

# MD LIFE

MAY 2020



**Life After COVID-19:  
What Will Change?**

**14 Thought  
Provoking Books  
That Every Doctor  
Should Read**

**Best 5 Wine Apps**



**WORLD'S LEADING TELEMEDICINE EMR  
DESIGNED BY PHYSICIANS FOR PHYSICIANS  
TO SIMULATE COMPLETE CLINIC EXPERIENCE**



**AMID COVID-19, KEEP YOUR PATIENTS AND YOURSELF  
SAFE BY PRACTICING REMOTELY THROUGH  
WORLD'S LEADING TELEMEDICINE EMR**



## STANDARD

FULLY FEATURED  
TELEMEDICINE EMR

Fully featured  
telemedicine solution  
with EMR to simulate  
complete clinic  
experience.

Book appointments and  
see patients with medical  
assistant.

**\$99** ~~\$199~~  
PMPP

STARTING FROM



## ADVANCED

360 DEGREE ONLINE  
CLINIC

Telemedicine EMR with  
all features you need to  
start your own online  
practice including  
website, e-prescription,  
billing, insurance  
credentialing and much  
more.

**\$299** ~~\$399~~  
PMPP

STARTING FROM



## CUSTOMIZED

360 DEGREE ONLINE  
CLINIC

Comprehensive online  
clinic with your own  
brand and customized  
workflows for rounding at  
other facilities.

CONTACT US FOR  
DEMO & QUOTATION

+1 (888) 666-2042  
info@smartclinix.net

Office 10752 Deerwood Park Blvd Suite #  
100, Jacksonville Florida USA 32256

## Contents

- 2 Heartbreaking Pics of Overworked Doctors
- 8 Life After Covid-19: What Will Change?
- 13 Why I Feel Grateful to be a Physician
- 14 Best Web Sites to Watch Free Movies
- 16 What You Should Know About Annuities
- 18 The Best Chefs on Instagram to Follow
- 20 These Virtual Tours Are a Great Way to Explore
- 22 The Best 5 Wine Apps
- 24 14 Thought-Provoking Books Every Doctor Should Read
- 26 Hero or Victim?



Media Brands

[www.creativedevelopmentworks.com](http://www.creativedevelopmentworks.com)

RJW Media Brands develops and publishes several specialty magazines, periodicals and books. For advertising information or to receive a complimentary subscription in digital form or by mail kindly contact our local management at 904-404-7857 or visit [www.creativedevelopmentworks.com](http://www.creativedevelopmentworks.com)

WHERE  
*Potential*  
GROWS

Building character through innovative learning and whole child education.

JCDS  
JACKSONVILLE  
COUNTRY DAY SCHOOLS

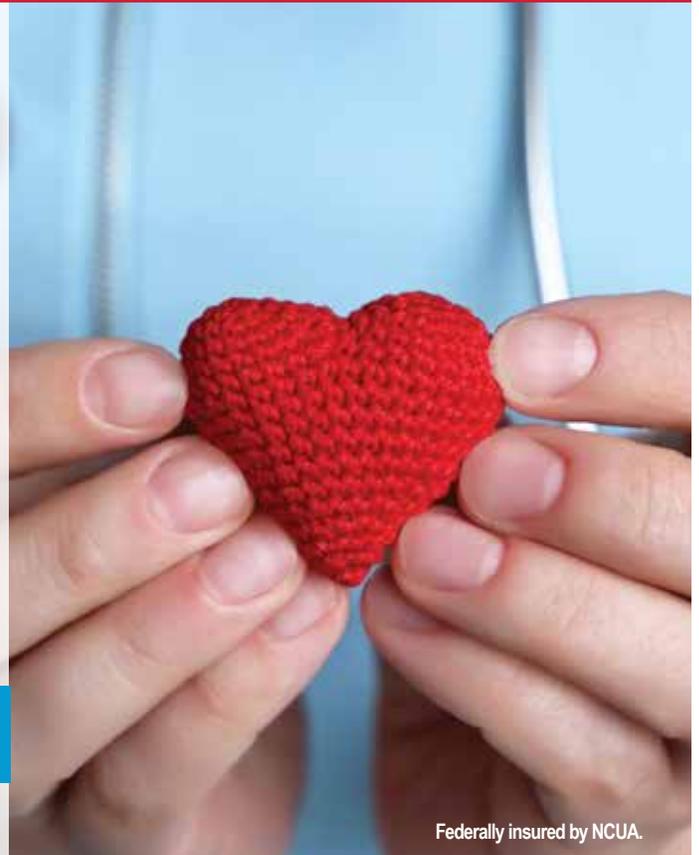
[jcds.com](http://jcds.com)

# thank you.

Your commitment and selflessness during these challenging times makes us proud and humbled to serve such a heroic group of people over the last 66 years. Thank you for your kindness, courage and sacrifice.



[alivecu.coop](http://alivecu.coop) | 904.296.1292



Federally insured by NCUA.

# Heartbreaking Pics of Overworked Doctors Are Going Viral, Proving That They Too Have Human Limits

*Liucija Adomaite and Greta Jaruševičiūtė*

As the number of people testing positive for coronavirus is skyrocketing around the globe, with more than 35K confirmed in the US alone, tragic milestones are hit daily. Death tolls in Italy have reached 5,476, while Spain has been hit with 1,813 losses. It's now clear that curbing the pandemic will take a full-blown battle.

And medical workers are now fighting on the front line. The heartbreaking pictures below serve as living proof of what's happening behind the emergency doors. From eternal shifts that leave their faces severely bruised to working without proper equipment and risking lives—the sacrifice is overwhelming. While you scroll through the pictures, take a moment to think about these heroes and thank them.

## Face After 13 Hours ICU Work



**“I don't love selfies. Yesterday, though, I took this photo. After 13 hours in ICU. I am not a hero. I am a normal person”**

## Nurse After Hours of Work In Intensive Care



**#3 I've Been A Critical Care Nurse For 13 Years, And I've Never Seen Anything Like What Is Happening Now In Our Healthcare System. It Is Beyond Overwhelming**



**Faces Of Medical Workers After A Long Shift Of Treating Coronavirus Patients - A Czech Doctor**



“We can’t anymore. We don’t sleep, we don’t eat”

**This Is An Anesthesiologist, Dr. John Henao, Who Is Running Out Of Personal Protective Equipment At His Hospital**



**My Battle Scars**



**This Is My Mom. She’s 71 Years Old And Screening People From The Afternoon To Midnight. Thank The People That Expose Themselves And Go Through Hell Just To Make Sure People Are Safe**



**Dr. Joy Vink Is On The Frontline Of NYC's Battle With Covid-19, But Without Access To Proper Personal Protective Gear**



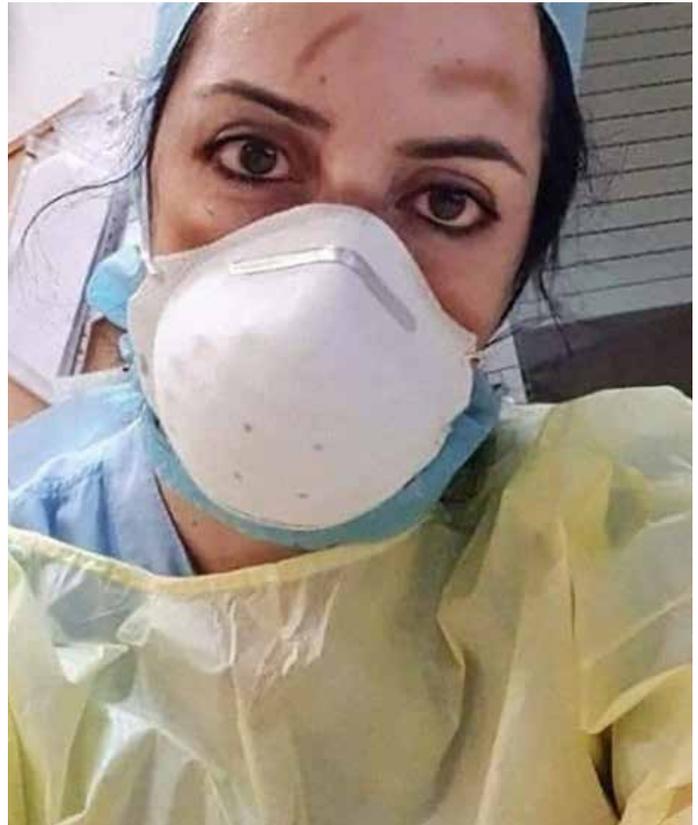
**This Is My Mom. She's My Hero. She's A 60 Year Old Primary Care Physician Testing Patients For Covid-19**



**As Most Of The World Is Isolating, Shutting Down, And Running As Far A Away From The Virus This Guy, Will Be Running Into It. This Guy Is My Guy And He Is An Emergency Room Doctor**



**Much Tiredness, Fear And Concern In Addition To The Brands, Injuries And Heat Caused By Protective Equipment**



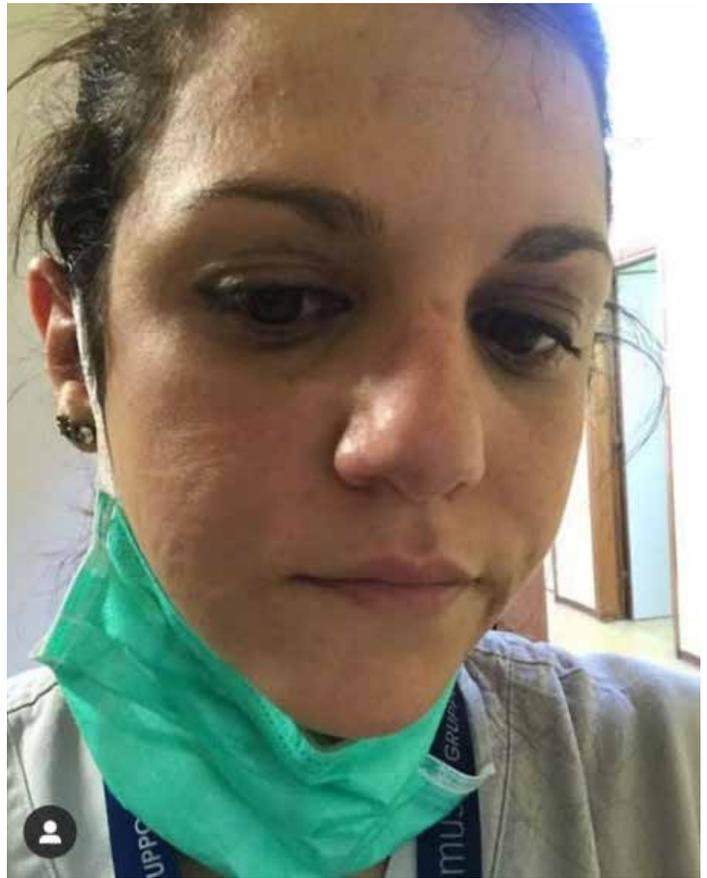
**Nurse Takes A Selfie To Show What Wearing A Mask Does To Her Face**



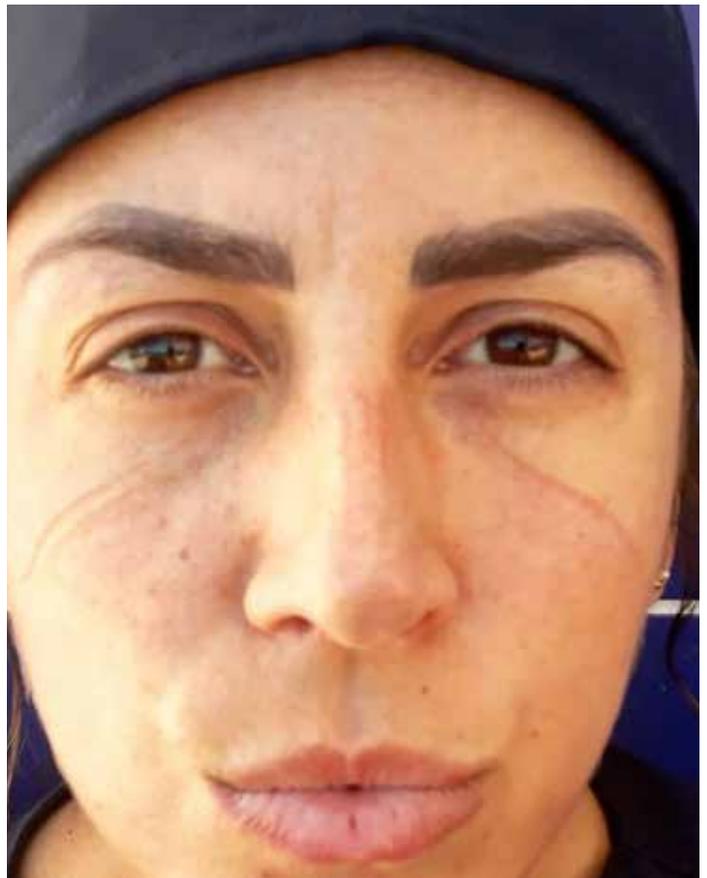
**“This Is Reality**



**Nurse After Hours Of Work In Intensive Care**



**At The Front Lines Of Coronavirus**



## Kathleen Floryan, Realtor, Broker Associate, Trend Setter

Kathleen Floryan is committed to serving her clients in the most cutting-edge, professional, and flexible way possible. She says, "I've always been looking for an opportunity to serve my customers with more freedom."

After working with several traditional brokers since 2006, Kathleen was approached by a colleague and introduced to eXp Realty, LLC. She immediately sensed that this was the business model she had been searching for. Her analogy is that eXp Realty is to real estate what Netflix is to Blockbuster.

The real estate business is in the midst of disruption, as are many business models, in terms of the way real estate transactions are being conducted. The internet is the contributing factor to making our lives easier, more efficient, and provides nearly instantaneous satisfaction when seeking information. The internet has changed the way people interact socially and expectations for fast service are much higher.

Less than 10 years ago, people would have never thought of buying a house on-line sight unseen, nor would they have ever thought of putting their house up for a quick no non-sense offer to an institutional buyer on-line. But they do now.

"The interesting thing is we are in a dynamic shift – things keep shifting all the time in real estate," says Kathleen. "When I was younger, you had to find a real estate agent by going to an office, meeting the first agent you saw, thumb through a book or list of "exclusive listings" but never really knowing if something was available or not. But now, buyers, from out of town or even locally, know the neighborhoods, they know the recent sales, the tax information, and in some cases the house details better than the agents because they learned about it on-line. The REALTOR® interaction is starting at the back end of the transaction instead of at the beginning. The value a REALTOR® brings now is their knowledge of how to get the transaction done. "The relationship is shorter, and we must be more flexible."

Kathleen has found that flexibility with eXp Realty. No longer stuck in the rigid constraints of traditional brokerage rules, she now can offer her client a menu of options with corresponding commission schedules all while following Florida Real Estate Laws and Regulations.

eXp Realty is a national brokerage, not a franchise group with no brick and mortar and is without the traditional typical overhead. This allows Kathleen to earn more and reinvest those earnings into her sellers marketing plans. She is able to network with over 24,000 other real estate professionals for best practices and to exposing her listing inventory to help sell to national and international buyers. eXp Realty has expanded into Canada, the UK and soon Australia!

Kathleen benefits from the amazing technology provided by eXp Realty which is quite sophisticated. eXp Realty provides a buyer lead generation program plus an app for buyers and sellers. Automated marketing systems to interface with social media campaigns and hundreds of syndicated websites. Also provided is an interactive enterprise platform for conducting the paperless transactions, providing live and recorded continuing agent education, easy access to designated state brokers, technology support, financial tracking and many more efficiencies. eXp Realty is a publicly traded entity on the NASDAQ under EXPI.

The newest program Kathleen can provide her sellers with is the "Express Offers" option. After undergoing specialized training to identify properties, Kathleen is now approved to participate in this program. Certain homes are eligible for submitting to institutional buyers (i-buyers) for a quick 48 hour turn around to receive a cash offer for their house. No showings, no keeping the house neat, no hassle and no requirement for a seller to accept the Express Offer if it is not acceptable.

Additionally, other premiums that Kathleen now offers includes a FREE sellers home warranty. Clients receive a complimentary listing warranty that would pay for covered repairs to be done while the home is listed for sale on the market. A unique component is the seller can choose their own contractor for the repairs. The warranty also provides the Seller's ListSecure Program, which offers up to \$1000 toward attorney fees to sellers defending any lawsuit from a buyer within the first year after the sale of their property.

As a value added service, all sellers working with Kathleen receive a FREE In-Home Staging Consultation from a Home Staging Professional! Additionally, Sellers also receive a gift certificate toward home improvement projects or cleaning services upon successful sale of your property

And a shout out to the physicians in the Ponte Vedra Beach area. Being an RN, Kathleen has become a Certified Doctor's Agent, a program endorsed by the AMA and OSMA to assist physicians in their residential or real estate investment needs. She has teamed up with James Sole, mortgage lender with Iberia Bank in Ponte Vedra Beach, Florida who is offering Doctor Loans with no money down for MD's or DO's to purchase a home with a value up to \$750,000. With interest rates so low, now is the time for you to take advantage of these opportunities.

If you haven't contacted Kathleen in a while, she has lots of news to share and looks forward to connecting with you.



## Kathleen Floryan

Broker Associate

kathleen@kathfloryan.com

www.kathleenfloryan.com

904-687-5146



### One story, 4BR plus Bonus

Here is a fantastic place to hang your heart with a lot of livability. This wonderful home enjoys views of a meandering lagoon and nature preserve, with no neighbors behind. In the heat of the day enjoy your screened pool/lanai that opens to an iron fenced back yard with an access gate to the water for kyack or SUP board. Take ten minutes to drive to Mickler's Landing Beachfront Park.

Now Available

\$535,000

345 Sawmill Lane, PVB



# Life After COVID-19: What Will Change?

Medicalfuturist.com

The news is ripe with information surrounding the COVID-19 pandemic. We saw the number of confirmed cases is plummeting in countries like South Korea. In a surprise move, Apple and Google teamed up to help track the virus. Some countries are even thinking of lifting their lockdowns altogether. Yes, that's the good news we're all looking forward to: when this will be finally behind us.

We will have a vaccine and new, approved treatments based on millions of patients' data. We will have new public health protocols too for how to prevent another calamity of this scale. These are for sure.

However, what's also for sure is that the life that we get back to will be significantly different from the one we had before the outbreak. From healthcare workers suffering from PTSD through new habits to a need for a shift in the point-of-care, we analyze how life will, can and should change post-COVID-19 in a medical point of view.

## What will surely change

We've seen it all during this global public health crisis; overwhelmed hospitals forcing patients to sleep on the floor; mounting fear of being in proximity to others; but also the importance of a robust healthcare system. As a consequence of our collective and individual experiences throughout the pandemic, things will change in the healthcare landscape. Below we discuss three of the most significant changes we'll experience.

### 1. An unprecedented toll on healthcare workers

During this global tragedy, it's not only the economy or the population that are being affected but also the healthcare professionals on the frontlines. The latter are enduring extreme work conditions and sacrifices in order to help the infected. Despite a shortage of personal protective equipment (PPE), they show up to work using DIY-solutions like ski goggles and bin bags with a high risk of being infected. Many are working overtime and witness patient after patient succumb to the disease.



“The anxiety of knowing you might be at risk when you're doing your job can be very challenging for health care workers,” says Terri Rebmann, a nurse researcher and director of the Institute for Biosecurity at Saint Louis University. “It's physically and mentally draining.” This will lead to an inevitable spike in burnouts among the healthcare staff. Even before the novel coronavirus outbreak, some estimated nearly half of the world's 10 million physicians had symptoms of burnout. Now imagine after COVID-19...

Moreover, war-like scenarios where unclaimed victims are laid to rest in mass graves in New York are taking an additional toll on the medical personnel. More than burnouts, we will see frontliners with symptoms of post-traumatic stress disorder (PTSD). After this pandemic subsides, we will have to brace ourselves for the aftermath on medical professionals on the frontlines.

### 2. Diminishing trust in the globalized world

In the pre-pandemic globalized world, we enjoyed a certain level of trust we mostly took for granted. We could travel almost without limitations, meet people without restrictions and order products worldwide. This will simply change after billions of people had to stay indoors for weeks.



We will not be able to travel that freely or enjoy the supply chains of the world so easily. We will think twice before going somewhere or to meet someone. The pandemic is already exacerbating signs of social anxiety and agoraphobia. Regaining trust takes time and these trends will take place for months after lockdowns are lifted.

### 3. Focus on the healthcare system

It's tragic how the pandemic highlighted the shortcomings of healthcare systems worldwide. The overburdened hospitals need an upgrade on every level from their infrastructures to their processes. These will be needed to ensure a safe envi-

ronment for the personnel and patients, as well to better cope with any emergency situations.



For example, one of the reasons speculated for Germany's comparatively low death rate is its good intensive care situation. Digital health showed its aptitude to deal with such a crisis. We can expect to see many governments put more focus on healthcare. They can adopt similar strategies employed by other countries that better managed the crisis. As people in the frontlines of the fight witnessed, with inefficient healthcare systems, we will not be able to handle the next outbreak.

### What can change

While we'll unfortunately witness the toll on our healthcare workers and face reduced trust, other changes could take place depending on countries, duration of lockdowns and even personal experiences. Here are three changes we could see emerge as a result:

#### 1. Get your new travel document: the immunity passport

Such a passport will function in a similar way to how passports and visas work. If you are certified to be immune to the virus, you will get a pass to resume your daily routine, and if not, you will have to stay indoors. The U.K. government is already considering it and other countries might follow suit.

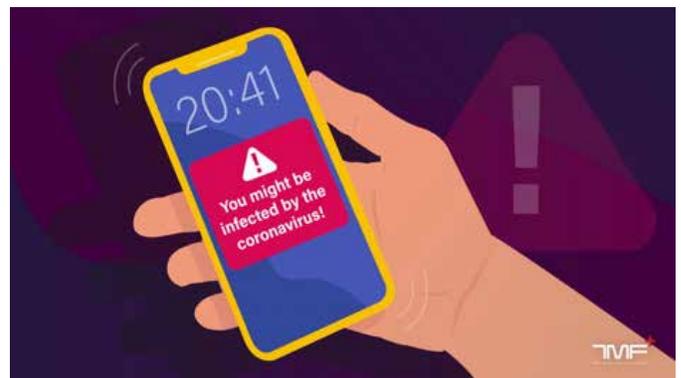
It might even become a requirement to travel to a country. As a matter of fact, it's already happening. In mid-April, Emirates Airline conducted rapid COVID-19 blood tests on passengers travelling to Tunisia from Dubai. "This will enable us to conduct on-site tests and provide immediate confirmation for Emirates passengers traveling to countries that require COVID-19 test certificates," reads a statement from the airline company.



This sounds a lot like a divide between the haves and the have-nots and is the subject of ongoing debates. Some might voluntarily go out to catch the virus in the hopes of gaining immunity to it. There will be the lingering fear of unemployment due to being forced to stay in isolation without such a passport. Moreover, testing for immunity will inevitably result in false positives (people incorrectly identified as immune), undermining the efficacy of such a passport altogether.

#### 2. Surveillance as an ongoing public health measure

No one wants to be surveilled, but what if it's for greater good? That's what certain governments had to resort to in order to facilitate contact tracing. Countries from Germany through Israel to Singapore are using phone tracking data to locate and alert those who might be infected. South Korea went the extra mile by using CCTV footage and bank transactions in addition to phone use in its tracing process.



This could lead to certain governments, in particular totalitarian ones, to erase a layer of privacy from citizens' life. It brings a whole new dimension to privacy and ethics issues like we've seen in South Korea. But under the guise of another major public health crisis, such measures could become the norm.

#### 3. Brand-new habits

Awareness for personal and public hygiene measures saw a surge thanks to the contagion. Health authorities are advocating for regular handwashing with soap for at least 20 seconds. Social distancing measures are in place. People are getting used to wearing facemasks for grocery shopping.



These new-formed habits could linger way after lockdowns are lifted, leading to overall better hygiene. We might see people wearing masks wherever they go and unintentionally be more cautious around our elderly. Dr. Fauci, the director of the National Institute of Allergy and Infectious Disease in the U.S., even thinks that we should never shake hands again. Vulcan salutation, anyone?

### What should change

Even if things will change, not everything might change. Certain aspects of healthcare should change to better attend to our post-pandemic needs. Let's see three of the major changes we should see in order to make for a more compelling healthcare setting.

#### 1. Artificial intelligence as a necessary tool

We have stressed the need to implement artificial intelligence in the healthcare setting for years, but the novel coronavirus' damage highlighted this need even more. We saw how an A.I. platform assisted in sending out the first alerts of the outbreak. Algorithms are used to help screen for those potentially affected. A.I. can help hospitals manage their resources. It's even in use to speed up vaccine research.



These developments go on to show that A.I. will help us better prepare for the next public health crisis. These algorithms aren't solutions in themselves but rather tools aiding professionals to perfect their craft.

#### 2. A shift in the point-of-care

The importance of digital health solutions was made clear during these challenging times. They are ready-made options to bring healthcare to patients, rather than the other way round. Telemedicine's use skyrocketed. We have a whole article dedicated to digital health apps helping people during the pandemic. Devices like digital stethoscopes, portable ECG monitors and digital otoscopes can be used at home and the results shared remotely with doctors.



These eliminate doctor-patient visits whenever it's avoidable and also help reduce the risk of cross-contamination. Such devices should become commonplace, shifting the point-of-care to the patient.

#### 3. Sustainable solutions

If this pandemic taught us anything, it's that our life (as it used to be) is not sustainable for our planet. We all had to experiment with digital solutions, be it virtual meetings for work, digital education for students and virtual events instead of in person conferences. These proved not only to be effective but also an environmentally-friendly way to operate in a connected world.



We are not saying everything is going digital, but it makes sense to make digital anything that's not more efficient in real life, if possible. Telemedicine and digital health tech already show their aptitude to make this a possibility. They just need to be adopted on a large scale.

#### There is light at the end of the coronavirus tunnel

The COVID-19 saga will come to an end without doubt. We will get back to our lives and visit the great outdoors. But that life will be significantly different. Moreover, reaching that point will depend on our current actions. We must respect social distancing measures and reduce the spread of the disease. Only then will we experience the post-pandemic world.



**NOW AVAILABLE**  
**a Choice of Two Methods for**  
**Seniors to Tell Their Life Stories**  
**Before They Are Lost Forever**

**1] Tell your story with your own autobiography**

Our service includes writing and editing your life story or collection of memories, assistance with choosing pictures to include in your book, publishing your book and providing you with copies to distribute to family and friends

**2] Make a video of your life story or memories**

We will interview you on a video production and professionally edit it with images and provide you with links to email and copies on a DVD to distribute to family and friends



LET US HELP YOU PRESERVE YOUR PRECIOUS  
MEMORIES FOR YOU OR YOUR PARENTS WITH A  
BOOK OR VIDEO TO MAKE A PERMANENT  
HISTORY OF A LIFE WELL LIVED

Please contact us at 904-491-2166 for information  
RJW Senior Stories Media House  
[www.creativedevelopmentworks.com](http://www.creativedevelopmentworks.com)

# Experience the Joy of Becoming Your Best Self!



**ENHANCE**  
PSYCH, INC *Ponte Vedra Beach*

## Premier Jacksonville/Beaches Psychiatrist Providing Psychiatric Care for Children, Adults and Families of Ponte Vedra Beach, Nocatee and Greater Jacksonville

If you, your child or family member are not living your best, most joyful life, Dr. Raj Loungani at Enhance Psych can work with you to maximize your happiness, performance and quality of life. Rather than continuing to struggle at home, school or work; socially, on stage or the court/field/course of play, come to Enhance Psych and receive the finest care with Dr. Raj providing maximal support and advocating for you and your family's best interest, so you can overcome your most difficult challenges and make positive transformations toward leading your most joyful, successful and fulfilling life. You'll grow to think, perform and feel your best with enhanced energy and self-awareness, healthier body and peace of mind, improved relationships and the joy of becoming your absolute best self!



**Raj Loungani, MD, MPH**  
Board Certified  
Child, Adult & Sports Psychiatrist

**Tele-Psychiatry Sessions Available by Zoom Video-Conferencing.  
Visit [EnhancePsych.com](http://EnhancePsych.com) or Call 904-473-4963 Today!**

**Ponte Vedra Beach**  
822 A1A North  
Suite 310

**Nocatee**  
460 Town Plaza Ave.  
Suite 230

**San Marco**  
841 Prudential Dr  
Suite 1200

Addictions • ADHD/ADD • Anxiety • Autism Spectrum • Behavior Issues • Bipolar Disorder • Depression  
Developmental Disorders • Divorce and Breakups • Eating Disorders • Grief/Transitions • LGBTQ Issues  
Medication Management • Mental Training for Peak Performance • Mindfulness • Obsessive-Compulsive (OCD)  
Panic Disorder • Parent Struggles • Perfectionism • Performance Anxiety • Procrastination • Personality Disorders  
Relationship Issues • School Issues • Self-Harming • Sleep Problems (Insomnia) • Social Anxiety  
Sports Performance • Suicidality • Trauma and PTSD • Traumatic Brain Injury • Work Stress

# Why I Feel Grateful to be a Physician Today

BLAKE MCKINNEY, MD



Doctors today can help more people, and prevent the spread of disease more effectively through communication, than we ever could by seeing patients one-at-a-time in person. I have realized that instant human connection through technology makes us more powerful and faster than a virus.

I began my career as a physician in the pre-iPhone era. The only way for the sick to seek medical advice was to crowd into places where doctors were kept behind many closed doors. This was true during Swine Flu. As a young doctor, I managed throngs of mildly ill, and asymptomatic-worried mixing in the lobbies of urgent care and emergency facilities seeking tests, treatment, and reassurance. I was sure that many who walked in without the flu, probably walked out with it.

Now a mid-career physician in another global pandemic, I can provide reassurance, fulfillment, and ongoing care without a medical facility involved at all, keeping both the sick and the worried from what ten years ago was a necessary and dangerous social mixing in the only place they could possibly see me.

In the month of March, I logged 134 chat-first telehealth hours. On one eight-hour shift, I helped 55 patients who were either worried that they had symptoms of coronavirus, knew they had COVID-19, or were concerned about risking exposure if they sought in-person medical care for an unrelated matter. To put that into perspective, during a typical eight-hour shift in the ER, I am able to see only 16 to 20 patients. Epidemics and pandemics existed in previous centuries, but back then, viruses spread far faster than the rate of information or the capacity of physicians to help people. Not today. Telemedicine is allowing patients to seek medical advice without risking exposure to themselves or others. While tradi-

tional telemedicine, which typically relies on scheduled video visits, is being stretched beyond capacity, it remains a safer option for people who don't require hospitalization. Meanwhile, chat-first telehealth has hummed frictionless through this pandemic. "Using chat services is comfortable for me," one patient writes. "I am delighted this service is available."

An "always open" service model, with no fee or triage barrier to re-entry has allowed physicians like me to be "here" for people, something that not only patients feel reassured by, but as a care provider I appreciate because it means I know that patients I treat at home can get back to us directly. The most professionally satisfying experiences these last several weeks involved reassuring people that – despite the absence of testing and the order to shelter in place – "the doctor is only a thumb-type away."

My colleagues and I have been able to tell people that we are not leaving them, that they are not alone. I constantly invite people to consider us their direct resource during this time. Closure of clinics for routine medical issues such as high blood pressure, asthma or diabetes means those issues aren't being taken care of unless patients are able to somehow break through on the phone to their doctors who are now just as hard to "see" as their schedule of calls and video visits backlog just like a busy clinic would.

What this epidemic has brought to the fore is how chat-first, communications-based telehealth is a physician multiplier. By breaking apart the notion of a 15-minute visit, technology supports ongoing conversational experiences that are fully human, highly empathetic, and truly satisfying at a time when medical resources have never been harder to access – or more needed.

Never have people been so informed, so quick to mobilize, so united in a global battle. Coronavirus is fast. Hitting "send" on your smartphone is faster. The worst might be yet to come, but we are armed with the technology, the compassion, and the will to get through this.

The scarcity of personal protective equipment (PPE) is a real and growing concern. We need the right gear to protect ourselves as we protect others. But one "weapon" I know we have in abundance is the ability to communicate and disseminate information – and for that, I feel incredibly grateful.

Technology has created a more connected world than ever. In this time of social distancing, of fear and uncertainty, I believe that our tech-enabled human connections will prove to be our greatest strength.

Blake McKinney is an emergency physician and co-founder and chief medical officer,

# 10 Best Sites to Watch Free Movies

BY JESSICA LANMAN, KOMANDO.COM

Streaming makes watching movies at home easier than ever, but what if you could stream free movies online? We know a few sites where you can access free movies online right now, from your computer or laptop, and a few of them from streaming devices like a Roku or an Amazon Fire TV stick. Check out the list below to see the 10 best sites for watching movies free. Make sure to bookmark your favorites, so nights at home can be just as amazing as going out to the theater — while costing you nothing!

## 1. Kanopy

If you particularly love artsy or classic films, Kanopy is the best site for your free movie streaming purposes. With some gems from the Criterion Collection, as well as modern indie masterpieces, Kanopy does its best to get high-quality and critically-acclaimed cinema into people's living rooms, all at no cost to its users.

To use Kanopy, your local library, university or college needs to be connected to it. With a library card, or your college email login, you can access Kanopy's catalogue at any time. One warning: like with many of these sites, and many streaming sites in general, Kanopy's movie offerings change periodically, so if you really want to watch "Moonlight" or "Lady Bird," make sure to watch them while they're still listed. Movies come back to Kanopy, but it's not always clear when, so just keep that fact in mind when making your viewing selections.

## 2. Popcornflix

For those who prefer comedies, thrillers and more mainstream movies (popcorn flicks, if you will), Popcornflix is the perfect free streaming site. It gives you access to tons of movies and TV shows to choose from in exchange for playing ads while you watch.

If ads annoy you, this may not be your favorite site, but you won't be able to deny the selection is vast, covering a variety of film eras, along with recent releases.

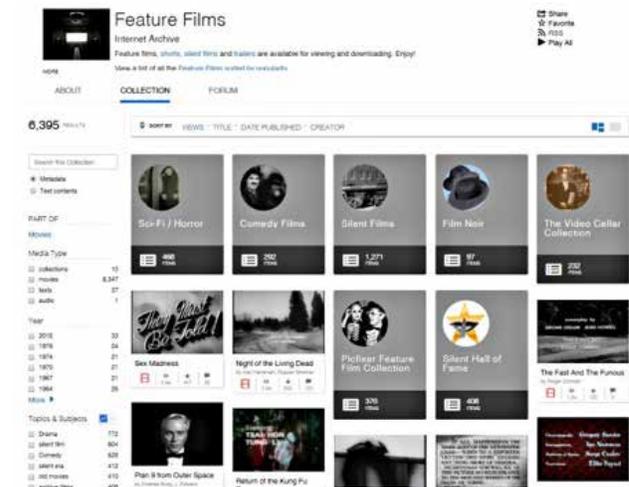
Popcornflix can be accessed through the web, but you can also download an app on Roku, Apple TV, Google Play, Amazon and Xbox to watch on a TV screen. We've recommended Popcornflix before, and we stand by that recommendation now.

## 3. Vimeo

Vimeo is a video platform like YouTube, allowing users to upload their own movies and clips to share in HD quality. You have to pay to watch some movies on the site, but many are free, particularly short films.

Vimeo exists as a website and as an iOS and Android app. You can watch movies through streaming, or download them for later, when you're not on Wi-Fi, so Vimeo gives you some great watching options at no cost.

## 4. Internet Archive



Do you love classic movies? Like the silent and black-and-white films, with the great stars of yore? Many of these movies now live at Internet Archive, a site that captures all media, like books and music in addition to film, that have entered the public domain.

When content is old enough, it is no longer subject to copyright laws, so it's free to utilize and watch. That's how Internet Archive can have feature length movies streaming for free — but it's also why many of them are from the 1920s and 1930s. For classic movie buffs, you can't find a better site.

## 5. Sony Crackle

Sony Crackle, formerly known as Crackle, is another great site to watch modern movies and TV shows for free, but like with Popcornflix, you do so with ads. We know ads can be very annoying, but that's the trade-off when you don't want to pay for the film.

If you really like action and thriller movies, and some older TV shows that are hard to find on other platforms, Sony Crackle certainly makes sitting through some ads worth it.

## 6. Vudu

Though primarily a platform for buying movies and TV episodes, Vudu also has many free feature-length movies and TV show episodes for you to watch — once again, possible thanks to ads. Vudu is really good at reporting how long movies will remain free (the catalog changes monthly) and it has a ton of modern movies, in addition to some beloved older dramas and comedies.

You can get Vudu on your computer, game consoles, streaming devices, smart TV, Blu-ray players, phones and tablets. You just have to sign up for a free Vudu account to use the apps and site.

## 7. IMDb TV

Working through IMDb.com or Amazon Fire products, IMDb TV is a way to watch critically acclaimed films free from the comfort of your home. Like most of these streaming sites, this one is ad-supported, but if you have Amazon Prime, you can watch movies free through Prime on IMDb TV without ads. To watch movies, you need an IMDb or an Amazon account, and you can watch to your heart's content. IMDb TV isn't the easiest to navigate or search through, but their "Top Rated" category allows you to find movies other users love, so you have a better chance of enjoying what you pick from there.

## 8. hoopla

Your library card can get you hoopla as well. hoopla is the digital service of Midwest Tape, a company that provides media products and services like DVDs, CDs and audio books to libraries.

Just sign up for hoopla with your email and library card, and you'll have access to tons of movies and TV seasons, plus the ability to use the hoopla app on your phone, tablet, Amazon Fire device, Roku, Chromecast, Apple TV and Android TV devices.

hoopla doesn't work with every library system, so make sure to ask the next time you're at your library. If you don't have access, ask what your library can do to get it. Free, streamable movies are a great offering, after all, so you could help yourself and your fellow library patrons by encouraging the signup.

## 9. The Roku Channel

If you have a Roku, you have access to The Roku Channel, which gets you free movie and TV content. You can stream live shows on the Roku channel, as well as watch an ever-changing catalog of movies and TV shows, all at no cost.

You can add your premium subscriptions to the Roku Channel, so you can watch things like HBO and Showtime all on one place on your Roku, but free content is available even without them, though you may find similar options on Pop-

cornflix, FilmRise, Vidmark, American Classics and YuYu.

For access to all of these libraries together in one place, the Roku Channel is worth adding to your Roku. But if you don't have a Roku, you can watch many of its options at the other places listed above.

## 10. YouTube

YouTube has its share of feature-length films uploaded illegally, and those tend to disappear quickly thanks to YouTube's algorithms. Users who attempt this are pretty silly, since YouTube actually offers many movies for free, in addition ones available for rent or purchase — you just have to be willing to watch ads with them.

Another way to see what free movies are available, just go to the Movies & Shows channel, available from the YouTube homepage, and click "View All" next to the "Free to watch" category. These free movies aren't the most critically acclaimed, but there are a few gems you might enjoy (particularly comedies), and tons of kid-friendly content if you have little ones you want to entertain.

Streaming has made movie-watching much more fun, even more when it's free. Fortunately, there are tons of free online movie streaming sites, and all you have to do is sign up for a free account or watch a few ads along the way.

# What You Should Know About Annuities

By Jon Castle, MSFS, CFP

As a financial advisor, one of the most common questions I get is “What do you think of annuities?” It’s almost as if the person asking the question somehow expects financial advisors to come down on one side of the table or the other as it applies to this often-misunderstood financial product.

Much has been written about annuities, and most of what you read would lead you to believe that, in general, investors should avoid them. And for most people, I would tend to agree. Annuities often come with a number of drawbacks, as listed below:

- In general, annuities tend to be expensive when compared to other investments – mostly because a portion of the annuity is an insurance premium. This can significantly reduce your returns on your investment.

- Annuities often come with surrender charges, which means the insurance company takes back some of your money if you withdraw it before the surrender charges expire.

- Annuities rules require that you keep your money tied up in the annuity until after age 59 ½, or pay a 10% early withdrawal tax penalty in addition to ordinary income tax due. Any surrender charge levied by the insurance company would be an additional expense you would have to pay.

- Annuities that you invest in with after-tax dollars change the tax treatment of any profits from the account from capital gains tax to income tax – which, while deferred on an annual basis, may still be more than the tax would be on other investments



Annuities also have the reputation of paying high commissions, which, of course, can be an incentive for commission-based financial advisors to recommend them more than may be prudent.

On the other hand – from the perspective of a fiduciary, fee only advisor (one who earns no commissions, so has not incentive to sell annuities), I find that occasionally an annuity IS appropriate – and particularly so for doctors or other medical professionals who may be at a higher risk than the norm for lawsuits.

So, to be even handed, what follows are distinct advantages of annuities:

- In most states, assets that are placed in an annuity are not subject to creditor risk; meaning that if you are sued, they cannot take your annuity.

- Most annuities can be turned into a pension income stream that you cannot outlive, and can also provide a guaranteed income stream to survivors that you designate.

- Money invested in an annuity grows tax deferred, similar to IRA and 403b accounts, if that is important to you.

- Some annuities – either through optional riders that you pay for – or inherent in the method of crediting returns – may have features that allow your accounts to grow during up markets, but “lock in” your account values and safeguard against losses in down markets.

Should you have an annuity? The answer may not be as simple as one would hope. My advice is to consult a comprehensive financial planner, and work through that question within the context of your overall financial plan. Remember that the insurance industry makes changes to their products frequently, and each company’s products are a little bit different and unique in their own way.

Annuities typically are sold with prospectuses, brochures, and fact sheets; so before investing in one, it is important that you fully understand exactly what the contract is offering, and exactly what role it plays in your overall, comprehensive financial plan. Often we see people invest in an annuity because the product itself “seems” like a good idea... in particular after periods of excess market volatility, or right before retirement when their financial stress levels are high.

Then... more often than not... they spend the next few years trying to work their financial plan around that annuity, kicking themselves for buying it in the first place, or having to pull off a relatively convoluted “annuity rescue” strategy.

Conversely, the people we see who are the happiest with their annuities are the ones that from the very beginning incorporated it into their financial plan, know exactly why they bought it and exactly what role it plays in their overall Wealth Management plan. In other words, it is a tool to be used within a larger context – not a product to be owned only because it “seems” like a good investment at the time.



Jonathan Castle, MSFS, CFP is a Managing Partner and Chief Investment Officer for PARAGON Wealth Strategies, LLC. A proud member of MD Preferred PARAGON is a fee-only, fiduciary registered investment adviser that provides holistic wealth management for affluent professionals with a specialty in retirement optimization. <https://www.wealthguards.com/healthcare-professionals>



# Excellence in Rehabilitation

## BROOKS® Rehabilitation

Our expert rehabilitation physicians and clinicians will provide your patients with individualized care throughout our health system.

### A GREAT EXPERIENCE IN EVERY SETTING:

- Rehabilitation hospital
- Skilled nursing
- Home health
- Outpatient therapy
- Assisted living & memory care
- Physician practice
- Community programs
- Research

Contact us today to see how we can partner to better serve our patients.

[BrooksRehab.org](http://BrooksRehab.org)



#WeAreBrooks



## Absent Answer

CALL CENTER SPECIALIST. WE GOT IT.

### A Live Voice Makes the Difference



### *Our Answering Service and Call Center Operations Have Been Serving the Local Medical Practices and the Healthcare Industry Since 1985*

- Let us assist you with a live person answering all of your calls or calls when your office is closed – The personal touch
- High performance – We answer your calls accurately
- Personalized customer care / Help desk to provide immediate assistance / Additional services include appointment setting and secure texting
- Local owners and operators – We are not a nameless national call center branch and you are not just some account number on our list

Find out why we are the preferred HIPPA compliant answering service and call center operation for medical practices and healthcare institutions in Northeast Florida

Visit our website at [www.absentanswer.com](http://www.absentanswer.com) to view our full selection of services

Contact us at 888-414-2405 or [Sales@absentanswer.com](mailto:Sales@absentanswer.com)

# The Best Chefs on Instagram to Follow During Lockdown

By Alex Martin, *elitetraveler.com*



*Massimo Bottura is one of our best chefs on Instagram*

The Covid-19 pandemic has forced restaurants to close their doors. Work has been whipped away from tens of thousands of talented chefs around the world. But with time on their hands, many chefs are sharing their gifts on social media. From live cooking sessions with Michelin-starred cooks to amazing images of delicious creations, we take a look at the best chefs on Instagram to follow during self-isolation.

## **Tim Hollingsworth**

The LA-based chef is behind successful restaurants Otium and Barrel & Ashes and lends insight into his love for home cooking on his Instagram channel. Right now, he is offering tips on the most basic forms of cooking (like how to poach an egg) to daily updates on his very own chicken coup. Check out his daily Instagram stories for tips on how to transform leftovers into delicious meals and make the best use of old cupboard ingredients.

## **Jenner Tomaska**

The Chicago chef shot to fame at Grant Achatz's restaurant Next as executive chef. He has since left that position and is now seen popping up across the city with new and exciting concepts, including a residency at the Michelin-starred Elizabeth in Lincoln Square. With the US in lockdown, Tomaska is sharing a ton of cookery tips on his Instagram page, such as how to debone a leg of lamb and then truss it properly. There is also a video on topping eggshells, a notoriously difficult skill.

## **Rene Redzepi**

The chef and owner of the world-famous Copenhagen restaurant Noma has been at the forefront of experimental fine dining for over a decade. Although he is not as active on Instagram as some would like, he has an encyclopedia of stories for you to wander through, including his trips to Japan and even his failed experiments in the kitchen. He does post a delicious homely recipe from time to time as well.

## **David Chang**

David Chang is nothing short of a culinary A-lister. The man behind the Momofuku brand and the excellent travel show Ugly Delicious provides an insight into his everyday life on Instagram. Right now he is more active than ever, providing detailed recipes on easy meals that you can make at home, such as tuna pasta salad and lasagne. He even offers insight into how he, a Michelin star chef, cooks his eggs in the morning (don't feel bad, even he breaks the yolks from time to time).

## **Massimo Bottura**

The chef patron of three-Michelin-starred Osteria Francescana, Massimo Bottura, is widely regarded as the best chef in Italy. While he serves some of the world's greatest cuisine at his restaurant, he, like most other Italians, still relies on beautifully simple pasta dishes to get him through the day. Bottura has been upping his content throughout the Covid-19 lockdown and offers recipes so you can cook some delicious nonna-style cooking at home.



**Christopher M. Thompson, CFP®**  
 First Vice President - Investment Officer  
 Chartered Retirement Planning Counselor<sup>SM</sup>  
 Fundamental Choice Portfolio Manager



**Wells Fargo Advisors**  
 818 Highway A1A North  
 Suite 200  
 Ponte Vedra Beach, FL 32082  
 Tel: 904-273-7956  
 Toll-free: 800-342-0689  
 Cell: 904-708-3817  
 Fax: 904-285-0249

Christopher.Thompson@wellsfargoadvisors.com  
[www.christophemthompson.com](http://www.christophemthompson.com)



**SOMEONE JUST HONKED  
 TO GET ME OUT OF MY  
 PARKING SPOT FASTER  
 SO NOW  
 I HAVE TO SIT HERE UNTIL  
 BOTH OF US ARE DEAD.**

THEHUMANPAGE.COM

**ATTENTION Physicians**

**Do You Need a Referral for Services to Assist You Professionally or Personally?**

**Contact us for a local referral for your needs. There is no cost to you ever!**

- Healthcare Attorney
- Financial Planner
- Computer Expert
- Insurance
- CPA
- Telemedicine
- Staffing
- Marketing Services
- ETC.....

**888-670-2228 \* markets@dr.com**

**PHYSICIAN RESOURCE  
 NETWORK**



# These Virtual Tours are a Great Way to Explore the World Without Leaving Your Home

BLAKE SNOW, *lonelyplanet.com*

*We live in an age of unprecedented access to digital technology – and with it, brand new ways of exploring the world around us.*



One of the best parts of taking a virtual museum tour? No crowds or lines © Livio ANTICOLI / Contributor / Getty Images

While it's not quite the same as seeing, say, the Mona Lisa or Christ the Redeemer in person, some of the world's most popular and remote destinations have created libraries of on-line images and video, as well as 360 degree virtual tours that let you stroll remotely through galleries and even national parks.

Here a just a few of the digital tours that let you wander the world from wherever you may be social distancing.



Google has used its Street View technology not just to map roads, but also destinations like the Chojjin Lama Museum in Ulan Bator, Mongolia © BYAMBASUREN BYAMBA-OCHIR / Getty Images

## See the seven wonders of the world

If there's anything capable of whetting your appetite for

world travel, it is the new seven wonders of the world: the Great Wall of China, the ancient city of Petra, the Taj Mahal, the Colosseum, Machu Picchu, Christ the Redeemer, and Chichen Itza. Thankfully there are impressive virtual tours of each from The New York Times, AirPano, Google, and Panoramas.

With modern technology, you can even see the last standing wonder of the ancient world—The Pyramids of Giza. There are a few other wonders that might not make it into the top seven but are still worth a digital peek, like the Alhambra, Seville's La Giralda, and even Easter Island.



Imagine having the Louvre all to yourself - almost an impossibility unless you go on a virtual museum tour © DEA / G. DAGLI ORTI / Contributor / Getty Images

## Spend a day at the museum

In recent years, Google has partnered with over 2,500 art museums to upload high-resolution versions of millions of pieces of art. Highlights include New York's MoMA, DC's National Gallery of Art, Chicago's Art Institute, the Casa Batlló, and Amsterdam's Van Gogh Museum to name a few.

In addition, The Louvre offers a virtual tour, as do The Vatican Museums, many of the Smithsonian Museums, the Russian Museum, the top-rated British Museum, the Minneapolis Museum of Russian Art, and the Palace Museum in Beijing.

You may not be able to kiss the Blarney Stone right now, but you can tour the Blarney Castle from afar. You can also visit the Museum of Flight, the Museum of Science, the Museum of Natural History, the National Women's History Museum and Boston's History of Science Museum.

While museums are often an inherently visual experience, there's a lot to be learned from archives of past lectures and tours like the ones preserved online by Nashville's Frist Museum, the Hunter Museum of American Art in Chattanooga, Tennessee, the Smithsonian American Art Museum, the Frick, and others.



One of the advantages to virtual tours of national parks is not needing to worry about the weather © Meghan O'Dea / Lonely Planet

### Explore national parks

While travel to National Parks is best avoided for the time being, you don't need to miss out on the scenery. Virtual Yosemite is absolutely stunning and one of the best, replete with audio. Both Yellowstone National Park and Mount Rushmore offer virtual tours as well.

Google has similar 360 degree audio-visual tours of five select national parks, including Kenai Fjords, Hawai'i Volcanos, Carlsbad Caverns, Bryce Canyon, and Dry Tortugas, as well as 31 more on Google Earth. You can also get an up-close look at almost 4,000 pieces of artwork, artifacts, and other treasures related to the history and culture of the national parks, and view online exhibits.



Kids especially will love the chance to view wildlife up close via virtual experiences like the penguin web cam at the Tennessee Aquarium © Meghan O'Dea / Lonely Planet

### Go on a digital safari

Wildlife is a big draw for travelers, whether it's sighting some of the Big Five in Africa, glimpsing whales in North America, or introducing your children to new animals in person on a family safari. But if you're forays into the bush are grounded for now, many zoos and aquariums have created digital access to their habitats.

You can easily watch several live webcams of some of the nation's greatest zoos and aquariums, including the San Diego

Zoo, Houston Zoo, Zoo Atlanta, the Tennessee Aquarium, and the Georgia Aquarium. Additionally you can see Canadian farm animals doing their thing, or you could watch Stella the Dog jump endlessly into huge piles of Maine leaves.



The Grand Canyon is just a few keystrokes away, no matter where you live © SumikoPhoto/Getty Images

### Take a virtual hike

Thanks to panoramic video, you can get a really good idea of what a hike looks like well before you arrive at the trailhead. For example, you can experience all of the following top-rated hikes right now from your computer or tablet: Bryce Canyon, Grand Canyon, GR20, Inca Trail, and the death-defying Angel's Landing. For even more great hikes, simply YouTube one of Lonely Planet's top 10 treks or any other hike that suits your fancy. Bonus points if you follow along during a workout to enhance the realism.

### Observe other famous landmarks

You can visit many wonders of nature, including the Amazon Rainforest, Iguazu Falls, the Komodo Islands, or Table Mountain, using virtual tours. Or you can explore the Statue of Liberty, the Sahara Desert, Niagara Falls, or even a guided tour of the Eiffel Tower. For even more virtual tours, search your bucket list of adventures with AirPano, Google Earth, or YouTube.



Not everyone can be an astronaut, but you can follow along the original moonlanding online © NASA / Handout / Getty Images

### Travel to outer space

The moon hasn't made it to Lonely Planet's Best In Travel list (yet!), and even without self-isolation and shelter-in-place measures for COVID-19, many of us may never travel to space. But thanks to technology, now is as good of a time as any to do so virtually. Before blasting off, considering touring some of NASA's offices first. Then relive the last lunar missions and moon walks in stunning HD. Or take a virtual tour of Mars with the help of Google.

# The Best 5 Wine Apps

By Tom Gearing, Owner & Managing Director of Cult Wines Ltd



Like a fine wine, we've got better with age and now wine apps are a thing. The world of wine can be overwhelming, intimidating and complex with 'vionology' confusing beginner wine enthusiasts wishing to learn more. Luckily, the experts at Cult Wines ([www.wineinvestment.com](http://www.wineinvestment.com)) have put together a list of the best 5 wine apps to use when choosing your next drink.

Tom Gearing, the managing director of Cult Wines and runner up in Season Eight of the BBC's 'The Apprentice' notes 'wine apps are great for novice enthusiasts to get the closest they can to a conversation with a wine expert. Through apps you are able determine what key fragrances, tastes and regions you really like and that's a great starting point.' With over a decade of fine wine investment and collection management services to a global audience, it's safe to say they know a thing or two about wines. So here is a rundown of the best 5 wine apps to make buying a bottle easier.



## 1. Delectable (Android, iOS: Free)

It's the app of our dreams- the Instagram of wine. Delectable is renowned for one of the best wine label recognition features so it's easy to search a wine's age, tasting notes and reviews. Users can be

'verified' meaning you can decipher reliable, expert opinion from amateur wine connoisseurs. You also get an overall rating so you can learn which is the most popular, liked wine in case you're really stuck so overall, it's one of the best wine apps on the market.

### What we like:

- A fun feed to allow easy navigation
- The social aspect - connect, chat and meet fellow wine enthusiasts!
- Fantastic label recognition software
- Verified user feature
- Category focus and trending labels makes finding popular wines easy

### What we don't like:

- Niche, finer wines are sometimes missing from the app

## 2. Wine Searcher (Android, iOS: Free)

This is the best app for those on a budget. Wine searcher is an incredible app tool that allows you to scan over 55,000 global retailers to find the best price for your bottle. Naturally, the information surrounding wine regions and types of grapes is a cut above the rest and the app makes it easy to store this information for future use.

### What we like:

- Budget friendly
- Daily articles to read
- Good links to underlying merchants
- Mobile friendly and easy to navigate

### What we don't like

- The retailers listed bottle doesn't always mean it's still there. You may think you've found the perfect wine, but it could be out of stock!
- The free version of the app has no faults. However, some say that the annual subscription (\$70) is unreasonable as you can find the same information for free via a google search

## 3. Vivino (Android, iOS: Free)

Vivino offers information about wine to both novice and seasoned wine lovers. Not only does it tell you the region, tasting notes and ratings surrounding a specific wine, but it tells you how it ranks in comparison to other wines. This feature makes it easier for the user to purchase different brands with similar tasting notes to wines they have previously enjoyed. If the app is unable to find the vintage you are looking for, Vivino's customer service team is fantastic in manually identifying wines for their users.

### What we like:

- A less personality focussed social feed. This may sound odd but for the user who couldn't care less about what other people are drinking, this is perfect.
- Includes winemakers notes and compares similar wines at different price points
- Great customer service team
- Great food pairing suggestions

### What we don't like:

- The app sometimes does not find vintage wines, meaning the user must call customer service to get an answer
- The apps design. This may sound silly, but an all red app can become a little intense over time

#### 4. Decanter Know Your Wine (iOS: Free)

An app dedicated to teaching its users about wine. Could we think of anything better? This learning app comes with 10 free modules for users to increase their knowledge about some of the world's best wine regions and grape varieties. This is not a cramming tool or a confusing quiz, but rather an app designed to help information sink in through a series of short bursts.

##### What we like:

- Uses highly efficient learning methods. For instance, spaced repetition is scientifically proven to help a person's long-term memory
- Questions are regularly added. There are over 600 wine questions broken down into 48 modules (over 10 of which are free)
- The app provides online quizzes for you to practice your learned knowledge.
- Provides a different, more proactive angle to learning about wine

##### What we don't like:

- Several glitches in the past. Whilst many of these have now been fixed, issues included users permanently losing their completed course data due to an upgrade, lagging speed of questions and payment issues when choosing to upgrade the app.
- Not compatible with Android devices.

#### 5. Cellar Tracker (Android, iOS: Free)

A less visually aesthetic app but unsurprisingly, one of the most popular. With a database of over 2.1 million wines and 5.9 million

tasting notes from community and wine experts, Cellar Tracker's software quickly recognises and comments on wines once you enter or scan them in. One user reviewed 'once entered it is easy to keep track and the programme reminds you if a wine is in its drinking window or needs drinking up.' Basically, it's your best digital wine inventory.

##### What we like:

- Extremely large database
- Makes managing your wine collection easy and convenient
- Track your consumption history
- Reminds you if a wine is in its drinking window and shows the user the bottles current value

##### What we don't like:

- Clunky interface. Not visually pleasing and can make an easy app appear overwhelming
- Dated design. You are unable to slide across pages but must scroll up and down the page instead
- Nothing too different than Cellar Tracker's website which processes and offers information faster on a larger screen

##### Tom Gearing

*Tom Gearing developed a keen interest in wine throughout his formative years whilst accompanying his father, Philip, on many trips to the Cote d'Or. Tom was displaying an eye for wine from an early age, and even upstaged the esteemed wine professionals at Christies at the age of 13 when he spotted that a 12 bottle case of Domaine de la Romanée-Conti, Romanée-Conti 1959 had actually been reconditioned and not sold in the condition stated at sale.*



### Fee Only Wealth Management That Includes...



**Jonathan N. Castle**  
MSFS, CFP®  
Managing Partner

- Financial Planning for Life Decisions
- Low Cost Portfolios with Recession Protocol™ Protection
- Strategies to Protect Your Wealth
- Tax Planning & Tax Minimization
- Survivor, Estate, and Legacy Planning



**Michelle Ash**  
CFP®, RICP®, CASL®  
Managing Partner

Watch our "Invest Without Fear of Market Crashes" Video at  
[www.connect.wealthguards.com](http://www.connect.wealthguards.com)

[www.wealthguards.com](http://www.wealthguards.com) | 904-861-0093

# 14 Thought-Provoking Books That Every Doctor Should Read

By Franz Wiesbauer, MD, MPH



Medicine is constantly changing and what you knew to be true 10 years ago may be completely irrelevant today. With the pressure to stay abreast of all the latest developments in an ever-changing field, it's understandable that many physicians spend most of their reading time catching up on medical literature. But there is so much more to being a doctor than simply knowing the latest treatment guidelines.

In the interests of saving you time, we've compiled a list of non-medical literature that we think would help you grow as a physician, and as a person.

## **The Mind Map Book**

by Tony Buzan

The premise of this book is that as humans, we evolved to think and communicate in pictures. As we slowly moved towards a language-based society, we lost touch with our natural way of thinking and forced generations of people to learn and think primarily in words. Although words are an efficient tool to communicate and absorb information, is not an efficient way to learn or memorise that information. He uses Leonardo Da Vinci and other great minds as prime examples of the importance of maintaining creativity and using images to emulate the way we naturally learn—through association and “network” (or map-based) thinking. A great book for anyone who wants a practical way to improve their ability to learn and recall information.

## **Skin in the game**

by Nassim Nicholas Taleb

This is really a philosophical book about how to approach risk and risk-asymmetry in life, investing and business. Taleb is a very controversial character, sometimes insulting to well-respected names in the field, which makes the read entertaining but may be repulsive to some. Definitely one of the great thinkers of our times and a great read for anyone interested in the role of risk in our lives.

## **The problems of philosophy**

by Bertrand Russell

Tim Ferriss swears by this book and with good reason: it's a great opportunity to challenge your approach to reality. Definitely not something you can get through in one sitting though. It takes you through the process of thinking about the nature of reality and what you see around you. It's easy to read but does take time to digest so it might take a while to get through (even though it's a pretty short book). We'd recommend it to anyone who likes to challenge their thinking and what they hold to be true.

## **A guide to the good life: the ancient art of Stoic joy**

by William B. Irvine

Irvine makes a really good case for practising Stoicism and the importance of having a good philosophy in life. This book is a brilliant primer on Stoicism if you've heard of it but not really sure what it's about or why you'd bother learning about it. Highly recommended.

## **Inferior: how science got women wrong**

by Angela Saini

As the subtitle “How science got women wrong” suggests, this book is about how science run by male scientists (from Darwin on to modern primatologists/biologists) led to bias in the picture we have of the women's role in our society. You'll learn about behavior in great apes, gather-hunter societies, sexual behavior and how this all affects the design of medical trials. A quick read and recommended for anyone interested in knowing more about the effect of sexism on scientific advancement.

## **The subtle art of not giving a f\*\*\*k**

by Mark Manson

If you've been seeing orange books everywhere and wondering what on earth everyone's reading, let me spare you the pain of trying to find out. Mark Manson's book cover is as colourful as the language he uses to lament the modern epidemic of self-congratulation. In a book that has spread like wildfire across the world (with good reason), Manson bucks the self-help trend by arguing that improving our lives “hinges not on our ability to turn lemons into lemonade, but on learning to stomach lemons better”. If you can read no other book listed in this post, make sure you read this one.

## **Second Suns**

by David Oliver Relin

The first book on our list is still technically medical but in a non-medical way. In this captivating book, we follow the stories of two ophthalmologists, Geoffrey Tabin and Sanduk Ruit, as they go about saving tens of thousands of people from preventable blindness in the foothills of the Himalayas (as you do). This is a feel-good true story about the unique power that every clinician holds to make a real, measurable difference in this world. Another fabulous “doctor saves the world” memoir can be found in the *Hospital By The River*; a book which follows the incredible story of Dr Catherine Hamlin as she fights to help fistula sufferers in Ethiopia.

### **How to win friends and influence people**

*by Dale Carnegie*

This book needs no introduction. Perhaps one of the most cited business books of all time, this classic is essential reading for anyone in a role where the ability to influence others is a standard part of the role (doctors definitely fall into this category).

### **When breath becomes air**

*by Paul Kalanithi*

Get the tissues ready for this one. The late neurosurgeon Paul Kalanithi takes us on a personal journey as he describes defining events throughout his life, trying to find the answer to the universal question; “What makes human life worth living?”. This deep exploration of perhaps one of the most significant questions we all face, is likely to leave you with more questions than answers, but offers a powerful perspective from a man facing his own mortality. Underpinned by philosophy and flecked with neuroscience, this book will leave the most critical readers in awe of Kalanithi’s resilience in the face of death.

### **The Power of Habit**

*by Charles Duhigg*

We are all the product of ‘the choices that we deliberately make at some point, and then stop thinking about but continue doing, often every day’. The book describes how we let unconscious habits govern most of the decisions we make, and ultimately, our entire lives. Habits are certainly useful; they free us from having to ‘think constantly about basic behaviors’ and allow us to focus on more demanding activities. But when do these habits start becoming destructive, rather than constructive? A fascinating read for any doctor interested in changing their own, and their patients, habits.

### **Thinking Fast and Slow**

*by Daniel Kahneman*

This book is all about decision-making and proposes that we all make decisions in two ways: fast, intuitive thinking, and slower, rational thinking. Though this can be a slow read in some parts, Kahneman highlights fascinating real-world examples to lighten up (did you know judges are less likely to give parole when they’re hungry?). The book offers an intriguing insight into the way we subconsciously allow prejudice to influence our decisions and the cognitive shortcuts we use to make judgements. As doctors, we pride ourselves on being rational decision-makers but this book might make you think twice.

### **The Immortal Life of Henrietta Lacks**

*by Rebecca Skloot*

When Oprah Winfrey decides to star in a movie, you know the story’s pretty legit. And if you are at all interested in the ethics of medicine, then the story of Henrietta Lacks is bound to keep you captivated. Hitting the silver screens in recent times, the story of Henrietta Lacks is one that will undoubtedly leave you feeling very conflicted. A poor black 1950’s farmer with cancer, Lacks was none the wiser when some of her cervical cancer cells were secretly shaved off her biopsied tumor and cultured into the world’s first immortalized cell line, HeLa. HeLa has been responsible for significant medical discoveries and countless lives saved yet, the cell lines were taken without consent and without compensation. A fascinating story for all medical professionals.

### **Flow**

*by Mihaly Csikszentmihalyi*

What makes people happy to be alive? For over 20 years, Csikszentmihalyi studied a phenomenon that makes experiences deeply satisfying; a state we now call flow. When we’re in flow, we are in a state of concentration that is so focused, it feels like we’re truly “in the moment” and would not want to be anywhere else. This state, Csikszentmihalyi says, is the ultimate manifestation of happiness. Flow is a great read for anyone interested in contemporary psychology and science of happiness.

### **Osler’s “A Way of Life” and other addresses**

*by Sir William Osler*

Sir William Osler needs no introduction. If you’ve been following our Magazine posts for any length of time, you’ll know that we’re huge fans of Osler here at Medmastery. This isn’t technically a book, but rather, a compilation of Osler’s most important speeches, letters, and notes. At first glance, the book may seem rather wordy and obtuse but I guarantee that this book is full of hidden gems for anyone willing to spend some time with it.



**Sometimes it's  
good to be picky.**

We hand-select the most tender cuts of beef so you get the absolute finest steak every time.

Ponte Vedra Beach  
814 A1A North | (904) 285.0014  
Catering | Private Dining | Monthly Wine Dinner

**RUTH'S CHRIS STEAK HOUSE**

# Hero or Victim? My Mother, the Anesthesiologist

ANONYMOUS



My mother gave years of her life to service in this hospital. I was born in this hospital. I volunteered here for years before I started my residency in this hospital. I grew up before the very eyes of this hospital. I owe my life to this hospital, but I don't owe my death to this hospital. And neither does my mother. I start my shift with a feeling of dread. I wonder if my used and re-used, meant-for-single-use, N95 mask appears tattered to my patients. I persevere on a virus so ubiquitous that I can almost feel it permeating my skin on every surface I touch. I try not to worry, but my mind is clouded with a sea of thoughts. I am afraid of speaking up for myself. I am afraid of coming in to work. And I want my mother to stay as far away as possible.

I think about how spoiled I have been under the protection of my resident union, under the wings of my senior residents, under the guidance of my attendings. And I realize that the same structured support will never be available to my mother. I think about how being young and healthy makes me low-risk. And I know the same is not true for my mother.

Months and years have passed since I started planting the seed in my mother's mind that she should think about retirement. The time has come and gone. I have a fleeting thought about whether or not she would have volunteered to fight this virus on the frontlines if she had gone into retirement. I immediately know the answer is, "yes." Convincing her to extend her vacation to evade the worst wave of the global pandemic was difficult enough. Convincing her to not come back to work was impossible.

I put on a brave face for the first time I will see my mother in

three weeks. I think about how heartless I feel, simply allowing her to walk into the warzone that our beloved hospital has become. I think about how helpless I am to change her stubborn mind. I wish I could take her place, but I'm right here alongside her.

I get into her car and avoid eye contact at all costs. I don't dare to give her even a hint that I've been fighting back the tears. She is too staunchly stoic to understand my concerns. She thinks she is invincible.

We drive to the hotel I convinced her to stay in. I hope she will not sneak back home and risk exposing my father and my grandmother. They're just innocent bystanders in our fight. Her N95 mask hangs under her chin, useless. I grasp for the right words to explain to her that it will be her only mask, indefinitely. I can tell she doesn't understand the gravity of the situation. She hasn't been here for the worst of it.

I watch as she walks out into the rain with her N95 uncovered. I cringe seeing it saturate with raindrops. I can't help but notice that she isn't wearing her mask properly. I wonder if she is wearing the wrong size or if she has ever even been fit tested. I wonder if she knows what a fit test is. I wonder whether she will die in this hotel room or at the hospital.

She has always been my personal hero, but I don't think the decision to come back to work, makes her a hero at all. Elderly and immunocompromised, it makes her a victim of a system that has continued to silence, oppress, and undermine its greatest champions.

The author is an anonymous physician.



Contact us for more details  
or to schedule a tour.

# NOW AVAILABLE

12848 Vickers Lake Court  
Jacksonville, FL 32224

5 Bed • 4.5 Bath • 3,853 sq. ft.



What a beauty in Jacksonville Golf & Country Club! This home has been wonderfully maintained, updated and expanded over the years. The backyard is an oasis with custom pool, summer kitchen, and large private lot -- all you will ever need to relax.

- Clean lines and open spaces
- Open kitchen with huge pantry
- Relaxing master suite
- Spacious pool
- Outdoor entertainment area



Each Office Is Independently Owned and Operated



**The Lisa Barton Team**  
Tonya O'Quinn | Broker Associate  
904-445-0726



*Lisa Barton Team*  
REALTORS®

LisaSellsPonteVedra.com | tonya@lisasellspontevedra.com



# thank you

To all the **doctors**  
*nurses ICU staffers*  
*practice managers first responders*  
*infectious disease specialists*  
**intensivists** *medical examiners*  
*geriatricians nurse practitioners*  
**respiratory technicians**  
*ambulance drivers pulmonologists*  
**epidemiologists** *social workers*  
*life sciences engineers* **microbiologists**  
*vaccine research lab technicians*  
**pharmacists** *hospital administrators*  
*public health officials* **nursing homes**  
**pathologists** *hospital housekeepers*  
*microbiology researchers*  
*PPE manufacturers* **immunologists**  
**medical research scientists** *paramedics*

**To the doctors, nurses, and other healthcare professionals battling COVID-19**—the employees of ProAssurance and our families are deeply grateful for your leadership, dedication, and sacrifices.

**To everyone else**—please stay home, wash your hands, and most importantly...

**Listen to the doctors.**



**PROASSURANCE.**

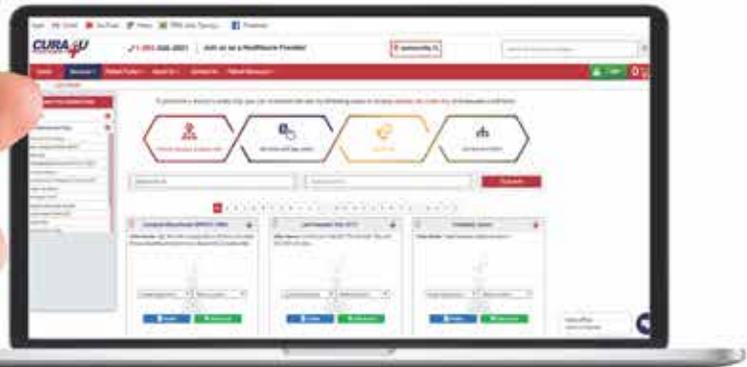
Treated Fairly

**Healthcare Professional Liability Insurance**

For ProAssurance policyholder information and resources >>>

**ProAssurance.com/COVID-19**

# HELP YOUR PATIENTS **SAVE ON** **LABS & RADIOLOGY TESTS!**



## **DISCOUNTED** RATES ON **LABS & RADIOLOGY TESTS** ON **CURA4U**

for

- ✓ **Self-Pay** Patients
- ✓ Patients with **high deductible** plans
- ✓ Patients with **out of network** coverage

Just **fax the order sheet** along with patient name and contact information at 888-567-1515.

Or simply ask patients to **call CURA4U** or visit our website.

Our team will contact patients to schedule these appointments. Results will be faxed to your office.

Prices starting from	
CBC	<b>\$10</b>
LFT	<b>\$14</b>
Lipid Profile	<b>\$20</b>
HBA1C	<b>\$17</b>
X-ray	<b>\$60</b>
Ultrasound	<b>\$200</b>
CT Scan	<b>\$300</b>
MRI	<b>\$480</b>

Over **2200 Labs & 900 imaging centers** in partnership with



### ADDRESS

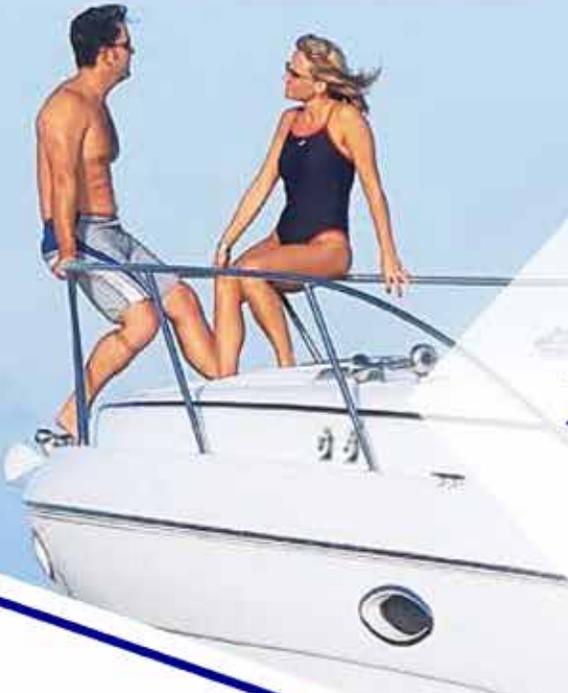
Office 10752 Deerwood Park Blvd 100  
Jacksonville, Florida, USA, 32256

### PHONE

+1 888 666 2042  
+1 407 413 9618

### ONLINE

www.cura4u.com  
info@cura4u.com



# MAKE BOATING A PART OF YOUR LIFE... THE EASY WAY.

Jacksonville Boat Club can provide you with an exclusive fleet of boats to enjoy the boating lifestyle without the high cost and hassle of owning your own boat.

## ***BEING A MEMBER OF OUR CLUB GIVES YOU MANY ADVANTAGES OVER OWNING YOUR OWN BOAT:***

- ⚓ It's much more cost-effective
- ⚓ You can choose from our several different types of boats to suit your needs - from deck boats to twin cabin express yachts
- ⚓ You don't have to clean the boats after you use them or keep them maintained - so you have no drain on your time or your cash
- ⚓ No loan payments
- ⚓ No storage fees
- ⚓ No towing or waiting in line at the ramp
- ⚓ Our exclusive valet service (including water toys & ski vests) removes all the frustration so you and your guests can fully enjoy your day on the water
- ⚓ Membership includes using the express yachts for overnight stays for romantic getaways and family outings

**VISIT US AT [JAXBOATCLUB.COM](http://JAXBOATCLUB.COM)**

**MAKE BOATING A PART OF YOUR LIFE THE EASY WAY. CONTACT OUR DIRECTOR OF BUSINESS DEVELOPMENT AT [904.477.9794](tel:904.477.9794) FOR INFORMATION ON OUR INDIVIDUAL, FAMILY OR CORPORATE MEMBERSHIPS.**

© 2015 JaxBC, LLC. All boats in the Fleet are owned by JaxBC, LLC and reserved for the exclusive use of our members.

