worth clients, we have developed a suite of advanced strategies that deliver real, measurable results.
- **Commitment to Your Success:** We are dedicated to helping you achieve financial freedom through smart, effective tax planning. Our goal is to ensure you're not overpaying on taxes and are fully equipped to grow and protect your wealth.
- **Proven Tax Strategy Successes:** Our most recent assessment found \$234k – \$975k in tax savings for our clients.

Receive A Complimentary Financial Health Assessment

We're offering a complimentary tax strategy consultation to diagnose your current tax situation and explore how our advanced tax solutions can benefit you. This is an opportunity to discover potential tax savings and learn how to maximize your financial potential.



Serving clients throughout the USA
(248) 747-8351
John@Jsanchezcpa.com
www.JsanchezCPA.com
3201 University Drive, Suite 100
Auburn Hills, MI 48326

Follow-Us On-Line



johnsanchezcpa



@JohnASanchezCPA



The Faces of Detroit's Top CPA Advisers
— John A. Sanchez & Company

Why The RVU System Makes Attaining the Quadruple Aim Laughable: A Deep Dive Into a Broken Health Care Model

Mick Connors, MD



The quadruple aim represents an ambitious, holistic vision for the future of health care: improving population health, enhancing the patient experience, reducing per capita costs, and improving the work-life balance of health care providers. While many health care systems have adopted this framework, the widespread use of the relative value unit (RVU) system fundamentally undermines these goals. Far from facilitating the quadruple aim, the RVU system creates a chasm between what health care is and what it aspires to be, making the attainment of these aims seem, at times, almost laughable.

The four pillars of the quadruple aim and how the RVU system undermines them

1. Improving population health: procedures over prevention. The first pillar of the quadruple aim emphasizes improving population health through preventive care, management of chronic diseases, and addressing health disparities. These goals require long-term, holistic care strategies that go beyond episodic, procedure-based interventions. However, the RVU system is fundamentally biased toward procedures and volume-based care, rather than preventive care and long-term patient outcomes.

Why it's laughable: The RVU system rewards health care providers for doing more procedures, not for preventing them. Providers are incentivized to perform surgeries, diagnostics, and interventions because these actions translate into higher RVUs and, thus, higher compensation. In contrast, preventive services—like diet counseling, chronic disease management, or mental health care—are poorly compensated because they generate fewer RVUs. This creates an absurd situation where the health care system is essentially structured to focus on “sick care” rather than “health care.”

Trend: Chronic diseases like diabetes and hypertension have skyrocketed over the past 30 years, yet prevention and management strategies remain undervalued. While public health initiatives are making strides, the RVU system continues to undervalue the very services that would improve population health in the long run.

2. Enhancing the patient experience: rushed, fragmented care

Patients increasingly expect not only competent care but also care that is empathetic, personalized, and well-coordinated. The RVU system, however, pressures providers to maximize the number of patients they see or the procedures they perform, effectively turning health care into an assembly line. This compromises the quality of the patient-provider relationship.

Why it's laughable: The RVU system puts providers on a hamster wheel of patient throughput. Doctors are encouraged to see as many patients as possible within a limited time frame to meet RVU quotas, leading to shorter visits, rushed care, and an inevitable reduction in the quality of interactions. It's laughable to think we can enhance the patient experience when physicians are forced to spend more time checking boxes in an electronic health record to document RVUs than engaging with their patients.

Trend: Surveys over the past 30 years, such as those conducted by the Agency for Healthcare Research and Quality (AHRQ), indicate that while patient satisfaction scores have become a prominent metric, the patient experience itself is often degraded by the very system that measures these outcomes. Short visits and fragmented care dominate, making genuine, patient-centered interactions rare.

3. Reducing per capita costs: the perverse incentive of overutilization

Reducing health care costs has been a central concern for policymakers, especially in the U.S., which consistently spends more on health care per capita than any other developed country. The RVU system, however, drives up costs through its emphasis on procedures, diagnostics, and volume—often at the expense of actual health outcomes.

Why it's laughable: The RVU system actively incentivizes overutilization of health care services. The more tests, procedures, and interventions a provider can perform, the more RVUs they generate and, therefore, the more money they make. This directly opposes the goal of reducing health care costs. It's an open secret that much of health care spending goes to unnecessary procedures, tests, or repeat visits that generate high RVUs but do little to improve patient outcomes.

Trend: Over the past 30 years, U.S. health care spending has skyrocketed. According to the Centers for Medicare & Medicaid Services (CMS), health care spending grew from \$1.2 trillion in 1990 to nearly \$4 trillion by 2020. This upward trend is largely due to the high utilization of procedures, diagnostics, and tests—all incentivized by the RVU model. Attempts to control costs, such as through bundled payments or capitation models, have not yet been widely enough adopted to counterbalance the pervasive influence of RVU-driven care.

4. Improving provider work-life balance: the burnout epidemic

The quadruple aim added provider well-being as a critical element to emphasize that improving the health care system also requires supporting the mental and physical health of providers. However, the RVU system is a major contributor to physician burnout, which has reached epidemic levels in the last decade.

Why it's laughable: The RVU system puts intense pressure on providers to maintain productivity at the expense of their well-being. Doctors are often overworked, with more administrative duties related to documenting services and more patients to see, all while dealing with a fragmented and inefficient health care infrastructure. The demand to produce high RVUs leads to emotional exhaustion, depersonalization, and a reduced sense of accomplishment, classic symptoms of burnout. It's ironic, if not absurd, to speak of improving provider well-being while tethering them to a system that drains their mental and physical reserves.

Trend: Studies over the past decade have shown alarming rates of physician burnout. According to the Mayo Clinic Proceedings, over 50 percent of U.S. physicians experience burnout. Burnout is not just an individual issue—it leads to higher rates of medical errors, physician turnover, and lower quality care, which perpetuates the vicious cycle of a broken health care system. The RVU system plays a central role in this, creating a toxic work environment where productivity is prioritized over professional satisfaction.

The trends: a chasm between the RVU system and the quadruple aim

Over the last 30 years, trends in health care outcomes, costs, patient experience, and provider well-being paint a clear picture: the RVU system is a primary driver of many of the very issues that the quadruple aim seeks to address. The chasm between the goals of the quadruple aim and the reality of the RVU-driven system is wide and growing.

- Health care costs have continued to rise due to RVU-driven overutilization.
- Provider burnout has worsened, with many doctors feeling more like cogs in a machine than healers.
- The patient experience remains fragmented and depersonalized as providers are forced to focus on volume.
- Population health outcomes are lagging, particularly in areas that rely on preventive care and chronic disease management—fields undercompensated by the RVU system.

Conclusion: the quadruple aim and RVU system—an irreconcilable difference

The goals of the quadruple aim and the realities of the RVU system are in direct opposition. The RVU system prioritizes productivity, volume, and procedures, which undermines the holistic, value-based care model that the quadruple aim aspires to. To suggest that health care providers can meet the quadruple aim within the constraints of RVU-driven care is not just difficult—it's laughable. The trends over the past few decades demonstrate how broken the system truly is and how deep the divide is between our health care aspirations and the perverse incentives that keep us from achieving them.

To truly move toward a health care system that meets the quadruple aim, the RVU model must be rethought, if not entirely replaced, with systems that reward value over volume, prevention over intervention, and well-being over burnout. Until then, the chasm between where we are and where we need to be will remain wide—and laughable in its absurdity.

[Mick Connors](#) is a pediatric emergency physician.

Apple Intelligence Arrives With iOS 18.1: Here Are 3 Features That You'll Use Daily

The first Apple Intelligence features, including an improved Siri, are available for select iPhones.

By Jeff Carlson



Here are the newest AI features you'll realistically use every day.

The wait for Apple Intelligence is over. Apple has teased and promised many features since introducing its AI technology earlier this year, and now we get our first taste of Apple's AI ambitions in iOS 18.1.

And although the first suite of features is modest in scope, you're sure to find at least some of them to be helpful. After running the iOS betas with access to Apple Intelligence for several weeks, I think these are the three features you'll actually use on a day-to-day basis.

You need an iPhone 15 Pro, iPhone 16 or iPhone 16 Pro (or their Plus and Max variants) running iOS 18.1 and, crucially, you must request access to Apple Intelligence to take advantage of these new technologies.

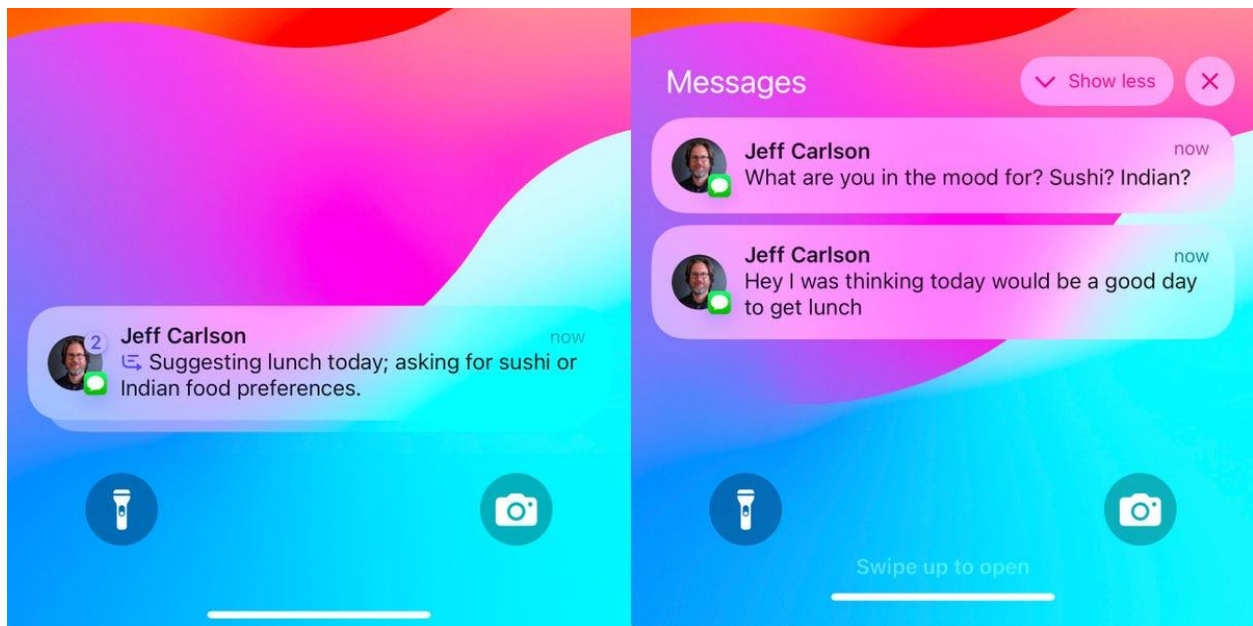
Once you're in, here's what you can realistically expect. More features will be added as time goes on -- and keep in mind that Apple Intelligence is still officially beta software -- but this is where Apple is starting its AI age.

Summaries bring TL;DR to your correspondence

In an era when there are so many demands on our attention and seemingly less time to dig into longer topics...Sorry, what was I saying?

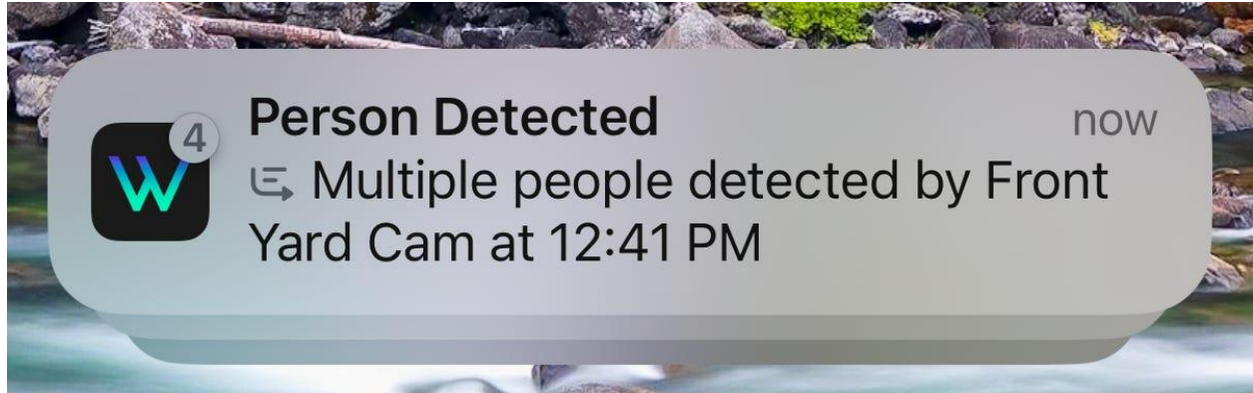
Oh, right: How often have you wanted a "too long; didn't read" version of not just long emails but the fire hose of communication that blasts your way? The ability to summarize notifications, Mail messages and web pages is perhaps the most pervasive and least intrusive feature of Apple Intelligence so far.

When a notification arrives, such as a text from a friend or group in Messages, the iPhone creates a short, single-sentence summary.



Apple Intelligence summarized two text messages.

Sometimes summaries are vague, and sometimes they're unintentionally funny, but so far I've found them to be more helpful than not. Summaries can also be generated from alerts by third-party apps like news or social media apps -- although I suspect that my outdoor security camera is picking up multiple passersby over time and not telling me that 10 people are stacked by the door.

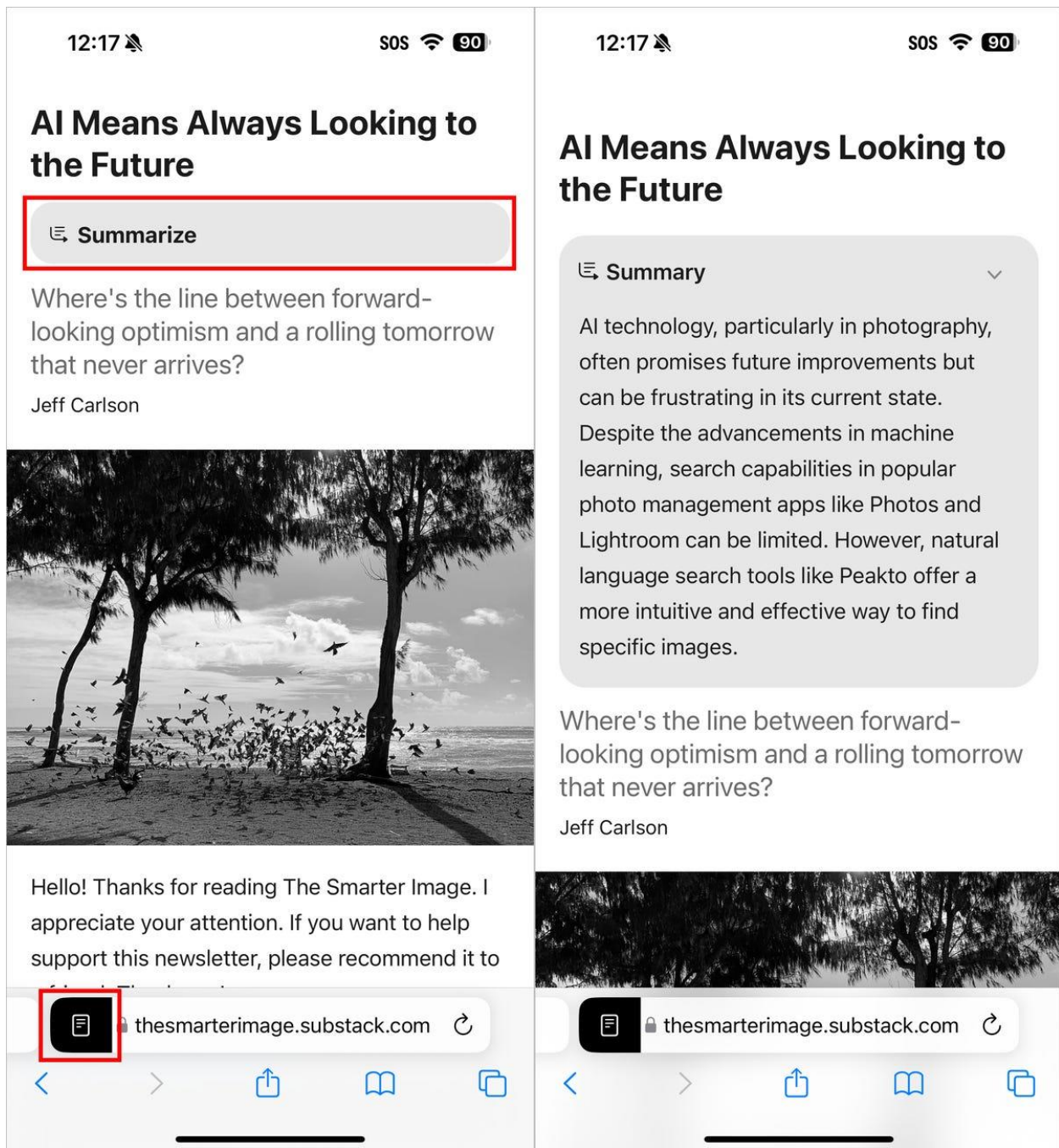


Nobody told me there's a party at my house.

That said, Apple Intelligence definitely doesn't understand sarcasm or colloquialisms -- you can turn summaries off if you prefer.

You can also generate a longer summary of emails in the Mail app: Tap the **Summarize** button at the top of a message to view a rundown of the contents in a few dozen words.

In Safari, when viewing a page where the Reader feature is available, tap the **Page Menu** button in the address bar, tap **Show Reader** and then tap the **Summary** button at the top of the page.



Summarize long articles in Safari in the Reader interface.

Siri gets a glow-up and better interaction

I was amused during the iOS 18 and the iPhone 16 releases that the main visual indicator of Apple Intelligence -- the full-screen, color-at-the-edges Siri animation -- was noticeably missing. Apple even lit up the edges of the massive glass cube of its Apple Fifth Avenue Store in New York City like a Siri search.

Instead, iOS 18 used the same-old Siri sphere.

Now, the modern Siri look has arrived in iOS 18.1, but only on devices that support Apple Intelligence. If you're still tapping your fingers in the Apple Intelligence waitlist queue, you'll also see the Siri sphere for now.



Siri under Apple Intelligence looks like a multicolor halo around the edges.

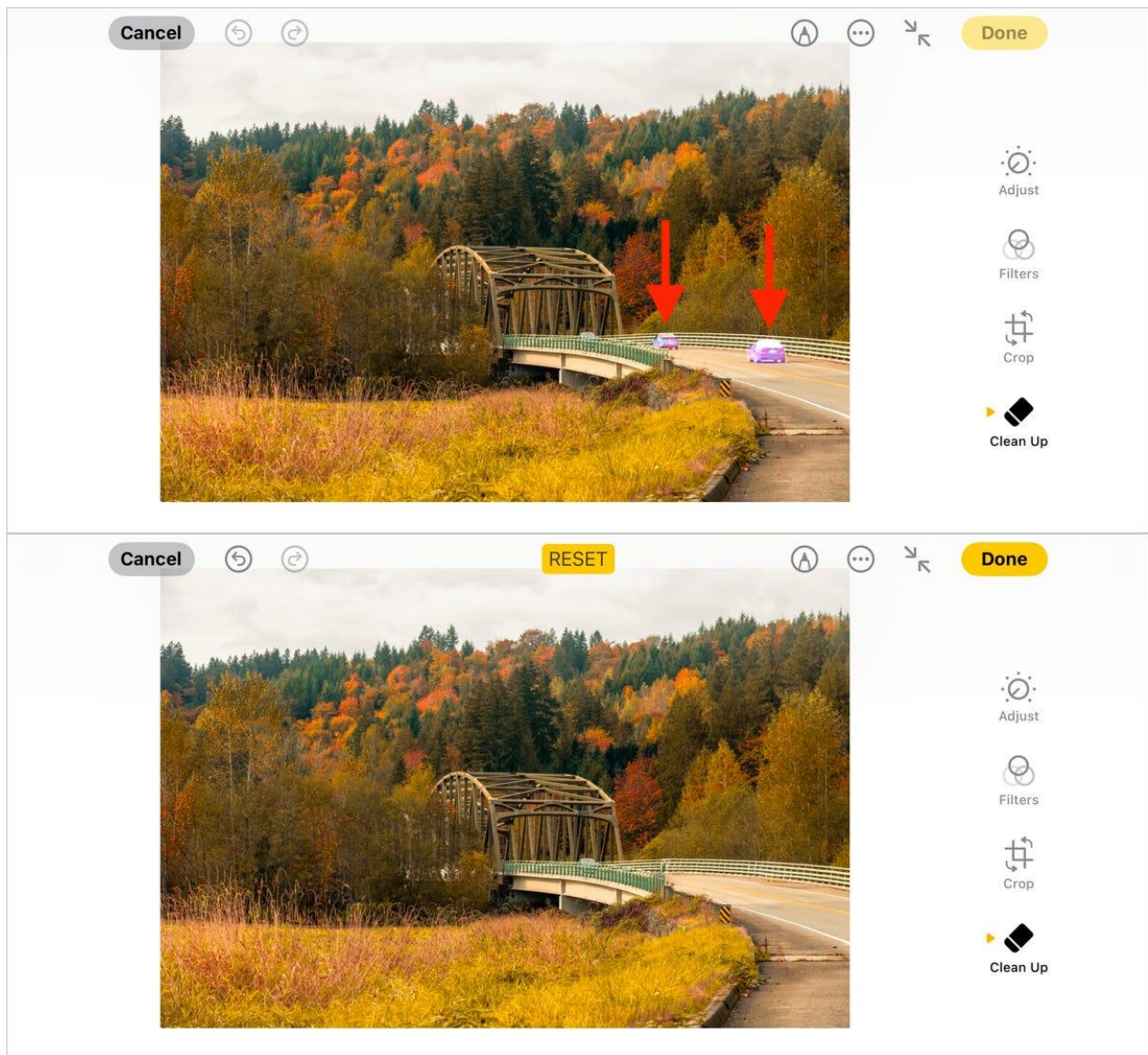
With the new look are a few Siri interaction improvements: It's more forgiving if you stumble through a query, like saying the wrong word or interrupting yourself mid-thought. It's also better about listening after delivering results, so you can ask related followup questions.

However, the ability to personalize answers based on what Apple Intelligence knows about you is still down the road. iOS 18.1 also doesn't yet tie in ChatGPT as an alternate source of information -- that interaction has only just rolled out in the iOS 18.2 developer beta.

Remove distractions from your pictures using Clean Up in the Photos app

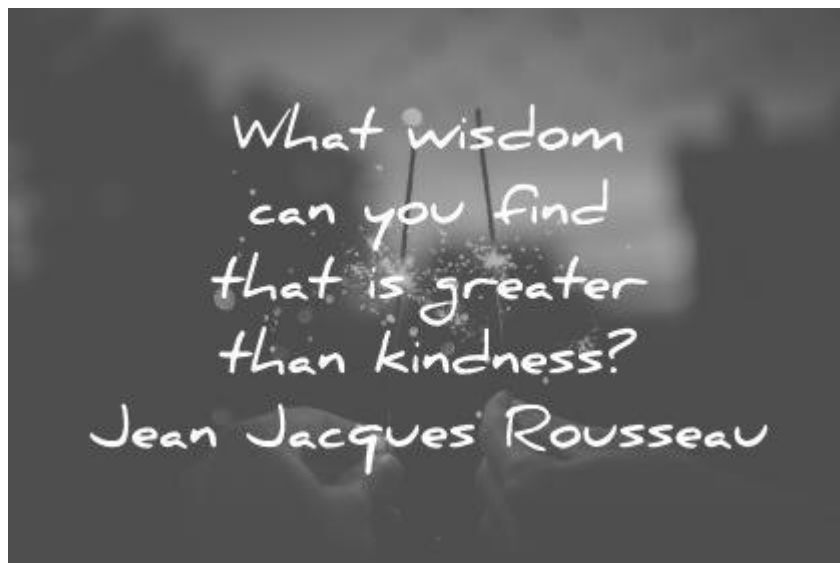
Until iOS 18.1, the Photos app on the iPhone and iPad has lacked a simple retouch feature. Dust on the camera lens? Litter on the ground? Sorry, you need to deal with those and other distractions in the Photos app on MacOS or using a third-party app.

Now Apple Intelligence includes Clean Up, an AI-enhanced removal tool, in the Photos app. When you edit an image and tap the **Clean Up** button, the iPhone analyzes the photo and suggests potential items to remove by highlighting them. Tap one or draw a circle around an area -- the app erases those areas and uses generative AI to fill in plausible pixels.



Remove distractions in the Photos app using Clean Up.

In this first incarnation, Clean Up isn't perfect, and you'll often get better results in other dedicated image editors. But for quickly removing annoyances from photos, it's fine.



How a Community Rebuilds from Devastation Day by Day

Lauretta Stombaugh, DO



If you make a wrong turn and end up in the heart of it all, there's a light brown hue over things. The leftover mud. Sometimes on the trees. Other times on the asphalt. Up the rock walls while driving. A reminder that destruction happened here.

If you make a wrong (or right) turn, you can see piles of wreckage. An office chair. Metal debris. Plastic things. Relief and aid workers (yes, they are here). A reminder that destruction happened here.

When I look at the photos of the water level only feet from the top of our two-story building, "Hendersonville Pediatrics," I'm reminded that destruction happened here.

I feel like the shock is over for many, but not all. Those who lost everything will have their own "stages" of grief to walk or run through. I hope no one forgets that people just like you and I are still having to shower at the YMCA with their families during what are already chaotic days with kids. They have to cook where they can—sometimes at work. They are scrambling for honest folks to fix the holes in their roofs and grind down their tree stumps. There are many stories of jobs half done, tree cutters or construction guys not showing up

or not finishing the job. We are still boiling water—which for some of us is a pleasure because we have water to boil and can even shower in it. Multiple pots on the stove. A few coolers in the living room. A reminder that destruction happened here and has not left yet.

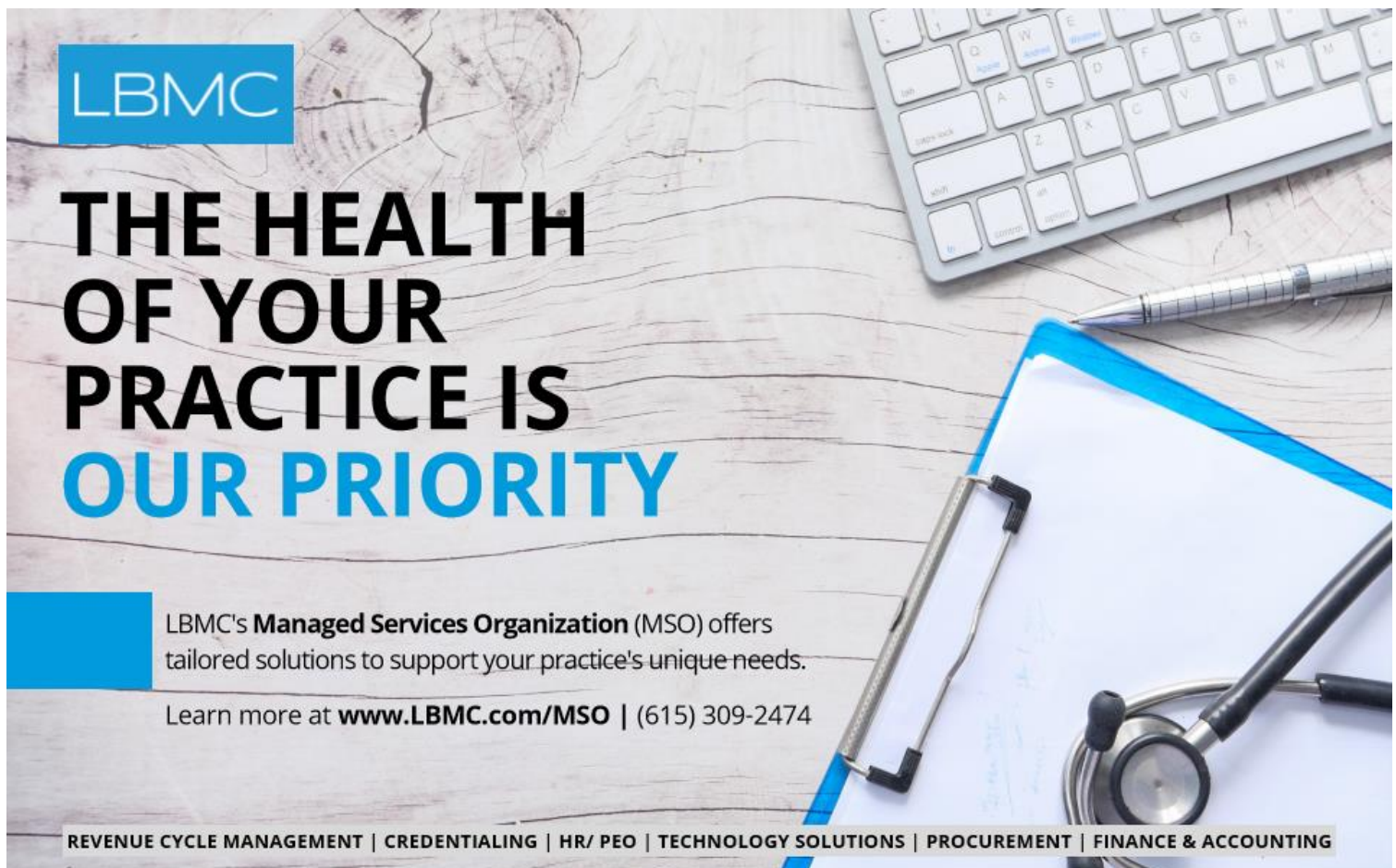
Most kids are back in schools and daycares, just in various capacities: some late starts, others early pickups, water brought to schools in tanks or wells being built. But kids are very resilient. They adjust better than we do sometimes. They show us their resiliency every day. Look for it.

When Helene first hit, it was reminiscent of COVID except that we know more now. The fear is still there because we lovingly don't want our kids home now more than ever: it's because we do love them. Home didn't work then, and it doesn't work now.

The cohesiveness of communities happened quicker this time, though: the sharing of neighborhood meals, playdates, kids outside and off screens until the streetlights came on (when there was electricity). That was one of the blessings.

For those who have to rebuild their homes, businesses, and lives ... it is not over. Day 33 is just the beginning. So don't forget us in these beautiful mountains, and please send positive thoughts as we dig ourselves out in more than one way.

[Lauretta Stombaugh](#) is a pediatrician.



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



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

Last-Minute Tax Tips to Lower Your 2024 Tax Bill

Courtesy of www.maslertax.com



The end of the year is quickly approaching, but there's still time to make smart tax moves to reduce your 2024 tax bill. However, you'll need to act fast! Here are some strategies you can still implement before the clock strikes midnight on December 31.

1. Maximize Your Health Savings Account (HSA) Contributions

If you have a high-deductible health plan, an HSA is a triple tax win. Contributions are tax-deductible, the funds grow tax-free, and withdrawals for qualified medical expenses are tax-free. For 2024, the contribution limit is:

- **\$4,150 for individuals**
- **\$8,300 for families**
- **+\$1,000 catch-up contribution** if you're 55 or older

If you haven't contributed the maximum, now's the time. Unused funds roll over, can be invested, and grow tax-free, making them a great tool for future medical expenses.

2. Max Out Your Retirement Contributions

Review your contributions to your 401(k) or IRA before year-end. For 2024, the limits are:

- **401(k): \$22,500 (\$30,000 if you're 50 or older)**
- **IRA: \$7,000 (\$8,000 if you're 50 or older)**

Maxing out your contributions reduces your taxable income if you contribute to a traditional IRA or 401(k). You still have until the tax-filing deadline in April to make IRA contributions that count for 2024.

3. Consider a Roth IRA Conversion

If you're in a lower tax bracket this year, converting a traditional IRA (or similar accounts like SEP or SIMPLE IRAs) to a Roth IRA could be a savvy move. While you'll pay taxes on the conversion now, the funds will grow tax-free, and future withdrawals will also be tax-free after five years. This is a great way to lock in tax-free income for the future.

4. Give the Gift of Wealth

Before the year ends, consider gifting money or assets to family or heirs. For 2024, you can give up to:

- **\$18,000 per recipient** without triggering gift taxes
- **\$36,000 per recipient** if you're married and splitting the gift

Gifting is a thoughtful way to reduce the size of your taxable estate while helping loved ones now.

5. Don't Miss Your Required Minimum Distribution (RMD)

If you're 73 or older, you're required to take distributions from retirement accounts. Failing to do so can lead to hefty penalties. Not sure you need the income? Consider a **Qualified Charitable Distribution (QCD)** of up to \$100,000. This lets you satisfy your RMD, donate to a cause you care about, and avoid paying taxes on the distribution.

6. Contribute to a 529 Education Plan

Want to save for a loved one's education? You can contribute up to five years' worth of gift-tax exemptions in one year:

- **\$85,000 per beneficiary (\$170,000 if married)**
This strategy maximizes the growth potential of the account while taking advantage of tax benefits.

Time Is Running Out

It's not too late to reduce your 2024 tax bill—but time is of the essence. Acting now ensures you make the most of these opportunities before the year ends.



Festive and Classy Holiday Cocktails

Whitekitchenredwine.com

Of any year, this would be the year to beef up your holiday cocktail repertoire. Whether it's just 2 of you or immediate family, you'll want to keep these Classy Holiday Cocktails recipes ready for your 2024 and beyond!

Warm, cold, spicy, sweet, SPIKED! That's what this round up is all about. Delicious and classy cocktail recipes that range from tequila to rum, bourbon, and gin! So get your cocktail shaker ready...

Holiday cocktails have the ability to lighten the mood, set the mood, or improve the mood of your party! Things may look different this year for the holidays but whether you host a virtual holiday or a small gathering, try out these Classy Holiday Cocktails!

Winter Spiced Old Fashioned



Winter Spiced Old Fashioned

Makes 1 Cocktail

2 oz. Good Bourbon or Rye Whiskey
1 oz. Brown sugar spiced simple syrup
2 shakes of bitters (orange bitters are lovely here, but the regular are great as well)
Slice of orange or a nice piece of orange zest
Cherry

Stir all ingredients in a glass with a little ice then strain into a highball glass with a whiskey block.

Brown Sugar Spiced Simple Syrup

1 Cup brown sugar (NOT packed)
1 1/2 cup water
1/4 cup dried cranberries
2 -3 slices of orange zest about 4-5 inches long
1 slice of fresh ginger about 1 inch thick
1/2 of a vanilla bean
4 cinnamon sticks
1 1/2 tsp whole clove
1/2 tsp ground allspice

Place all ingredients in a small sauce pan and bring to a boil over med heat. Once boiling, reduce to simmer and let simmer 35-45 minutes. Turn off heat and let cool, once cooled strain into a glass jar with a lid and store in the fridge.

APPLE PIE MARGARITA



- Yield: 2 drinks

INGREDIENTS

- 2 ounces tequila
- 2 ounces shot Fireball
- 1.5 ounces Grand Marnier
- 2 ounces fresh-squeezed lime juice
- 2 ounces apple juice
- splash agave or honey
- 1/2 teaspoon cinnamon
- 1 Honeycrisp apple – sliced
- 1 lime – cut into wedges
- ice
- 1/4 cup cinnamon sugar
- 2 cinnamon sticks

INSTRUCTIONS

1. In a shaker muddle a 1/4 cup of chopped apple.
2. Add in the ice, tequila, Fireball, Grand Marnier, lime juice, agave/honey, and cinnamon. Shake well.
3. Sugar the rim of your glasses. Pour the cinnamon and sugar into a low bowl or small plate. Cut a lime into wedges, then cut a slit in the wedge. Run the lime around the edge of your glass and dip the glass into the cinnamon-sugar mixture.
4. Add ice to the glasses then fill with margarita mix then garnish with apple slices and cinnamon stick (optional).

Pomegranate Lemon Drop Martini



Ingredients

- 1 oz. freshly squeezed lemon juice, plus one tablespoon
- 3 oz. fresh pomegranate arils
- 1/2 oz. orange liqueur
- 1/2 oz. simple syrup
- 2 oz. vodka
- sugar for rimming the glass

Instructions for rimming cocktail glasses for pomegranate lemon drop martinis:

1. Break up a few pomegranate arils into a tablespoon of lemon juice, to form a pink juice.
2. Place sugar on a flat plate, slightly mounding. Gently roll edge of martini glass in the pink juice, and then dip in the sugar, carefully pulling up and setting upright to slightly dry.

Instructions for mixing pomegranate lemon drop martini:

In a cocktail shaker, combine lemon juice and fresh pomegranate arils. Muddle to get all the juice out of the arils.

Using a fine strainer, strain out the pomegranate arils, squeezing to get all the juice out of them. Discard the arils. Pour juice back into shaker.

Add the orange liqueur, simple syrup and vodka to the pomegranate lemon juice. Add a few cubes of ice, and shake.

Strain into pink sugar rimmed martini glass.



PHYSICIAN PRACTICE SPECIAL

Waived set-up fee and
Complementary billing an existing
AR consultation and analysis

INCREASE YOUR REVENUE & CUT YOUR BILLING STRESS FOR A COMPETITIVE FEE

ADT Medical Billing is a medical billing company,
servicing medical providers in Florida

- FREE coding
- Complete billing cycle
- Aggressive collections
- Benefits and eligibility verification
- Personnel staffing services
- Locally based company
- Professional and courteous service.
- Quick response to all inquiries
- National Certified Coder in-house

Billing can commence immediately if using existing systems, or within a week otherwise. Please contact us for a customizable billing services.



(844) ADT-1967
info@adtmedicalbilling.com

TEXT: (786)-790-5708
www.adtmedicalbilling.com

The Role of Medical Events in the Digital Health Revolution

Medical events and conferences are crucial in bringing patients, physicians, policy-makers, and the industry together. Therefore, the way these are organized has an impact on the progress of digital health and AI too. Let's see how.

Dr. Bertalan Mesko, PhD



Key Takeaways

Well-organized medical and healthcare events could contribute to the digital health revolution.

Whether through patient design, using advanced technologies or benefitting from hybrid events, conferences play a role in the current cultural paradigm shift of healthcare.

Medical and healthcare events that bring every stakeholder together play a significant role in how the digital health revolution unfolds. **After attending and speaking at almost a thousand events in the last two decades,** there are some insights organizers of events can embrace to lead successful conferences.

1) Patient Design

How can any event organizer think that they can organize an event without having patients not just in the audience but among the speakers too? Patient-centric design in event planning involves integrating them into every layer of the event, from planning committees to keynote speeches. This ensures that their unique insights and experiences are not only heard but also acted upon. **The most powerful events I have seen included patients on the stage every single time.**

There are excellent patient scholars and speakers who can contribute to even medical events.

A powerful example of patient-centric design in action is the involvement of Dave deBronkart, better known as “[e-Patient Dave](#),” in healthcare conferences. DeBronkart, a cancer survivor and one of the world’s leading advocates for patient engagement, has dramatically shifted how conferences address patient care by bringing the patient’s voice into a domain traditionally dominated by healthcare professionals.

His participation in events like Medicine X at Stanford has shown how patient speakers can profoundly impact the audience and the broader discourse in healthcare. By sharing his experiences and advocating for patient data access and patient-empowered care, deBronkart exemplifies how valuable and transformative patient contributions can be at medical conferences.

To further enhance patient-centric design, organizers should consider:

- Actively seek out and invite patient advocates like Dave deBronkart who can provide real-world insights and have a history of effective advocacy.
- Establish advisory panels composed of patients who can provide continuous feedback on conference themes, accessibility, and inclusivity.

2) A Lasting Online Presence:

Every conference has a website and a hashtag on social media to lead discussions, but a good event should not let attendees lose touch with each other. By connecting them through interesting conversations, even one social media channel can be enough to provide a platform for ongoing streams of information.

A few examples could include:

- Events can use **interactive platforms** like Twitter Spaces, LinkedIn Live, or Clubhouse to host live discussions during breaks.
- Platforms like Discord can provide **digital rooms** categorized by interests (e.g., AI in diagnostics, patient engagement tools) where attendees can continue discussing specialized topics.
- Event organizers can use social media channels or newsletters to share **curated discussion threads** or highlight sessions, linking back to recorded videos, articles, or key discussion points.
- Hosting **post-event webinars** or Q&A sessions on platforms like Zoom or LinkedIn Live, open exclusively to attendees, can extend the learning and networking.

3) Technology as an Enhancement, Not a Replacement:

It’s always fun to get attendees engaged more by using some exciting technologies such as augmented reality through QR codes or even virtual reality experiences before the event begins, but relying too much on technologies might damage the user experience. The focus should be on the content rather than the format.

- Augmented reality (AR) features, like scanning QR codes to access **exclusive content or virtual tours** of the event space, can create excitement and draw attendees in.
- Offering **VR sneak peeks**, like a walkthrough of innovative health tech labs or clinics, can captivate interest early. For example, attendees might enjoy a VR demo of a medical device, which primes them for deeper discussions in later sessions.

- Apps that integrate AR or VR elements can **enhance networking** by overlaying information, like attendee names and interests, in real-time at in-person events.

4) Dynamic Q&A Sessions:

Before the pandemic, Q&As used to be a slow part of events where a person had to wait to get the microphone to ask a question. But the rise of virtual events has led to Q&As becoming more dynamic and interesting both for attendees and the speakers. As attendees can submit questions during speeches, it only depends on the speaker how vibrant a discussion can become.

5) The Power of Hybrid Events:

It is not only possible to mix on-stage speeches with virtual ones, but if the virtual keynote speakers can use their technology and craft customized to the virtual presence, it can lead to great results. Such a mixed agenda can provide attendees with a range of different experiences.

By embracing these principles, organizers can create medical events that not only inform and inspire but also drive innovation and collaboration in the digital health landscape, helping the paradigm shift that's digital health move forward.

I, as a [keynote speaker](#), really look forward to continuing to contribute to this evolution through technology, virtual formats, and engaging keynote presentations.



Stumped on a Holiday Gift? Reach for a Coffee Table Book

By Leanne Italie

Coffee table gift ideas for 2024.

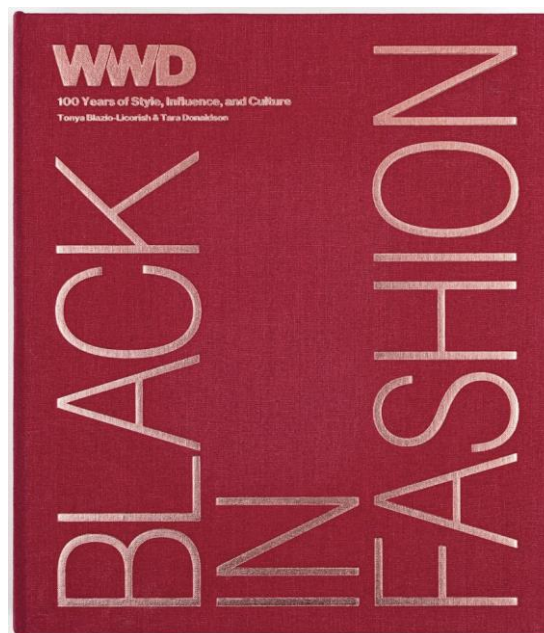
The sometimes pricey, often large-format books are abundant at holiday time. Take care to invest in just the right one to avoid sad or puzzled eyes when your gift is unwrapped.

Some suggestions among new releases:

'LIFE. Hollywood'

This two-volume opus covers the film industry from 1936 to 1972. More than 700 pages of photos and stories plucked from the archives of *Life* magazine show icons and others behind the scenes and in front of the cameras. Take 6-year-old Natalie Wood hanging upside down on a swing. The nearly 17 pounds' worth of nostalgia is packed with both color and black-and-white images, along with photo essays for context. Taschen, with slipcase. \$250.

'Black in Fashion: 100 Years of Style, Influence & Culture'

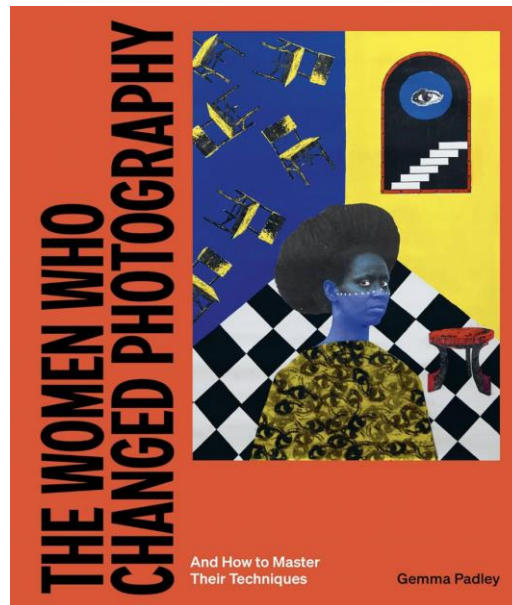


A celebration of Black voices from *Women's Wear Daily*, dating to the publication's start in 1910. There are early efforts by Black garment workers to unionize. And Josephine Baker's 67th birthday bash. There's the rise of the late Virgil Abloh and working designers today, including LaQuan Smith and Sergio Hudson. Union Square & Co. Text by Tonya Blazio-Licorish and Tara Donaldson. \$65.

'Amazing Grapes'

This is Jules Feiffer's first graphic novel for young readers. The offbeat, Pulitzer-winning cartoonist takes a family on a wacky adventure to the Lost Dimension. Feiffer said in press notes that writing for young readers "connects me professionally to a part of myself that I didn't know how to let out until I was 60." He's now 95. His artwork is colorful and out of this world. Good for ages 8-12. HarperCollins. \$12.99.

'The Women Who Changed Photography'

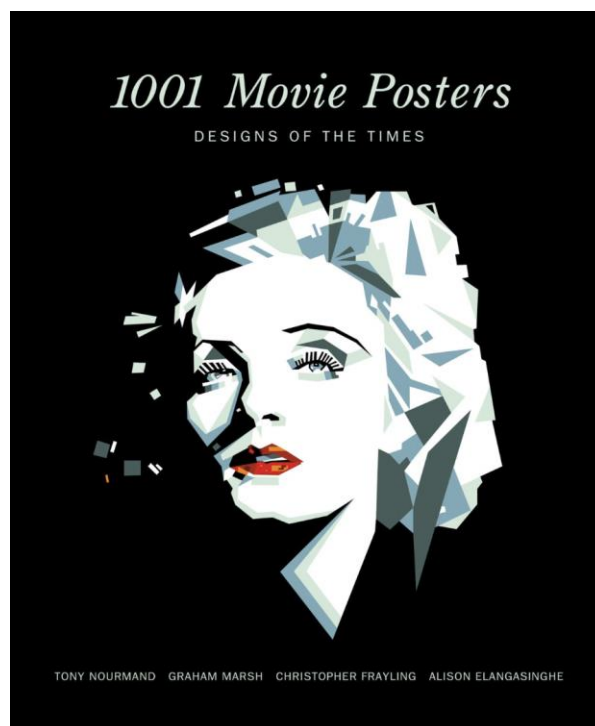


Profiles of 50 groundbreaking female photographers through time and around the world, told in short essays. Many developed new techniques to capture images from war to fashion. The book offers tips on how to achieve the same outcomes. Cindy Sherman, Anna Atkins, Shirin Neshat and Lorna Simpson are included. By Gemma Padley. Laurence King Publishing. \$24.99.

'Making the Case for Equality'

Lambda Legal has been fighting for LGBTQ+ rights for 50 years. This book takes readers through dozens of the nonprofit's milestone cases, from 1973 to 2023. It profiles leading players on both sides and tells the personal stories behind the legal briefs. By Jennifer C. Pizer and Ellen Ann Andersen. With a foreword by Roxane Gay. Monacelli. \$59.95.

'1001 Movie Posters: Designs of the Times'



A 640-page tome offering movie art from more than 20 countries. “We’re not rated X for nothin’, baby!” declares a 1972 poster for *Fritz the Cat*. It was, in fact, the first animated film to be given an X rating. Also included: 1896 Parisian lithographs for the first public screening by the Lumière brothers, Auguste and Louis. They were among early pioneers of cinema. By Tony Nourmand, Graham Marsh, Christopher Frayling and Alison Elangasinghe. Reel Art Press. \$95.

‘The Day of the Dead: A Celebration of Death and Life’

A tribute to Mexico’s beloved holiday when families welcome back the souls of their dead relatives. This lively volume unfolds with contemporary and historical context through photos and explanatory text focused on how the November holiday plays out in specific states and cities in Mexico. By Déborah Holtz and Juan Carlos Mena. Rizzoli New York. \$65.

‘Dare to Bird’

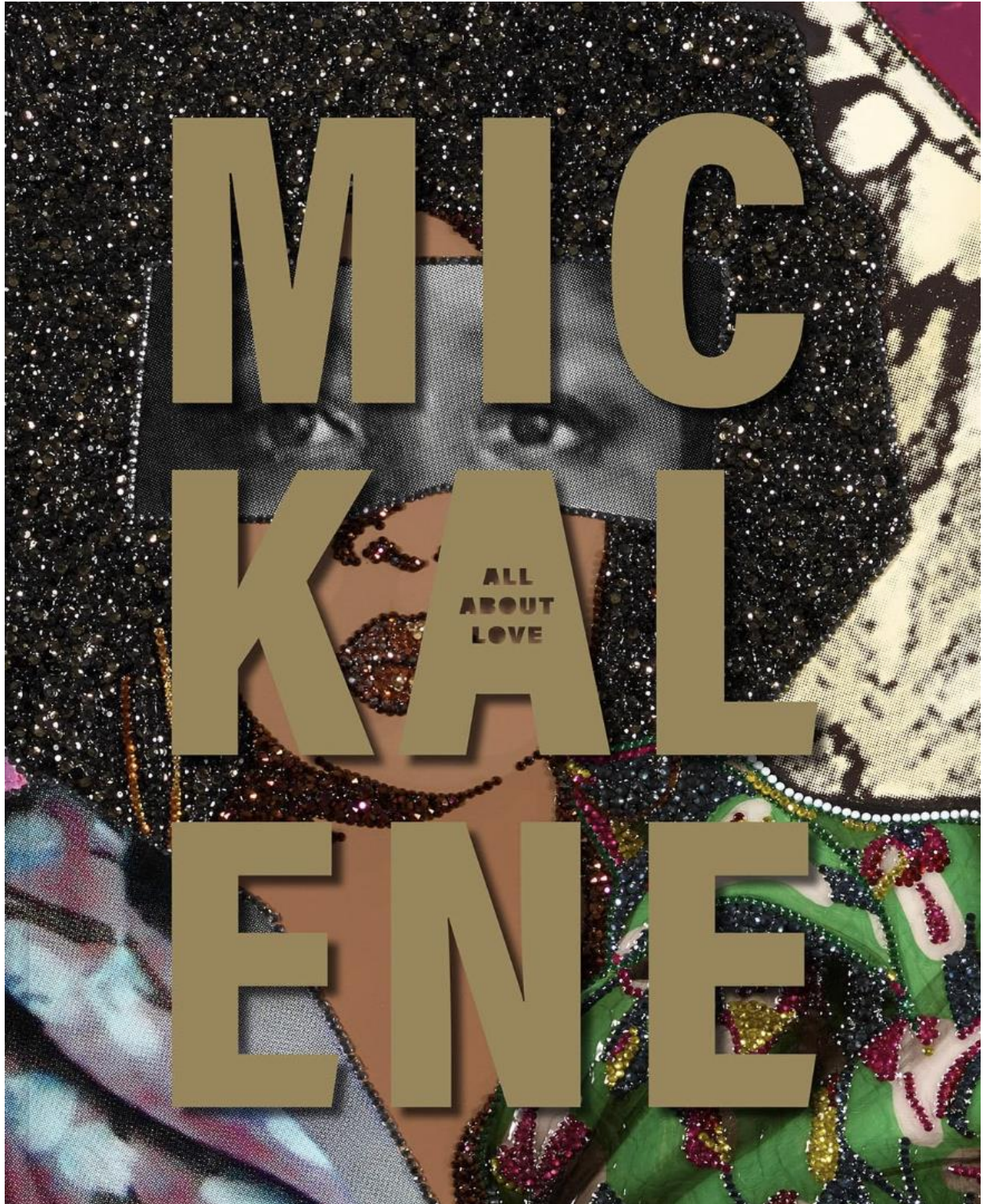


British Columbia birder and photographer Melissa Hafting explores the joy and comfort her beloved birds have provided her in hard times, including the deaths of both of her parents. Her images of birds in the U.S. and Canada are intertwined with her personal narrative. “Who knows how many tomorrows I have left in my life, but all my tomorrows will be for the birds,” she writes. Rocky Mountain Books. \$45.

'Colorful'

In the summer of 2023, at age 102, style icon Iris Apfel began work on this book. She called it her “legacy” book. She died the following March but her voice lives on in the memories she put down here. “The book is about living. Creating. Coloring life,” she wrote in the introduction. What follows is just that: a technicolor journey in words and pictures through Apfel’s childhood, marriage, work and home. What a treat to hear her voice again. Easily browsable with digestible text. Abrams. \$50.

'Mickalene: All About Love'

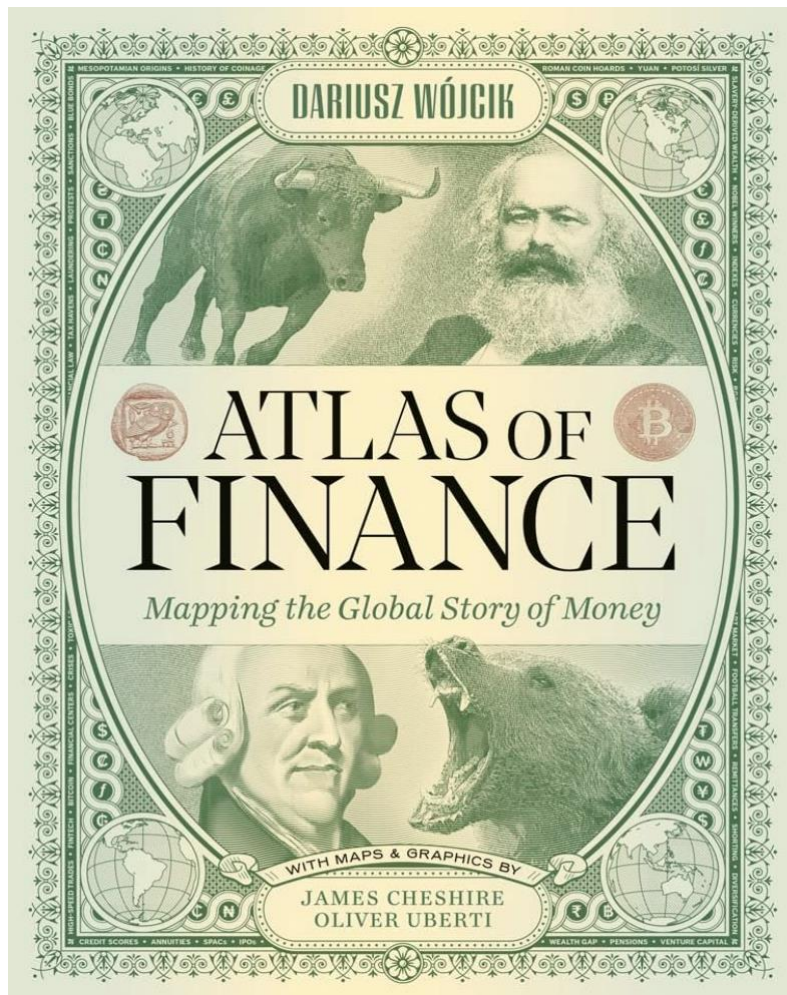


The work of Brooklyn artist Mickalene Thomas spans painting, collage, photography and video as she expresses her vision of womanhood in this monograph that accompanies a touring exhibition. She is known for elaborate portraits of Black women using rhinestones, acrylic and enamel. The book includes essays about Thomas and her impact. “Often when I think about my love for others I think about how I see myself in them,” Thomas said in an interview included in the book. D.A.P. \$60.

‘LaChapelle: Lost + Found’

The surreal, color-saturated work of the renowned photographer and video artist David LaChapelle is on display in this book originally published in 2016 as part of a limited-edition boxed set. The publisher, Taschen, is now launching the volume and another, *Good News*, as separate unlimited trade editions. Provocative set pieces and celebrity portraits are included. There’s a nude Pamela Anderson, a Chris Rock in Black Panther garb, an angelic Pharrell Williams and a host of others: Julian Assange, Britney Spears, Ye, Hillary Clinton and Rihanna, to name a few. \$50.

‘Atlas of Finance: Mapping the Global Story of Money’



Most of the world’s adults don’t have a grasp of basic financial concepts, according to this easy-to-follow look at how money works. What, exactly, is microfinance? What influences the International Monetary Fund and the World Bank? That and more is covered in text and engaging visuals. By Dariusz Wójcik, a widely published, award-winning economic geographer. Maps and graphics by James Cheshire and Oliver Uberti. Yale University Press. \$40.

'Courtside: 40 Years of NBA Photography'

A contemplative Kobe Bryant. A fierce Ben Wallace. A cigar chomping Steph Curry. NBA photographer Nathaniel S. Butler has shot them all as the ultimate insider. The work here spans championship celebrations to moody portraits. Butler's photos are accompanied by commentary from some of his most famous subjects. With a foreword by Patrick Ewing and an afterword by basketball super fan Spike Lee. Additional words by David McMenamin. Abrams. \$55.

'Gray Malin: Dogs'



Photographer Malin plus dogs plus iconic locations around the world are what drive this fun and fluffy book. Malin replaced people with dogs to create his canine scenes. There are dogs picnicking near the Eiffel Tower. He's got dogs settled in on a luxury private jet over Palm Beach, Florida, and dogs poolside at the Beverly Hills Hotel. His pups are on ski slopes, in vintage cars and taking in Boston on a duck boat. Let the dopamine flow. Abrams. \$45.

Unexpected Lessons in Self-Care from My Backyard Garden

Diane W. Shannon, MD, M

Here's something you may already know. I didn't until recently, but I sure do now, and it's a lesson I won't forget—something I wish I'd known three weeks ago.

Rabbits love cone flowers.

We recently downsized to a cute house with window boxes. I've never had window boxes before and am honestly not much of a gardener. I went to the local place where we buy plants and picked out some tall red ones, some shorter purple ones, and even shorter yellow ones. (Don't ask me the names—I threw out the labels, and as I said, I'm not much of a gardener.)



As I filled the boxes, I realized the red ones were too tall, so I decided to plant them in the ground in front of the house. It wasn't easy, what with the rocky soil and roots from nearby bushes, and did I mention it was 84 degrees out? But I got two red ones into the ground.

Having just two looked skimpy, so the next morning, I made another trip to the plant store and bought two more of what I learned were cone flowers, or echinacea. Another hot day, more rocks, more roots, but wow, did the four red cone flowers look nice once I finished. Our new home had color and a real step up in curb appeal. I was so proud!

Devastation hit the next morning. As I went out for an early morning jog, I was dismayed to see broken-off stalks and red petals scattered on the ground. My beautiful cone flowers! My curb appeal! Those cute little bunnies we'd seen scampering through our backyard suddenly didn't seem so adorable.

It's a lesson I could have learned elsewhere (perhaps a gardening book or website), but instead, I learned the hard way. Sometimes life is like that.

Here's another lesson I learned the hard way: the key to a sustainable career is intentional self-care. Self-sacrifice and overwork may help you achieve in the short term, but they will eventually catch up with you. For me, it was job burnout with no clue about how to prevent a recurrence. It was a derailing of the career in clinical medicine that I had hoped, planned, and worked for.

In the many years since, I've learned a lot about what leads to burnout and what staves it off. I've learned that job burnout is driven by excess stress in the workplace but also that individuals play a big role in their well-being. Both are true.

Intentional self-care is more than a monthly massage or facial—it's learning how to set healthy boundaries at work, say no to extra tasks and energy drainers, and advocate for yourself. It is making and keeping a commitment to yourself to create space for truly recharging.

[Diane W. Shannon](#) is an internal medicine physician and physician coach and can be reached at her self-titled site, [Diane W. Shannon](#).

9 Best Christmas Vacation Destinations in the United States

www.tripstodiscover.com

While they say there's "nothing like home for the holidays," sometimes it's fun to mix things up. If you're thinking about heading elsewhere this Christmas, there are some great options to consider from storybook small towns to exciting cities buzzing with holiday cheer. These destinations, in particular, should be at the top of your list.



Woodstock, Vermont

One of the most quintessential postcard-perfect towns to celebrate Christmas is Woodstock, Vermont, with its covered bridges, at least a light dusting of snow, and plenty of pine wafting through the air. This historic city knows how to do the holiday right, starting with Woodstock Wassail Weekend – a pre-holiday festival with 19th-century Norse culture traditions. It includes a parade with over 50 horses and riders that don period dress and Christmas costumes, along with wagon and sleigh rides, carolers serenading and the lighting of the tree and yule log. An old-fashioned celebration with a big feast is hosted at the Billings Farm & Museum, and all the local shops with their beautifully decorated windows stay open late during the event.



Breckenridge, Colorado

It's like stepping into a snow globe when you visit this famous ski town during the holidays. The town is transformed into a breathtaking Victorian-style Christmas village throughout December, starting with the Lighting of Breckenridge that includes hundreds of Santas racing down Main Street, picking up milk and cookies as they go, caroling and the Blue River holiday lighting on the first weekend of the month. There are horse-drawn carriage rides, plenty of opportunities to shop for gifts, and if you stick around for New Year's Eve you can watch the torchlight parade down the mountain, followed by fireworks.



North Pole, Alaska

What could be better than a visit to the North Pole? In this Alaskan town, you can drive down streets like Kris Kringle Drive, Mistletoe Lane or Santa Clause Lane and enjoy the annual North Pole Christmas In Ice Contest that draws ice sculptors from across the globe. National newscasts are frequently broadcast live from the Santa Clause house as well. This is also the aurora season, which means you'll have a good opportunity for viewing one of Mother Nature's most awe-inspiring shows: the stunning northern lights.



The main street of Mackinac Island is full of quaint shops and restaurants

Mackinac Island, Michigan

Hop on a ferry to this enchanting Michigan town with just 500 residents where everyone celebrates the holidays just like they did a century ago. Here, people travel by horse and buggy, as motorized vehicles have been banned for the past century. At Christmas, Santa actually visits every child to hear their Christmas wishes. The annual Christmas bazaar features unique crafts and decor filled with green, red and lots of lilac – a favorite local color.



McAdenville, NC is known as Christmas Town USA because of its expansive light display which includes more than 500,000 lights!

McAdenville, North Carolina

This Charlotte suburb with less than 700 residents is known as Christmas Town USA. For more than six decades, McAdenville puts on an impressive display for the holidays that includes 265 evergreen trees with a half-million dazzling lights, with over 160 houses elaborately decked out in a variety of decor. Yahoo and *Time* magazine have named it among the “top 10 destinations to visit during the holidays”, and many news stations broadcast live from town around Christmas too. You’ll find lots to do in nearby Charlotte as well, from a variety of holiday-related events and world-class museums to outstanding shopping and dining.



Holiday lights in Leavenworth, WA

Leavenworth, Washington

A&E Network once crowned Leavenworth the “Ultimate Holiday Town USA.” Located along the eastern edge of the soaring Cascades, this charming Bavarian village with an impressive snow-capped mountain backdrop will make you feel as if you’ve stepped into a historic German town. The Christmas Lighting Festival, held from early December through just before Christmas, includes old-fashioned caroling and an array of sparkling lights. On Fridays, St. Nikolas himself welcomes children with song and fruit.



C

Park City, Utah

One of the top places to go for a ski escape during the holidays offers lots of festivities for Christmas, beginning in November with the annual Electric Parade. Park City’s procession includes locals that light up cars, trucks and bikes while cranking up holiday tunes as they traverse down Main Street. On Christmas Eve, you can hit the slopes alongside Saint Nick who spends the day skiing before leading a torchlight parade down the PayDay trail. Throughout the season, kids and adults of all ages will be dazzled by the nearly 13-foot-tall life-size gingerbread house that’s made with 11,000 cookies.



Durango, Colorado

Durango – located near the Four Corners area where Colorado, Utah, Arizona and New Mexico all meet – is the Christmas town behind *The Polar Express*, the popular book that became a movie starring Tom Hanks. Families can enjoy sipping hot chocolate while riding the train to the “North Pole” to pick up Santa, and this Western town offers all sorts of other holiday-related events, while Purgatory Ski Resort is just a short drive away for skiing and boarding enthusiasts.



Rockefeller Center, New York City

New York City, New York

New York City at Christmas is a bucket list experience for those seeking an exciting city destination. It’s especially spectacular during the holidays with all the lights and usually at least a dusting of snow. You’ll have opportunities for ice skating at Rockefeller Center with its giant Christmas tree, and horse-and-carriage rides through Central Park that provides an old-fashioned twist as well. You’ll be able to shop ’til you drop while enjoying the impressive holiday window displays, attend the Radio City Christmas Spectacular, a Broadway-style show hosted by the famous Rockettes at Radio City Music Hall, or New York City’s Nutcracker by the New York City Ballet.

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!**