

MD Life

October 2025



You've worked hard to achieve success. You deserve a financial advisor that works as hard for you.

As an Ameriprise private wealth advisory practice, we have the qualifications and experience to help navigate your complex financial needs. Whether it's investment management, tax strategies or legacy planning, we can work with you to help grow and preserve what you've worked so hard to achieve.

Call us today to get started 614.621.2639

Amberstone Wealth

A private wealth advisory practice of
Ameriprise Financial Services, LLC

530 West Spring St, Ste 150

Columbus, OH 43215

AmberstoneWealth@ampf.com

AmberstoneWealth.com



Powered by  **Ameriprise**
Financial

Not FDIC OR NCUA Insured | No Financial Institution Guarantee | May Lose Value

Ameriprise Financial, Inc. does not offer tax or legal advice. Consult with a tax advisor or attorney.

Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

© 2025 Ameriprise Financial, Inc. All rights reserved.

Contents in This Issue

Why the Future of AI in Medicine is Patient-Facing
9 Luxury Home Upgrade Ideas to Elevate Your Living Space
Foundational Estate Planning (Part 1)
Transition Wines for Fall
Reclaiming the Human Parts of a Physician
Brain Food for October 2025
How A Jamaican Student Invented a Self-Disinfecting Door Handle for Hospitals: 'Design That Fits Reality'
Baked Apple Cidar Donuts
A Doctor's Duty on 9/11 in a Small Town
Read This Before You Renew Your Car Insurance
One Doctor's Journey to Making an AI Study Tool Less Corrosive to Critical Thinking
6 Best Places to See Fall Foliage in the Blue Ridge Mountains

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 the Future of AI in Medicine is Patient-Facing

Colin Son, MD

I love technology. I love the health care AI I use every week including Viz.ai and OpenEvidence and Glass Health. I am generally a tech optimist. And even as cries of overhype on artificial intelligence start wading into the public discourse, I truly believe that AI will as fundamentally alter society and health care as the internet or the mobile phone.

But, I am convinced the whole industry is doing AI development backwards. We are building advanced toys for enterprise users (for me or my hospital or the nurses I work with) when we ought to be building for patients.

Take a stroll through any medical conference these days and you are likely to see one exhibited after another hawking tools that purport to bring the power of AI to doctors and nurses. Clinical decision support tools. Radiology AI that highlights possible abnormalities. AI for pathology. This is promised to make us more efficient, more accurate, more productive. Yet here is what many of these solutions completely fail to grasp: they are optimizing for a pre-AI health care system. One is that they assume that the system as it is now (the idea that the patient is completely reliant on the doctor to be the gatekeeper of medical information and decision-making) is a system that is here to stay. They are building better stethoscopes when what we need is to build for the physician-patient relationship of the future.

Think about the work process of clinical decision support tools, which nowadays are a dime and dozen and baked into most EMRs. A patient walks in with some symptoms. I review the case and ask OpenEvidence or Glass Health or the little chatbot in my EMR some questions. The AI provides recommendations. The doctor translates the advice and discusses it with the patient. The patient departs. This is black box health care AI, for the medical degree-havers only.

AI stands ready to transform how we regulate, how we access and how we pay for health care. The changes will be democratizing in ways that our enterprise-heavy approach does not even come close to considering. Patients are already employing AI to make sense of their symptoms, research conditions and get second opinions. Anecdotally I am as likely to have a patient come having consulted ChatGPT as Dr. Google nowadays. We are throwing them into the whirlpool of complicated medical information, without guardrails and the specialist knowledge that might make AI genuinely helpful.

In the meantime, we are developing complex tools that maintain patient reliance on doctor interpretation rather than to empower an even more informed patient directly via AI. Regulation is changing, too. As it becomes clear that AI can be both safe and effective for patient-facing uses, we can expect new frameworks that enable patients to receive direct guidance in certain areas of health care from AI systems. The FDA is



already looking at ways to regulate medical software or software as medical devices that can work outside traditional clinical settings. It is nearly inevitable.

Constructing health care AI for patients at its core is not about replacing doctors; it is about redefining our role. Rather than offering access to medical knowledge, we are participants in patient care. Imagine patients have conversations with an AI who knows their symptoms, medical history, and concerns. The AI gives patients preliminary guidance, educational resources, it helps them know when it is time to seek out human clinical intervention versus handling it themselves.

This is not a matter of replacing clinical judgment; it is about democratizing access to the tools of analysis that can be used to drive healthier decisions. When a patient can contextualize their symptoms, understand pertinent questions to ask and show up to a visit armed with AI-powered insights, I think the quality of that clinical exchange is likely to be orders of magnitude better.

I get why health care adopts enterprise AI solutions. These systems are in place within our current workflows. They do not confront the fundamental power dynamics in health care. They make us feel smarter without causing us to re-confront our own complicity in an AI-chauffeured future. But that resistance to patient-facing AI is a product of the same paternalistic tendencies that have long curtailed innovation in health care. The belief is that patients are not up to the task of direct access to high-end medical analysis. The idea that only a doctor can understand the insights made by AI. The fear that democratizing medical knowledge makes us less valuable.

These concerns are not entirely unfounded. Patient-facing health care AI needs a different kind of guardrails, clearer disclaimers, and stronger systems for kicking up to humans when it should. But the answer is not to stop building for patients at all; it is to build better patient-facing tools with the right guardrails. And this is going to require physician involvement. Constructing health care AI directly for patients is not a danger to our profession, but rather a way to elevate it. When patients show up knowing more, and knowing what to ask, and knowing better what we are talking about, then we can focus on doing what we do best: complex clinical reasoning, procedures, emotional support, and coordination of care.

And to be honest there is some inevitability to this. The question that truly faces us is not whether patients will use AI for health care; the question is if we will help to construct AI, specifically for their protection and benefit. The future of health care AI is not developing more advanced tools for doctors to wield on behalf of patients. It should be about enabling patients to access AI-powered insights directly, while allowing for the right level of clinical oversight and intervention.

The technology exists. The patient demand is evident.

As doctors, we can help lead that transformation by creating patient-facing AI with the expertise and protections we need, or we can keep optimizing for a health care system that AI will soon render irrelevant. We have a choice to make, but patients cannot wait forever for us to make it.

[Colin Son](#) is a neurosurgeon.

9 Luxury Home Upgrade Ideas to Elevate Your Living Space

Luxury home upgrades are a great way to make your home more comfortable and add value to your property.

In recent years, there has been an increased demand for luxury home upgrades. Maximizing our home comfort level by adding more high-end features tailored to our families' lifestyles has taken on a new level of importance.

Indulge in the perks of high-end living with our guide to some of the best luxury home upgrade ideas.

4 luxury home upgrade benefits

The benefits of well-chosen luxury home improvements are undeniable. Here are the best reasons to invest in any of the luxury home upgrade ideas we've included here:

1. **Boost your comfort level and make your life easier:** high-end home upgrades enhance the functionality and aesthetic appeal of your living space. This improves your living quality and makes your home feel like the haven it should be.
2. **Present your home in the best light:** how we style and present our homes is a reflection of our taste, personality, and how we want others to view us. A well-appointed home showcases the high standards you have for your living space and impresses neighbors and visitors.
3. **Remodeling refreshes your living space:** a change of style that adds more high-end features and modern décor breathes new life into your home.
4. **Add value to your home:** most renovations increase the value of a home. The home upgrades featured here will surround your family in the comfort of luxury for years to come and make your home more enticing to future buyers.

Luxury home upgrade ideas that add style and elegance

There is simply no substitute for the peace of mind that comes with owning a home that is perfectly designed for your taste and lifestyle.

For anyone with expensive, sophisticated taste, that means investing in high-quality materials, state-of-the-art amenities, and the very best professionals to design and build their dream home.

From the backyard to the kitchen to the garage, many different options are available to create a more luxurious and personalized living experience for your home.

Let's look at some popular luxury home upgrade ideas that will help unlock the full potential of your living space.



1. A gourmet kitchen

One of the most popular luxury home upgrades is a kitchen renovation. Not just any kitchen renovation, however – we're talking about creating a gourmet kitchen that exudes the look of luxury.



Photo credit: [Jane Lockhart Design](#)

Cabinetry options

Cabinets are typically the biggest expense in a kitchen remodel and **custom cabinets give you more design options to create an upscale kitchen look**. Natural woods like oak, cherry wood, and walnut are great choices. Don't overlook engineered materials like high-quality MDF (medium-density fiberboard), melamine, and thermofoil, either. Adding ultra-stylish hardware to your bespoke cabinets is the perfect finishing touch.

Countertops

For the countertops, materials like quartz, granite, or marble provide a luxurious aesthetic. They also have excellent scratch and stain resistance, are low-maintenance, and will last for a very long time. You can never have enough kitchen counter space, so maximize the square footage as much as the room allows.

Kitchen islands

Installing an island (or two) is one way to increase the amount of counter space in a kitchen. Kitchen islands can also be used for dining, additional storage space, and as a statement piece.

Smart appliances

High-end appliances with smart technology to make using the kitchen easier and more convenient are a must. Built-in appliances that are seamlessly incorporated into the room's design will save space and minimize visual clutter.

Consider rounding out your luxury kitchen remodel by updating the faucets and including a walk-in pantry and/or reach-in wine cellar.

2. A showroom-quality garage

Anyone willing to invest in a luxury home should want every square foot of their residence to look high-end. Most luxury home builders put little effort into making the garage look as nice as the rest of the house, however.

That's one reason **the garage has become a prime space for the upgrade treatment in luxury homes.** Luxury garage upgrades also boost curb appeal, which matters to luxury homeowners.



There's no shortage of luxury home upgrade ideas for the garage to help you maximize its potential.

Keep it organized

One key to establishing a luxury look in the garage is to keep it organized and clutter-free. A recent [Stanley Black & Decker survey](#) found that **52% of Americans were unhappy with how their garage was organized.**

Maximize your storage space

High-quality storage systems like Garage Living's [cabinetry](#), slatwall, and overhead racks are the ideal solutions for maximizing a garage's storage space and they look great, too. Our premium [LINEA slatwall accessories](#) look right at home in a luxury garage.

Premium flooring

By working with a design professional like Garage Living, you can color-coordinate the new features of your garage to create a stylish space that looks incredible. That includes the floor, which is one of a garage's most prominent features. Nothing gives a home garage's floor more of a posh, showroom-quality look like our premium [Floortex™ polyaspartic floor coating](#).

For some additional garage remodel ideas and inspiration, view our exclusive [Designer Series](#) garage design themes.

Create a multi-purpose garage

A luxury garage can be more than just a nice-looking space where your vehicles get parked. Not that we're minimizing the importance of always parking your vehicles in the garage, mind you. **Parking in the garage has many benefits, most notably that it keeps your luxury vehicles more secure.** If you own electric vehicles, you'll need to park indoors regularly to recharge them as well.

The pandemic has reshaped the designs of houses and condos and made flexible home spaces more of a priority.



Modern garages are capable of being a part of the home where you can store your prized possessions, show off your personal style, and spend some leisure time. Here are just a few of the many additional uses a garage can have:

- exercise space
- [mudroom](#)
- lounging area
- home office
- workshop
- creative space

3. A bathroom with spa-like features

An occasional spa visit allows us the opportunity to take a breather from the fast pace of life by pampering ourselves and recharging our batteries.

Outfitting your bathrooms with some spa-like luxury amenities creates easier access to features that help you pay more attention to your self-care and wellness. A recent [Houzz Bathroom Trends Study](#) found that **41% of homeowners rely on their bathrooms as a space to rest and relax.**

Soaking tubs

An extra-deep soaking tub with jets can help you destress and provides effective hydrotherapy. Freestanding tubs are popular nowadays and give a bathroom a sophisticated look.

Spacious walk-in shower

Spacious, open-concept showers are another popular luxury bathroom idea worth looking at. A walk-in shower design eliminates the door, which makes the bathroom feel bigger and gives it a very modern aesthetic.

Upscale countertops and high-end tile or stone are essential for a luxury home's bathrooms (or the master bathroom at least). A new custom vanity and makeup table and updated lighting can also give the room a more dynamic look.

Here are some additional ideas to create a more spa-like environment in the bathroom:

- heated towel bars
- body spray shower systems with multiple wall-mounted spray heads
- heated floors
- hot tub
- sauna
- high-tech toilets with auto flush, auto open and close lids, seat warmers, and deodorizing systems

4. A stunning front entryway

A major reason to invest in some of these luxury home upgrade ideas is to make our houses look nicer for visitors.

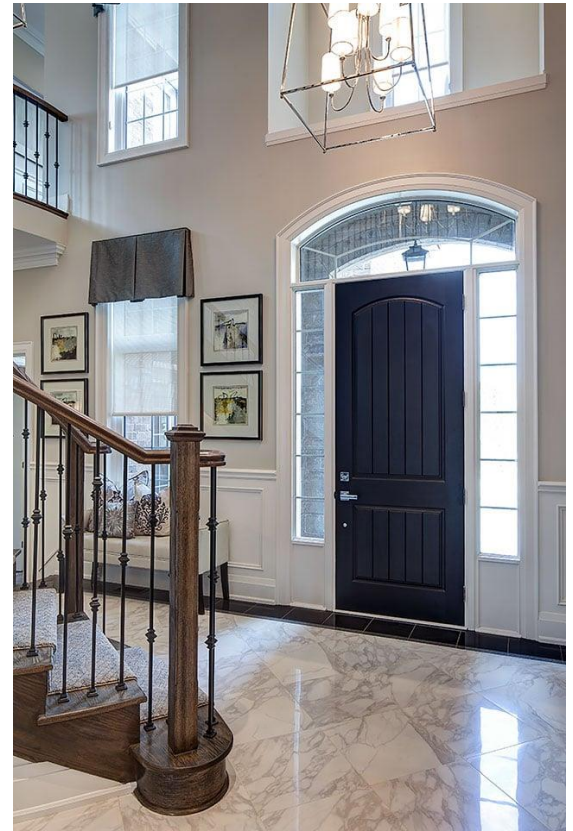
As far as interior living space upgrades go, there's no place better than the front entryway to focus on to present your home in the best possible light to anyone stepping through the front door.

Front doors and first impressions

A beautiful front door adds a real sense of luxury, boosts your curb appeal, and makes a positive first impression on visitors. You can use its design as a way to allow more natural light into the front entryway, which elevates the inviting feel of your home.

Increasing the amount of natural light is a top priority in luxury home design right now. Other ways to accomplish this are to increase the size of any windows in the entryway area and install a skylight.

Good entryway lighting also has a big impact on the tone you set for anyone entering the space, of course. Choose a luxury ceiling light fixture to showcase both your entryway area and expensive taste!



5. A stylish walk-in closet

Walk-in closets are consistently one of the most-wanted features for buyers of any home. In today's luxury homes, a master bedroom walk-in closet is all but expected. That makes it one of the top luxury home upgrade ideas for adding value to your house.



Photo credit: [Organized Interiors](#)

More storage and less clutter

Closets are a hotspot for home clutter, so there's real practicality in expanding the amount of storage space you have for your wardrobe. A spare room (beside the master bedroom if possible) is the ideal spot. If you don't have a spare room, a partitioned section of a large master bedroom can work well, too.

Having lots of storage room and a good custom closet organizer allows you to create designated homes for all of your clothes and accessories. This eliminates a lot of the time that gets wasted by misplacing items and not having a sensible wardrobe organizing system.

Design features

A walk-in closet provides plenty of opportunities to add lavish, ultra-contemporary design features to a home. Along with creating maximum storage functionality, it can be designed to showcase your wardrobe collection and make a closet look like a stylish boutique.

Consider making the space even more luxurious by adding a cozy, personalized dressing area to start and end your day in a more comfortable setting.

6. Smart home automation

Most people considering some luxury home upgrade ideas will be looking to integrate more smart home automation. That makes a lot of sense since one of the reasons to invest in luxury home products is the increased level of comfort they provide. Smart tech accomplishes this with convenient features like voice-activated controls and they can also improve home energy efficiency.

Luxury homes typically have the most cutting-edge products and design features available. Beyond the smart tech already powering the TVs and some of the appliances in most of our homes, **almost every type of functionality in a home now has smart tech capabilities.**

In addition to things like thermostats, lighting, and security systems, here are a few less obvious things in the home that are smart tech-capable:

- sprinkler systems
- air and water quality control systems
- garage door openers
- controls for drapes and blinds
- domestic cleaning ([the BBC reports](#) that robot vacuum cleaners are the most widely sold robots in the world)

Recent advancements in artificial intelligence (AI) technology have been getting a lot of attention. You can expect to find aspects of that tech being more widely incorporated into the smart home products we use.

7. A premium outdoor living space

The backyard has moved to the front of homeowners' minds in the past few years. During the pandemic, interest in outdoor living spaces exploded as homeowners looked to use their backyards more to cook, dine, and relax.

A backyard is the number one thing homebuyers want in 2023, according to research data from leading real estate marketplace site Zillow.com.

Outdoor kitchens

An outdoor kitchen and living space are tailor-made for a luxury home. Here are five reasons they make a great addition to a deck or patio:

- luxury home exterior upgrades add value and aesthetic appeal
- outdoor kitchens with a dining area and outdoor living room expand a home's livable square footage
- an outdoor living space is perfect for entertaining guests
- outdoor kitchens double a home's cooking space
- cooking outdoors allows you to enjoy your backyard and nature more often



Photo credit: [Outeriors](#)

An extensive range of features are available to add luxury touches to an outdoor kitchen's design. The kitchen itself can include a top-of-the-line built-in grill and appliances like a fridge, pizza oven, and warming drawers. Everything can be designed using high-quality materials for the countertops and cabinetry.

To create a more complete luxury outdoor living space, add a dining area, outdoor bar and beverage center, high-quality outdoor furniture, a fireplace or fire pit, and an outdoor TV.

8. High-end flooring

The design features in a luxury home must find an effective balance between beauty, functionality, and durability. This is especially true for the flooring, which has a huge impact on a living space's appearance and is subject to some of the most wear and tear in homes.

The right type of attractive flooring can effectively complement a luxury home's interior design style. High-end wood, stone, and tile flooring materials have long been a fixture in the homes of affluent owners and offer a wide range of styles and finishes to provide the desired look of luxury.

Hardwood flooring

Hardwood has a timeless appeal with a rustic, stylish, and elegant aesthetic to accommodate anyone's luxury living standards. Exotic, hand-scraped, and reclaimed hardwood are some of the most popular types of luxury hardwoods available. Recent trends are seeing a shift away from traditional hardwood styles and more of the following types of designs:

- lighter colors like blonde wood
- multi-tone colors
- lower-maintenance matte finishes instead of glossy finishes
- wider floor planks
- zigzag-style herringbone or chevron patterns for a unique look

Stone tile and slab flooring

Natural stone tile or slab flooring go hand-in-hand with a luxury home look. Marble, travertine, granite, and quartzite tend to be the materials favored by homeowners opting for stone flooring. Concrete and high-end ceramic tiles or carpeting are additional alternatives to hardwood flooring.

For added comfort, consider installing radiant floor heating throughout your luxury home or in specific rooms. Subfloor heating works in tandem with a central heating system to heat a living space and you'll appreciate the additional warmth underfoot on chilly days.

9. More living space and multi-purpose rooms

A house may have luxurious features in every room. If it's not quite big enough for your family's needs, however, it will never quite feel like that forever home you always dreamt of owning.

Enlarging a home's footprint by adding some rooms or expanding the dimensions of some of your prime living areas (like the living room, kitchen, or master bedroom) can help you achieve 100% satisfaction with your home's design.

Room ideas for your lifestyle

The extra space can be put to all kinds of practical uses to better accommodate your family's lifestyle. Here are several ideas:

- home office
- exercise/yoga room
- wine cellar and tasting room
- a room dedicated to creative pursuits (craft room, sewing room, music studio)

- home theatre and gaming room
- guest bedrooms
- bar room
- sunroom
- home library and reading space

As an alternative to expanding a home's square footage, there are many ways to create multi-purpose rooms that make better use of your existing home spaces. For example, if you only host overnight visitors a few times a year, combine a guest bedroom with a home office so a spare room isn't left underused.

Add the look of luxury to your garage

Those are just a few of the many luxury home upgrade ideas worth exploring to elevate your living space to the next level. Do any of these luxury home upgrade ideas align with your vision for your dream home?





WHEN WAS THE LAST TIME YOUR MARKETING HAD A CHECK-UP?

Creative Spot is your branding & marketing partner.

Creative Spot is a full-service marketing agency specializing in strategic, creative, and digital solutions that elevate brands and drive measurable outcomes. With 20+ years of healthcare experience, we help providers, practices, and hospitals build strong brands, attract patients, and streamline communications.

From strategy and branding to social, design, and media buying, Creative Spot is your outsourced marketing partner that delivers results while eliminating the challenges that come with using multiple vendors, freelancers, or part-time staff.

 **Website Design & Development** |  **Radio, TV, Video & Outdoor**

 **Direct Mail, Email Campaigns & Collateral** |  **Digital Marketing, Social Media & SEO/SEM**

430 East Rich St.
Columbus, OH 43215

CREATIVE | SPOT

614-280-9280
www.creativespot.com

Foundational Estate Planning (Part 1)

Having a well thought out and updated estate plan is often overlooked by even late career medical doctors. Let's face it – no one likes discussing their end-of-life plans and many doctors anticipate a long-life expectancy. However, failing to have an estate plan and other foundational estate planning provisions can be detrimental to your loved ones. The following are often neglected estate planning areas that medical doctors should be focusing on when protecting their loved ones. We 'll discuss some of it here and in some articles in the future.



Choose A Competent and Able Executor

Your executor, or personal representative, is appointed to handle your probate estate upon your death as part of the probate process. Depending upon state law, the person or institution may need to qualify and be appointed by the court in the county or city where you resided at the time of your death.

Some states do not require executors to live in the same state but some states such as Florida do unless the person is related. In that state your executor may be a family member, a friend, or a professional, such as an individual lawyer, a law firm, an accountant or a bank's trust department. Irrespective of your state of domicile, always consider naming a replacement executor; if the executor dies or chooses not to act, you need to have an alternative to avoid having the court appoint an administrator. We suggest you discuss this appointment with the person in advance they may not want the responsibility.

Your executor's main areas of responsibility:

- Meeting all reporting and filing requirements to administer and settle your probate estate, as required by the probate laws of the state where you were living at the time of your death
- Identifying and valuing all probate assets at the time of your death
- Paying all of your bills, funeral expenses, and estate administration expenses
- Filing your final income tax returns and estate tax returns (if necessary) and paying any income and estate taxes due
- Distributing all of your assets to the proper beneficiaries under your will or, if you did not have a will, under state law

If you are not sure that your executor has the ability to carry out these responsibilities, consider naming a co-executor, preferably someone comfortable with completing and filing forms and addressing financial details. Careful attention and thought should be given to his area, especially if you choose your spouse as executor. In the event of your untimely death, it could cause additional financial stress during a very difficult time, if a long probate process is expected.

Don't Necessarily Leave Money Outright to Your Children

It is not uncommon for medical doctors to leave a sizeable legacy to their children. Unfortunately, we live in which divorce rates are high. It is estimated that approximately 40-50% of all first marriages in the US will end in divorce, and second and third marriages are usually north of 60%.¹

Unfortunately, leaving money to children can often be subject to equitable distribution in divorce or to creditors. We advise many of our clients to advise their children to keep pre-marital inherited or gifted family property separate (i.e., held in their name only). As soon as separate property is commingled with jointly held married property, it typically can be subject to division during a divorce. Additionally, if marital assets are contributed to separate property, this can also cause separate property to become marital property.

There are some states, like Massachusetts, which treat separate and pre-marital property as marital assets. Assets owned separately before marriage or received as an inheritance during the marriage, can be considered in equitable distribution.

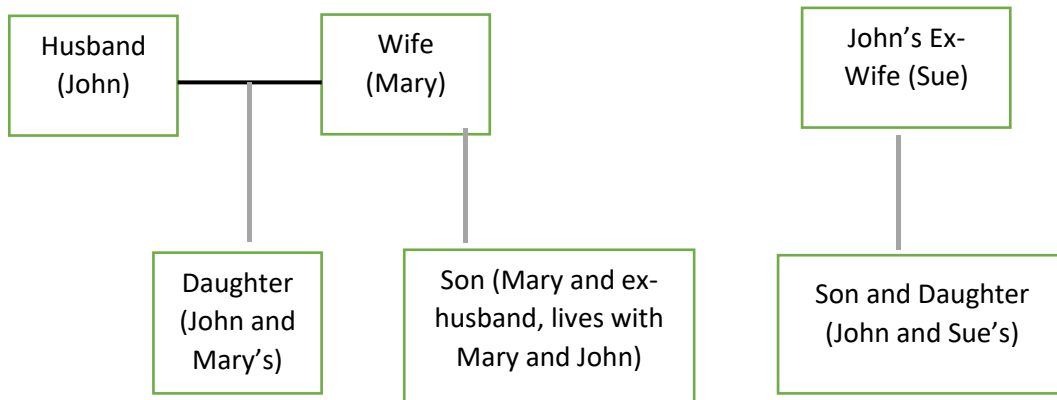
While there is no ironclad way to protect inherited or gifted property, setting up an inheritance via an irrevocable trust can help preserve family assets. A properly structured irrevocable trust may provide asset protection and better control over how those assets are used – keeping it within the bloodline. A careful balance must be considered between the assets you have earmarked for your retirement, and what surplus wealth you would like to leave in trust. Once the money is in trust you generally relinquish control of that asset. If you choose to go this route we recommend speaking with your children, so they understand the risk. That may be a difficult conversation, but it may be better than your children having bad feelings towards you once you are no longer on this earth.

Blended Family after 2nd Death Protection

Estate planning for families that include children from parents who have been married a couple of times can be complex. Sometimes ensuring that all the children are treated fairly means you may need to take measures to preserve their inheritance if you die prematurely. Your current spouse may not have any emotional tie to them so they could disinherit them either innocently or with malice.

Consider the following example of a husband and wife who both have children from prior marriages and have a child together:

¹ Modern Family Law, Top 10 Divorce Statistics You Need to Know, <https://www.modernfamilylaw.com/resources/top-10-divorce-statistics-you-need-to-know/>



Consider the following:

- **If John predeceased Mary:** Assume Mary has no affection for or relationship with John's children from his prior marriage. At her death, she leaves them out of her will, and they are left with nothing from John, (who had a simple "I love you" will that left everything to Mary). They are effectively disinherited through a bad sequence of events and poor planning unless their mother Sue (who may or may not have much of an estate) leaves them something. Or if Sue is married and leaves everything to her new husband, he could leave everything to someone else effectively leaving no inheritance for John and Sue's children. This means that John (and possibly Sue) might have worked hard to never benefit their own children from their marriage.
- **If Mary predeceases John:** John remarries, he marries a much younger woman who outlives him; since Mary left everything to John, her child from her first marriage could be disinherited if John leaves everything to his new wife who will most likely out live him. Or his younger wife could still care enough about Mary's son that she does leave him something, but John's young wife may live for many more years meaning any inheritance Mary's son would have received may be delayed for 20-30 years.

Those are just two of many possible sequences of events. While every scenario cannot be anticipated some estate planning techniques can reduce the risk that someone's children are not left out in the cold. Here are two.

QTIP Trust (Qualified Terminal Interest Property) – Is a testamentary (created through a will at someone's death) trust used by married couples to control the disposition of assets in their estate after the death of their spouse. John's will would create a trust and specify which assets that he owns individually will be in the trust. Assets he leaves to the trust will qualify for the unlimited marital deduction if his executor makes a QTIP election on his estate tax return. A requirement for those assets to qualify for the unlimited marital deduction is that his wife Mary must receive all the income generated by the assets for the remainder of her life. The assets in the trust will also be counted as part of her gross estate at her death. John though has designated who will receive the assets at his wife Mary's death and that choice is irrevocable. Using this estate planning technique, he can make sure that his children are never disinherited.

Unfortunately, a QTIP trust is not the most appropriate technique if a person has the bulk of their assets in IRA's 401K's, or other qualified types of accounts that will become subject to the Required Minimum Distribution rule. The reason is complex and related to the requirements that all income from the assets

in a QTIP trust be distributed to the remaining spouse every year. The definition of income for an IRA may clash with the definition of income under some state's rules regarding trusts.

Irrevocable Life Insurance Trust (ILIT) - Another and perhaps more appropriate method of protecting children in mixed family circumstance is life insurance combined with an Irrevocable Life Insurance Trust (ILIT). Here a trust is created while the spouse is living (unlike a QTIP which is typically created at death through a will). The trustee of the ILIT applies for life insurance on the life of the spouse and the trust owns the policy, the spouse pays the policy premium each year by gifting funds to the trust. The trust is created for the benefit of whomever the spouse selects, in this case possibly a child. At the death of the spouse the life insurance is paid to the trust which may then invest the proceeds and pay the income to the child, provide them with rights to the principle under certain conditions (maintenance, education, support, or health) and perhaps gradually pay the corpus out to them at specific ages (25, 30, 35, for example). This type of trust has other benefits including protection of the assets from the child's creditors. This is a short and simple summary of this type of trust which could accomplish many of a parent's goals for the preservation or creation of a legacy for their children, one did not affect by remarriages. It does come at a cost though, the cost of life insurance and the requirement that the spouse be insurable. It is also recommended that the spouse consider setting this trust up when they are younger and the cost of life insurance is less.

Here is a summary of the 2 approaches:

	QTIP Trust	ILIT Trust
When created	At First Spouse's Death	During Lifetime
How Funded	Assets that qualify for marital deduction	Life insurance purchased by trustee
Duration	Does not benefit child until second death	Benefits children at the death of their parent (first death)
Income Beneficiary	Must be spouse to qualify	Child(ren) or anyone chosen
Restrictions	IRAs are not appropriate to fund the trust	It can be life insurance but may also gift other assets (not IRA's)
Cost	Typical costs for trust management	Life insurance premium and typical trust management costs.
Advantage	Spouse controls disposition of assets after their death	Benefits children at their parent's death (no wait for the second death of a stepparent).
Disadvantage	Child may not receive inheritance for years. Asset may be depleted by remaining spouse	Cost of life insurance.

This is a brief non-technical summary of a couple of approaches to consider if you do have children from prior marriages.

If you would like to learn more about advanced estate planning strategies for medical doctors, don't miss our upcoming webinar on Advanced Estate Planning Strategies for Medical Doctors & High-Net-Worth Families on October 6th (Monday) at 12 Noon. Scan the QR Code below to register now.



About the authors:

Greg Giardino, CFP®, CPWA®, is a Fee-Only Fiduciary Certified Financial Planner, and Certified Private Wealth Advisor Consultant. Greg specializes in counseling high-net-worth MDs and academics. You can reach him at ggiardino@wealthenhancement.com.

Stephen C. Craffen, BE, MBA, MS, CFA, CFP®, ChFC, CLU, BFA, is a Fee-Only Fiduciary Certified Financial Planner, and former Chair of the National Board (2018-2019) of the National Association of Fee-Only Advisors (NAPFA). He was named Thought Leader of the Year for 2024 by ThinkAdvisor. Steve specializes in working with high-net worth professionals. You can reach him at scraffen@wealthenhancement.com.

Laura Mattia Ph.D., MBA, CFP® is a Fee-Only Fiduciary Certified Financial Planner, an Educator, and an Author. She is a contributing author, to An Emergency Physician's Path: What to Expect After an Emergency Medicine Residency <https://www.amazon.com/Emergency-Physicians-Path-Medicine-Residency/dp/303147872X> and provides Financial Planning and Investment Management for Physicians. You can contact her at lmattia@wealthenhancement.com.

Advisory services offered through Wealth Enhancement Advisory Services, LLC, a registered investment advisor and affiliate of Wealth Enhancement Group. This material is for educational and informational purposes only and is not intended to provide ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, W should obtain such advice on your own separate from this educational material. 2025-9001

LBMC

1.

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

Transition Wines for Fall

BY JOHN FOY

For many, the arrival of Labor Day signals the end of summer. But for those who want to prolong the pleasure of the season, these wines for summer and fall will carry you through until the leaves turn autumn gold and orange.

Pink Provence

The [2020 Aix Rosé](#) is so pale it could be mistaken for a skin-macerated white wine. And its ethereal body is equally deceptive as it releases pungent citrus and cilantro aromas and flavors. The Maison Saint Aix vineyards for this delicious rosé are near Aix-en-Provence, a historic city in the picturesque Provence region. **90 points.** Retail prices are \$14 to \$23.



When Rosé Goes Dark

The southern Rhône Valley Tavel appellation is dedicated solely to rosé wine. It's not the faintly colored light-body Provence rosé; it's cardinal red to cherry-colored with the pronounced fruit flavors and high alcohol that you should expect from a mix of grapes approved for Châteauneuf-du-Pape, the wine appellation across the river from Tavel.

Château d'Aqueria traces its history to 1595 when Louis Joseph d'Aqueria purchased the land from the monks at the Abbey in Villeneuve les Avignon. A century ago, the estate was purchased by attorney Jean Oliver, and today, the 163 acres are in the hands of his two grandsons Vincent and Bruno.

The [2020 Château d'Aqueria Tavel Rosé](#) is a blend of seven grapes with Grenache leading at 45%. Similar to red wines, the grapes are macerated and fermented for 15 days, creating a brilliant raspberry-cherry hue, and striking cherry, strawberry, and thyme aromas and flavors. A stream of acidity keeps the wine balanced, and the 14.5% alcohol reminds you that Tavel is a Rhône, not Provençal, wine. **Tavels are food-pairing wines:** try a glass of Château d'Aqueria with a midday nicoise salad, or dinner's grilled chicken. **88 points.** Retail prices range from \$17 to \$25.





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](https://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

Reclaiming the Human Parts of a Physician

Annia Raja, PhD

When you step into medical training, you're often told, both implicitly and sometimes even explicitly, that certain parts of you don't belong. Sensitivity, doubt, or even just being messy and human can feel like liabilities in a culture that prizes efficiency, certainty, control, and always "having the answer." Many physicians I work with in therapy describe learning early on to "toughen up," to silence the softer, more questioning sides of themselves. Sensitivity becomes a problem. Doubt is reframed as incompetence. Messiness, whether that means emotions that can't be neatly packaged or life experiences that don't fit the idealized mold, gets pushed underground. The message is clear: In order to belong and be successful as a doctor, you have to shunt off or even altogether amputate parts of yourself.



At first, this disavowal feels adaptive. You survive the brutal nights on call, the impossible demands of residency, and the constant exposure to life-and-death stakes. You learn to be who medicine wants you to be. But those unwelcomed parts don't disappear. They linger in the background and often resurface in ways that feel overwhelming or hard to make sense of. Sensitivity can return as [burnout](#), emotional exhaustion, anxiety, or even compassion fatigue. Doubt might reemerge as imposter syndrome, second-guessing, or chronic anxiety. Messiness shows up in strained relationships, avoidance, or a sense of not knowing who you are outside the white coat. I often hear doctors in my therapy practice say things like, "I don't even know what I like anymore outside of medicine," or "I feel like I'm split in half." This is the cost of severing yourself from parts that are fundamentally human.

What if sensitivity wasn't a flaw, but the very thing that allows you to connect deeply with patients and loved ones? What if doubt wasn't weakness, but evidence of humility and thoughtfulness in a profession that constantly deals with uncertainty? What if "messiness" wasn't a mark of unfitness, but a reminder that being human is inherently complex? And that all of this is OK? Emotionally integrating these parts back into your life isn't about rejecting medicine or medical culture. It's about reclaiming wholeness in your humanity and sense of self so that you can not only practice medicine with more authenticity, connection, and self-respect, but also be a more whole, integrated, and complete human being outside of work. Physicians who do this internal

personal work often find themselves not only feeling more grounded but also relating to patients and people in their personal life in a richer way.

Therapy offers a space where the rules of medical culture no longer apply. You don't have to be efficient, certain, or in control. You can be tired, angry, uncertain, or tender without judgment. In my work as a therapist for doctors, I've seen firsthand how powerful it is for physicians to finally speak the unspeakable, or at least what they thought was unspeakable. To put words to the parts they felt they have to bury to keep going. Sometimes that means grieving what was lost along the way. Other times, it's about rediscovering pieces of yourself that have been waiting for permission to exist again. Things like your creativity, your humor, your ability to play, or simply your right to rest and recover. When those parts are welcomed back, something shifts. Instead of living in a constant state of performance, physicians begin to feel more like themselves again. Not just a "doctor," but a whole human.

If you're reading this and thinking, "I've cut off so many parts of myself just to survive this career," please know that you're not alone. Almost every doctor I work with, be they a physician, dentist, or veterinarian, carries some version of this story. The good news is that what's been disavowed can be reclaimed. You don't have to do it alone. Therapy is one way to begin this process, but the larger [invitation](#) is simply this: to let yourself be more than medicine has allowed you to be.

To honor the parts of you that don't fit neatly into the culture of certainty and efficiency. To see those parts not as flaws, but as essential to living fully. Medicine may not always make room for your sensitivity, your doubt, or your messiness. But your life can. And perhaps, it must if you want to really start living life in a full way again.

[Annia Raja](#) is a clinical psychologist who specializes in working with physicians like you who carry the immense weight of medical life. The unrelenting pace, the constant pressure to perform, and the emotional toll of caring for patients can leave you feeling disconnected from yourself and wondering who you are beyond the white coat. As the spouse of a physician, Annia has seen firsthand how medicine can affect not only your energy but also your identity, your relationships, and your ability to find meaning in life. She understands the isolation of holding it all in and the importance of having a safe space where you can let your guard down.

Through her practice, [Annia Raja PhD Therapy](#), Annia and her team provide in-depth, thoughtful [therapy for physicians](#) that is tailored to the unique realities of your medical work. Their approach goes beyond symptom relief, helping you untangle [burnout](#), process [unique struggles](#), reconnect with what matters most, and rediscover parts of yourself that may have been lost along the way.

Outside of therapy, Annia finds joy in exploration, whether it is a multi-day trek with a hiking pack, a scuba dive beneath the ocean, or a day hike in the mountains. She enjoys birdwatching, savoring coffee while planning her next read, and hiking trails both around Los Angeles and across the globe. She practices what she encourages you to do: make intentional space for what restores you. If you meet her virtually, her orange tabby cat might just make an appearance.

If you are ready to take the next step, visit the [Therapy for Physicians](#) page or [book a free 15-minute consultation](#).

Brain Food for October 2025

By Shane Parrish

Tiny Thoughts

Make your mood, or it makes you.

**

Most complexity is unnecessary, but we manage it instead of removing it because deletion requires courage that addition doesn't.

We avoid doing simple things that work because they don't make us look smart.

Smart people feel stupid doing simple things, so we invent complicated alternatives that accomplish less but feel more intellectually satisfying.

Meanwhile, the people who dominate their fields are doing embarrassingly basic things, but they do them better than everyone else.

Insights

Investor Charlie Munger on life long learning:

"I think that a life properly lived is just learn, learn, learn all the time."

**

Actress Lucille Ball on the myth of overnight success:

"Remember that there are practically no 'overnight' successes. Before that brilliant hit performance came ten, fifteen, sometimes twenty years in the salt mines, sweating it out."

Advertising exec David Ogilvy on tolerating genius:

"Tolerate genius."

My observation has been that mediocre men recognize genius, resent it, and feel compelled to destroy it.

There are very few men of genius.

But we need all we can find. Almost without exception, they are disagreeable. Don't destroy them. They lay golden eggs."





**MEDICAL WORLD
SOLUTIONS**
YOUR GUIDE TO THE MEDICAL BUSINESS WORLD

is the guide to the Medical Business World

We help practices increase their revenue, workflow efficiency, patient volume, and ultimately, improve patient care.

**We offer a complete practice management solution.
Our services include:**

- Billing and coding analysis
- Credentialing
- Marketing
- New practice start-up guidance
- Workflow strategies and improvement
- Contract negotiations
- Other consulting services.

Medical World Solutions, LLC

"Your guide to the medical business world"

☎ (410) 404-7464

📠 (410) 346-9646

✉ info@medicalworldsolutions.com

🌐 www.medicalworldsolutions.com

🌐 www.linkedin.com/company/medical-world-solutions-company/



How A Jamaican Student Invented a Self-Disinfecting Door Handle for Hospitals: ‘Design That Fits Reality’

Today, Rayvon Stewart’s model is celebrated as a symbol of the Caribbean’s growing science and technology talent pool

By Natricia Duncan in Kingston

When the Jamaican university student Rayvon Stewart invented a workable model for a door handle that could disinfect itself after every touch, it was hailed as a potential gamechanger for hospitals, hotels and other businesses, with promising implications for controlling the spread of disease, particularly during pandemics like Covid-19.

Speaking at a recent product launch, Alison Drayton, assistant secretary-general of the [Caribbean Community \(Caricom\)](#), a 15-member bloc of Caribbean countries, described the invention as a “meaningful solution” for the region and a “life-saving design that fits our reality”.

Stewart, now 30, was just 23 and a student at [Jamaica’s University of Technology](#) when he conceptualised the pioneering ultra-violet self-sanitising door handle model, he calls [Xermosol](#), which he says can kill 99.9% of pathogens but is safe for people and animals. Since then he has been working to bring the product, which benefits from a provisional patent protection under the patent cooperation treaty, to market, winning Jamaica’s Prime Minister’s National Youth Award and the [Commonwealth Health Innovations Awards](#) in the process.

Today, his invention is celebrated as a symbol of the Caribbean’s growing science and technology talent pool, with Drayton describing it as a “powerful expression of what happens when innovation is rooted in purpose and fuelled by resilience”.

Stewart grew up in a poor household with his grandmother, in the rural farming community of Mount Prospect. “Even though times were tough, we never really thought about that. We knew that we had something to do as a family,” he said. The software engineer and his cousin were the first in their family to go to university.

There, he discovered his love of inventing and entered a competition



with his first idea: 3D modeling software that would allow people to virtually fit clothes before purchasing online. When he started volunteering in a hospital, his passion for innovation became about solving a problem.

A self-cleaning door handle invented by Rayvon Stewart. Photograph: Courtesy Rayvon Stewart

“I saw how patients were suffering, the assistance that they needed, and how difficult it was for the nurses,” he said. This, he added was the inspiration for Xermosol.

Dr Camille-Ann Thoms-Rodriguez, a University of the West Indies consultant microbiologist, said that, while the invention did not replace the need for World [Health](#) Organisation cleaning guidelines in hospitals, Stewart’s smart self-sanitising door handle was an innovative tool that can be used alongside others, for infection control.

“We’re very proud of him,” she said. “A lot of the innovation that we see in healthcare is often from a first-world country where there are more resources ... but it doesn’t mean that we don’t have good ideas here,” she added.

Kirk-Anthony Hamilton, co-founder of [Tech-Beach Retreat](#), a Caribbean-based tech platform that connects innovators, entrepreneurs and investors through summits, programmes and investment, said there was a growing desire in the region to tackle ambitious tech projects.

“Young people in the Caribbean are seeing what opportunities they’re missing out on, and they want to be a part of it. They’re reading stories about a guy in a garage coming up with a concept, and two years in, the company is making \$50m a year,” he said.

This, he added, was challenging the notion of success being limited to professions such as medicine and law. “Now we’re understanding ... that there is this massive space to operate in that affords you even greater levels of opportunity and access and that you can be solving problems beyond the scope of your geographic boundaries, using technology.”

In the broader field of digital technology, businesses such as the software development company [BairesDev](#), which has a global workforce of more than 4,000, said it saw a 400% increase in applications from developers in the Caribbean between 2020 and 2024.

One possible explanation for this, the company’s director of talent acquisition, Felipe Turra, said, was the increased demand for software engineers during the Covid pandemic as lockdowns drove innovation. “Companies started saying, hey ... I need to develop new applications, because people can’t leave home,” he said, adding that the Caribbean being largely aligned to the US, both in terms of language and culture, made it a good fit for its US-based clients.

For Stewart, the shift in innovations and increasing digital talent is “challenging the myth that there isn’t awesome, life-changing technology in the Caribbean”.

BAKED APPLE CIDER DONUTS

Thefoodiephysician.com

I decided to try my hand at making some apple cider donuts at home and the result was amazing! These donuts are fluffy and moist with a cake-like crumb and are full of apple and cinnamon spice flavor. They're also really easy to make. In fact, the hardest part about making these donuts was being able to resist eating them all before we were done photographing them!

To make my donuts a bit healthier, I bake them in the oven instead of frying them. I also incorporate some whole grains into the dish by using a mixture of white whole wheat flour along with all purpose flour. But ultimately, these donuts are a treat, so go ahead and enjoy them!

HOW TO MAKE BAKED APPLE CIDER DONUTS:

To make these donuts, you simply whisk the dry ingredients together in a bowl and whisk the wet ingredients in another bowl. Then you combine the wet and dry ingredients together. This is super easy because it's all done by hand- no mixer needed. Then you spoon or pipe the batter into donut trays and pop them in the oven. After 10-12 minutes, your kitchen will smell divine and you'll have a dozen delicious donuts ready to be devoured. You can enjoy them straight from the oven but for the perfect finishing touch, I brush them with a little melted butter and roll them in cinnamon sugar, which gives them a delightful crunch.



HOW TO MAKE THE APPLE CIDER REDUCTION: An apple cider reduction is what gives these donuts their rich apple taste. You make the apple cider reduction by simmering fresh apple cider in a saucepan on the stove for about 20 minutes. As the water evaporates, the apple cider will become thicker and syrupy with a concentrated apple flavor. It's like a flavor bomb! Don't skip this step. If you add the apple cider to the batter without reducing it first, the apple taste will be very faint.

Be sure you're using apple cider and not apple cider vinegar, which is a completely different product.

CHEF'S TIPS FOR BAKED APPLE CIDER DONUTS:

- When reducing the apple cider, keep an eye on the saucepan. Simmer the cider over medium heat and check it often, stirring it occasionally so that it doesn't scorch. The process takes about 20 minutes so you may want to do this step the night before.
- As with most baking recipes, you should use room temperature ingredients like eggs and buttermilk.

- Don't overmix the batter. The batter will have some small lumps in it- that's ok. You want the donuts to have a delicate crumb and if you mix the batter too much, they will be dense and heavy.
- If you don't have a donut pan, you can make donut holes instead. Use a 24-cup mini muffin tin and fill the wells about halfway full with the batter.

WHAT IF I DON'T HAVE BUTTERMILK?

If you don't have buttermilk, you can make your own buttermilk! Simply stir 1 ½ teaspoons of lemon juice into ½ cup of milk (any type). Let the mixture sit for 5-10 minutes until it thickens slightly and small curds form. Then use it as directed in the recipe.

HOW DO I STORE BAKED APPLE CIDER DONUTS?

These donuts are best when served immediately. However, they can be stored in an airtight container at room temperature for up to 2 days or in the refrigerator for up to 5 days. They can also be frozen for up to 3 months. Be sure the donuts are completely cool before storing them in containers. This will help prevent them from getting soggy.

EQUIPMENT



Donut pan * Mixing bowls * Whisk



Piping bag * Pastry Brush

INGREDIENTS

- 1 ½ cups apple cider
- 2 cups flour (I use a mixture of all purpose and white whole wheat flour)
- ¾ teaspoon baking powder
- ¾ teaspoon baking soda
- 1 ½ teaspoons cinnamon
- ½ teaspoon nutmeg
- 1/8 teaspoon cardamom (optional)
- ¼ teaspoon kosher salt
- ½ cup buttermilk, room temperature
- ¾ light brown sugar or coconut sugar
- 1 large egg, room temperature
- 1 teaspoon vanilla extract

Trust me. I'm a dogtor



tablespoons unsalted butter, melted

Cinnamon sugar topping

¼ cup granulated sugar

1 teaspoon cinnamon

1 tablespoon unsalted butter, melted

INSTRUCTIONS

1] Preheat oven to 350 °F. Brush two 6-cavity donut baking pans with melted butter or spray with cooking spray. If making donut holes, use two 24-cup mini muffin pans.

2] Heat the apple cider in a saucepan. Simmer over medium heat until it has reduced to ½ cup, stirring occasionally. This will take about 20 minutes. Remove from heat and let the reduced cider cool. This step can be done ahead of time and the cider can be refrigerated.

3] Whisk the flour, baking powder, baking soda, cinnamon, nutmeg, cardamom and salt together in a large bowl.

4] Whisk the reduced apple cider, buttermilk, sugar, egg, vanilla and melted butter together in a large bowl.

5] Add the dry ingredients to the wet ingredients and stir until just combined (the batter will have some small lumps). Do not overmix.

6] Spoon or pipe the batter into the prepared donut pans, filling the wells about ¾ full. You can make a piping bag by taking a large zipped-top bag and cutting one of the corners off. If making donut holes, spoon or pipe the batter into a mini muffin pan, filling the wells about ½ full.

7] Bake donuts in the oven for 10-12 minutes until puffed up and lightly browned. Bake donut holes for 9-10 minutes. Remove from oven and cool for a few minutes. Transfer donuts to a wire rack.

8] To make the cinnamon sugar topping, mix the sugar and cinnamon together in a shallow bowl. Brush the tops of the donuts with a little melted butter and then dip them in the cinnamon sugar, coating them well.

9] The donuts are best when served immediately. They can be stored in an airtight container at room temperature for up to 2 days or in the refrigerator for up to 5 days. They can also be frozen for up to 3 months.



A Doctor's Duty on 9/11 in a Small Town

Ronald L. Lindsay, MD

The vow was not ceremonial. It was lived.

We were in Waverly, Ohio on 9/11, a town that did not make headlines, but held its own kind of gravity. The clinic was open. Kathy was chasing after Robert, age 8, who had darted toward the library at the end of the street, eager to explore its corners before school resumed. She did not call him back. She followed. That was the rhythm of our family: curiosity met with presence, not control.



Inside the clinic, we kept seeing patients. No federal directive told us to stay open. No institutional memo arrived. Systems froze. Phone lines jammed. But the children did not stop needing care, and the parents did not stop needing answers. So we adapted.

One mother arrived with her son, newly diagnosed, unsure whether she should even be out. I told her: You are here. That is enough. We adjusted the plan. We made space for fear, for questions, for care. There was no candlelit vigil. Just Kathy walking back with Robert, his hand in hers, and me finishing notes on a child whose future still mattered.

Waverly did not have a trauma protocol. It had people. It had a clinic built on improvisation and trust. While national systems stalled, we kept the vow, not through ceremony, but through action. The kind that does not get televised. The kind that holds.

The clinic was not permanent. It was housed in Sunday School rooms: folding tables, borrowed chairs, and a whiteboard that still bore traces of last week's lesson. We improvised everything: intake, diagnostics, even the flow of families through narrow hallways. But the care was real. The vow was kept.

After the last child left and the cleanup began (files packed, toys sorted, coffee cups rinsed), I stepped into the chapel. Not for ceremony. For witness.

I said a prayer for the victims of terrorism, whose suffering we could do nothing about. And for the victims of medical neglect, whose suffering we had just touched. The ones the system forgot. The ones we remembered.

There was no press release. No institutional acknowledgment. Just a quiet moment in a small-town chapel, where the vow echoed, not in words, but in action. That day, we kept it.

As the NPR broadcast crackled with speculation on the ride back to Columbus, my colleagues looked to me again. I had worn the uniform. I had briefed generals. I had served in the Medical Service Corps during

medical school and residency, and later as a pediatrician in the Medical Corps on a bomber and missile base. They wanted insight. Maybe reassurance.

I gave them neither.

“Finish the job we did,” I said. “Let the people in Washington make the decisions.”

They did. And those decisions turned out to be wrong. But ours did not.

We had seen the children. We had improvised care in Sunday School rooms. We had prayed in the chapel. We had kept the vow.

That day, the only orders that mattered were not issued from the Pentagon. They came from a folding chair in Waverly, spoken without rank, but with moral authority.

[Ronald L. Lindsay](#) is a pediatrician.

Make more money! Automate your workflow:

Your documentation, we'll automate:

Charge Creation

CPT Code Selection

ICD-10 Diagnosis Code Selection

MIPS Measure Generation



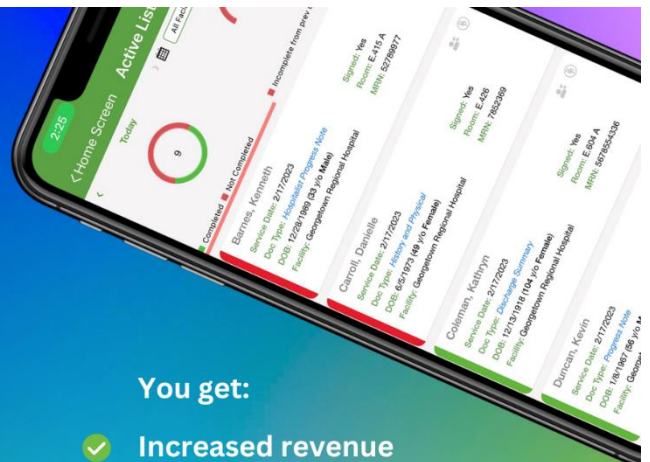
You get:

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



Let us show you!
www.MediMobile.com

MediMobile
ARTIFICIAL INTELLIGENCE



LILES | PARKER

ATTORNEYS & COUNSELORS AT LAW

Nationwide Healthcare Lawyers



WE REPRESENT PROVIDERS IN

- Federal, State, & Private Payor Medical Claims Audits.
- Health Care Fraud Investigation Responses & Defense.
- Medicare, Medicaid, & Private Payor Overpayment Appeals.
- Issues Related to Revocation, Licensing, Credentialing, etc.
- False Claims Act Matters.
- Responses to Civil Investigative Demands (CIDs).
- Responses to Targeted Probe and Educate (TPE) Audits.
- Responses to Additional Documentation Requests (ADRs).
- Health Care Corporate Transactions.
- Other Health Care Law Issues.

DEFENDING PROVIDERS NATIONWIDE
IN AUDITS & INVESTIGATIONS



Our team includes Attorneys who are Certified Billers, Coders, and Compliance Officers as well as Attorneys who are former Federal Prosecutors.

WASHINGTON, DC | TEXAS | LOUISIANA

(202) 298-8750 / (800) 475-1906

www.LilesParker.com

www.upic.claims

Read This Before You Renew Your Car Insurance

By Kim Komando

You've probably seen this pitch from your insurance company: "Drive safely and save. Sign up for our smart driving program today!" You've got a squeaky-clean record, so what's the harm, right? Before you sign up, let's pop the hood.



🤖 What they're tracking

These programs use an app on your phone or a gadget in your car to monitor how you drive. It tracks:

- Speed
- Hard braking
- Quick acceleration
- Late-night driving
- Phone use behind the wheel

That data gets mixed with your age, ZIP code and driving history to build a score. If your score's high enough, you might get 10% to 30% off your premium. Sounds good, but there's more to it.

🏠 Your driving habits = gold mine

State Farm dings you if you go just 8 mph over the limit, even to avoid an accident. GEICO and Allstate frown on nighttime driving. That's fine if you're in bed by 9, but not if your kid's practice wraps up after dark or you work the late shift.

You can bet every insurer, including Progressive, Travelers and, yes, State Farm, tracks phone activity. That means if your screen lights up in your pocket, you're "distracted."

Use Do Not Disturb While Driving mode and stash your phone in a compartment or mount. Even pocket motion can trigger a flag.

🔒 Your data doesn't disappear

Here's where it gets sketchy. Some insurers raise your rates if they think you're risky, even if you never file a claim. And they're not always transparent about how long they keep or share your data.

GM got slapped by the FTC this year for selling driver location and behavior data. And Texas sued Allstate, claiming they bought tracking data from mobile apps without people knowing. Yikes.

🔒 Save without tracking

- Bundle home and auto insurance.
- Look into pay-per-mile if you don't drive much.
- Take a defensive driving course (easy discount).
- Shop around every year, and compare real quotes.

One Doctor's Journey to Making an AI Study Tool Less Corrosive to Critical Thinking

Mark Lee, MD

At the risk of sounding out of the times, I think back to how simple education was back in the day: attend lectures, take notes, read books (gasp), do any relevant flashcards or question sets, and repeat. Indeed, this formula is a functional strategy for many prior generations of doctors. For my own medical journey, now fifteen years in as an otolaryngology resident, this simple strategy has worked well enough.



The landscape of education has significantly changed, however. To my surprise, even the base materials from which students study are significantly different. This became most apparent to me when my company, an AI study tools platform, worked with NAF (formerly the National Academy Foundation). For those not familiar, NAF is a non-profit organization that provides early exposure to career-specific pathways such as pre-health to high school students. Through our collaboration, I was introduced to current educational approaches, and I was surprised how activity plans and supplemental reading have largely supplanted textbooks.

Now, granted, there have certainly been shifts in technology back in my day. The internet became broadly available when I was in middle school, and smartphones started to take their current shape in high school. However, these advancements have largely made existing learning resources more available, rather than shifting the educational paradigm.

This is not to say that I believe new educational techniques are not useful. In fact, they likely better address the multi-modality methods by which students learn as shown in [educational trials](#). All I intend with this anecdote is that education is rapidly changing.

And at no other time period is this more apparent than the current with the rapid adoption of artificial intelligence. In a [recent pre-print article in arXiv](#), MIT researchers Kosmyrna and colleagues investigated the effects on thinking by popular AI models like ChatGPT. Their experimental design included three arms. All participants were asked to write an essay, but they were split into three groups with different access to resources. One group had no resources at all, the second had access to traditional search engines, and the last was provided LLM assistance. Using electroencephalography (EEG; a method of mapping brain activity), they found that overall brain engagement decreased from no resources to traditional search engines and finally to AI. Additionally, but not surprisingly, the AI group was less able to quote wording from their own essays.

While there are risks to overreliance in AI, as many of us likely notice from our own personal experiences with the technology, I think that the negative, visceral reaction to studies like the one cited above disregard the potential benefits of AI. At the very least, Pandora's box has been opened, and AI will forever be within our educational landscape, necessitating strategies to mitigate their negative effects.

In my view, there are at least two major issues with educational AI tools that need to be addressed: the chat-based format, which is primarily designed to provide answers, and the problem of unreliable information caused by hallucinations. Both of these problems, I believe, can be solved with one approach: developing AI tools that promote critical thinking through engagement with expert-validated text resources.

To understand this, we should first cover a little background. Large language models (LLMs) are built to predict the most likely next word (technically the next token) in a sequence of words. Because of their large training data set, an emerging property is that they are able to have convincing conversations with us, and even cite knowledge from the data it was trained on. However, this probabilistic system of predicting the next word can lead to false information, a phenomenon called hallucinations. Moreover, interactions with these LLMs are largely in a chat-based environment, where students primarily ask questions and receive responses.

One technique to improve reliability in AI answers is called Retrieval Augmented Generation, which [IBM software engineers](#) explain is a method to provide LLMs a reference when answering questions. This reduces the likelihood of hallucinations as the AI is instructed to pull information from that trusted resource. Furthermore, this affords the reader some reassurance that they are receiving answers from a specific source of interest. One additional approach that programmers can implement is building alternative ways to interact with AI that promote critical thinking, rather than the Q&A format provided by chatbots. For example, one could build in active learning strategies like flashcards with spaced-repetition, practice tests with thoughtful explanations, and conversational partners that use a Socratic learning style, all based on the expert-validated reference text.

This is the approach that many new AI study platforms like ours and Google's NotebookLM are taking. At our company for example, we host resources by trusted publishers and content experts that can be used with active-learning AI tools. One unexpected challenge that our team faced is the hesitance by for-profit publishers, many of which have large monetary stakes in the current system, to adapt to this new technology. To address this, our early strategy focuses on open-access resources by non-profit organizations like OpenStax, which facilitates textbook development by expert groups for all major high school and college subjects. This has the added benefit of decreasing the cost-barrier to students, who face an increasingly complex and expensive educational environment.

We further pursued this open-access approach by incorporating our own free resources such as OpenMCAT, a series of free MCAT textbooks that is fully integrated into an AI learning space. In the spirit of open-access, we built upon work started by the American Association of Medical Colleges (AAMC) that identified resources from OpenStax that cover the core competencies of the MCAT. These select resources were synthesized into the first iteration of OpenMCAT on biological and biochemical sciences.

In sum, this is a rapidly changing environment for students and educators, with many potential pitfalls. While great caution is needed, there is also opportunity in this new technology to make education more reliable, personalized, and affordable. To accomplish this, close collaboration between students, educators, and technologists is essential.

[Mark Lee](#) is an otolaryngology resident.

6 Best Places to See Fall Foliage in the Blue Ridge Mountains

by **Jenn Baxter**, tripstodiscover.com

Fall is officially here (even if the weather doesn't feel like it quite yet), which means it's time for pumpkins, apples, crisper air and the changing of the leaves. There's no better place to take in the beauty of the changing leaves than in the gorgeous Blue Ridge Mountains of North Carolina. Although the mountain range extends all the way from Georgia to Pennsylvania, many of its most majestic peaks and breathtaking views lie within the borders of the Tarheel State. So, if you're looking for some of the most beautiful places to see fall colors in the Blue Ridge, check out these top spots beginning around early October.

Grandfather Mountain



Grandfather Mountain, located near Linville, NC, is the highest peak in the eastern portion of the Blue Ridge Mountains and is therefore, a popular destination for hikers and climbers. But, it's also one of the best places to see fall colors in NC, thanks to its wide diversity of plants and trees. This variety of trees grow at different elevations in the area, with some parts reaching 2,000 feet and others reaching over 5,000 feet, so you'll see all kinds of colors including bright yellows and oranges, blood reds and rusty reddish-browns, and even deep hues of wine and purple.

Linville Falls



There are two beautiful waterfalls to explore at Linville Falls - the Lower Falls and the Upper Falls. Just about a 20-minute drive from Grandfather Mountain is another beautiful spot for fall colors – Linville Falls. This breathtaking waterfall drops a dramatic 90 feet from the top to Linville Gorge below and is considered one of the most photographed waterfalls in North Carolina. Although you will have to get out of the car to capture the best views, there are two trails to choose from – one that is strenuous and one that is easily accessible by most everyone. There are plenty of overlooks where you can stop along the way including Chimney View and Erwin’s View, all of which are great places to take in the fall colors.

Mount Mitchell

After you finish at the Orchard, it’s off to Mount Mitchell – the highest peak in the Eastern United States, where you can take in 360-degree views of the surrounding scenery. Although you can hike to the summit of Mount Mitchell via one of several hiking trails, you can also take a scenic drive all the way to the top and walk a short (0.25 mile) paved road to the observation deck where you can see for about 100 miles in every direction.



Looking Glass Rock Overlook



Looking Glass Rock sits at an impressive 3,970 feet in elevation. Whether you're looking toward the famous view of Looking Glass Rock from the Blue Ridge Parkway or you decide to venture the trail that takes you to the top, you're bound to have good views of the fall foliage either way. Although only professional climbers should ever attempt to climb the actual rock face, you can take the Looking Glass Rock Trail, a moderately difficult trail, for just over three miles, where you can enjoy amazing views from the top.

Black Balsam Knob

Just because the Black Balsam area is known for having some of the most amazing bald mountains in the Blue Ridge and Southern Appalachians, it doesn't mean you can't still find some gorgeous views of the fall colors here. Although the summits are almost entirely treeless above 6,000 feet, you'll still see beautiful views of the changing leaves in every direction that you look. Plus, since you can hike for nearly three miles without the obstruction of trees, you can easily snap some Instagram-worthy pics while you're there!



The Orchard at Altapass



If you want to take your leaf-peeping tour of the Blue Ridge to the next level, make sure you stop in at the Orchard at Altapass, located just off of the Blue Ridge Parkway between Linville Falls and Mount Mitchell. The Orchard at Altapass is not only a 105-year-old fully operational apple orchard but also serves as an Appalachian Cultural Center that celebrates the people and arts of the Blue Ridge Mountain area. In addition to taking in beautiful views of the surrounding colors, you can also take a hayride, pick your own apples, enjoy live music and sample lots of homemade goodies including sandwiches, snacks, ice cream and fudge.



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!**