

MD Life

JANUARY 2021

**HEALTHCARE:
IT'S BROKEN -
LET'S FIX IT**

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PUBLISHER'S NOTE: This is our 76th issue of MD Life magazine and we have seen many changes in both our industry and our readers habits over the six plus years we have been publishing MD Life. For example: 90% of our readers now view the magazine as a digital version and of those over 50% open and read the magazine on a smartphone or tablet device. Beginning with this issue we are making changes to make it easier for our readers to experience MD Life based on these trends. Specifically, we are increasing the text size, eliminating the redundant footers on the bottom of each page, increasing white space, upgrading our graphics and now including hyperlinks in our articles so that you can click through to expanded information where we include these to gain additional insight beyond the MD Life article on that subject or contributor. We feel this will enhance your experience with our magazine when you view it each month in the manner in which you are now consuming our publication.

Contents in This Issue

- A Country Doctor's New Year's Resolution
- RPM Success During COVID-19: There's No Place like Home
- 5 Good Books for a Lousy Year by Bill Gates
- Healthcare: It's Broken - Let's Fix It
- The Best Accessories for Your New Apple Tech
- If You Don't See the Light, Become the Light Yourself
- How Will the Market Do This Next Year?
- This Physician Was Suicidal; Her Partners Told Her to Shut Up
- The Best Wine Subscription Boxes
- Distress or Delight: Are You Leaving a Love Letter or a Recipe For Disaster?
- Super Bowl Party Food Ideas

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A Country Doctor's New Year's Resolution

By Hans Duvefelt, MD, acountrydoctorwrites.blog



I've always had a sentimental streak in me. To the extent I make resolutions this time of year, they have tended to be about being a better human being, and never about changing health or work habits or aiming for specific achievements. I had plenty of those thoughts, but they never came up at New Year's.

This year in particular, I think a lot about gratitude and abundance: gratitude for the wonderful life I have lived and the good fortune I have had, and abundance as a frame of mind—focusing on what is instead of what isn't.

If the past few years have taught me anything, it is that you never know what to expect. People change, careers change, death and illness happen around us, close by and far away.

My world is smaller than it was in my middle age. I have fewer distractions and I spend more time thinking at the same time as I have ended up doing more manual labor, for lack of a better word.

My promise to myself this year is to live richly in the moment, treasuring every day for what it is and do a little less thinking and a little more feeling. As I look back over my life, I know I am missing some details but I have powerful recollections of my feelings: I remember vividly the way I felt when I held my infant children for the first time or saw my mother for the last time. I remember how I felt the first and the last time I left Sweden.

I promise myself to feel grateful for the abundant peace and beauty in my immediate surroundings and the unconditional love from my animals. I promise myself to never expect others to behave or treat me in any certain way, but to always feel good will toward them. I treasure the affection of my children and grandchildren, but I don't demand it or think I always deserve it.

I promise myself to cultivate grace in my day, in my home and in my heart. I promise myself never to be greedy, not for material riches, not for love or attention, and not for more days or years in this life than my fair measure.

Yes, I fulfilled my dream of being a country doctor, and yes, I am a published writer. Yes, I raised two children, and yes, I have been able to embrace two cultures.

Now, I have no bucket list, as some people call it. I am happy exactly where I am, with exactly what I am doing. I wouldn't trade it for anything.

I promise myself not to wish for what isn't. Because what suits me perfectly. I have arrived exactly where I am supposed to be: I read about Maine's Swedish Colony in a Stockholm newspaper 40 years ago, just when I was starting out in medicine. And here I am today, after several twists and turns that eventually brought me here, then away and then back here again.

EXPERT *on* CALL

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RPM Success During COVID-19: There's No Place like Home

By Frank Astor, MD, MBA, FACS, Chief Medical Officer WITHmyDOC



It has become a familiar sight, especially during the very worst days of the COVID-19 pandemic: news reports on surging numbers of positive cases and hospitalizations resulting in lack of hospital beds and resource capacity. Hospital staff and providers sharing stories of overwhelm and fatigue. A combination that points to a sure-fire formula for a new level of crisis response.

In the midst of it all, remote patient monitoring (RPM) has emerged as a scalable, intelligent solution providing comprehensive care at home, improved quality of life, relief for hospital bed capacity and reduced provider burnout.

The Centers for Medicare & Medicaid Services (CMS) recently agreed. On November 25, CMS launched its Acute Hospital Care at Home program, providing eligible hospitals with allowances

to treat patients in their homes. Hospitals using RPM to monitor patients at home report they are able to deliver hospital-level care in patients' homes with lower readmission rates, more physical mobility, and a positive patient experience. They tout the CMS program as a timely move that enables hospitals across the country to use effective tools to safely care for patients during the pandemic and beyond. By allowing physician extenders to handle monitoring of the vitals, physician time is freed up for other duties. This also increases the potential number of patients that can be treated on a daily basis.

Less Severe COVID patients can be monitored at home

The pandemic showed us the need for more telehealth options, and now RPM and remote provider-patient interaction are here to stay. With RPM, patients are given the technology and devices to take their vital signs at home. Clinicians can monitor temperature and pulmonary function, blood pressure and other appropriate physiology for changes 24/7 and communicate any necessary modifications in medicine and other self-care back to the patient.

One of the monitoring goals is to detect any significant changes in the patients' vitals as early as possible. In the case of COVID-19, early detection of a drop in oxygen saturation levels has been a key indicator. It can be a precursor to shortness of breath and warrant the physician's decision to admit the patient. Some of the RPM programs available, like WITHmyDOC's RPM@Home, trigger critical alerts to the provider if a patient's vital signs fall out of their normal range.

RPM can handle increasing numbers of COVID-19 positive patients at home. By remaining at home, these less severe patients help reduce the transmission of

disease and increase bed availability and capacity for others needing inpatient care.

COVID-19 Clinic Solution

WITHmyDOC's RPM@Home was developed prior to the pandemic to provide better care to patients at home. For COVID, RPM@Home provides a solution to lessen the impact on emergency rooms and hospital beds. Using RPM@Home for less severe COVID patients is a risk mitigation tool that proactively protects patients, reduces the spread of infection and helps alleviate hospital capacity issues.

Less severe patients can be sent home with a tablet and a pulse oximeter so they can be monitored daily from home, optimizing hospital bed utilization for patients who need them. RPM@Home records and submits oxygen levels via a Bluetooth device to the platform. The platform captures prescribed oxygen use, providing

patient status with or without oxygen. A feature unique only to RPM@Home is the availability for the patient card to show how much oxygen the patient is taking along with the oxygen level. Alerts are then sent if patient levels fall outside of parameters set by the physician. RPM@Home is also device- and EHR-agnostic.

RPM brings quality, manageability and cost-effectiveness into a difficult public health situation. It has increasingly been recognized as an essential clinical tool to follow COVID-19 positive patients at home during the pandemic and to care for chronic conditions. As more hospitals move beyond their walls to care for patients at home, RPM will continue to bring improved efficiency and capacity to the healthcare system.

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5 Good Books for a Lousy Year by Bill Gates

In tough times—and there’s no doubt that 2020 qualifies as tough times—those of us who love to read turn to all kinds of different books. This year, sometimes I chose to go deeper on a difficult subject, like the injustices that underlie this year’s Black Lives Matter protests. Other times I needed a change of pace, something lighter at the end of the day. As a result, I read a wide range of books, and a lot of excellent ones. Here are five books on a variety of subjects that I’d recommend as we wrap up 2020. I hope you find something that helps you—or the book lover in your life—finish the year on a good note.

The New Jim Crow: Mass Incarceration in the Age of Colorblindness [by Michelle Alexander](#)

Like many white people, I’ve tried to deepen my understanding of systemic racism in recent months. Alexander’s book offers an eye-opening look into how the criminal justice system unfairly targets communities of color, and especially Black communities. It’s especially good at explaining the history and the numbers behind mass incarceration. I was familiar with some of the data, but Alexander really helps put it in context. I finished the book more convinced than ever that we need a more just approach to sentencing and more investment in communities of color.

Range: Why Generalists Triumph in a Specialized World [by David Epstein](#)

I started following Epstein’s work after watching his fantastic 2014 [TED talk on sports performance](#). In this fascinating book, he argues that although the world seems to demand more and more specialization—in your career, for example—what we actually need is more people “who start broad and embrace diverse experiences and perspectives while they progress.” His examples run from Roger Federer to Charles Darwin to Cold War-era experts on Soviet affairs. I think his ideas even help explain some of Microsoft’s success, because we hired people who had real breadth within their field and across domains. If you’re a generalist who has ever felt overshadowed by your specialist colleagues, this book is for you.



The Splendid and the Vile: A Saga of Churchill, Family, and Defiance During the Blitz [by Erik Larson](#)

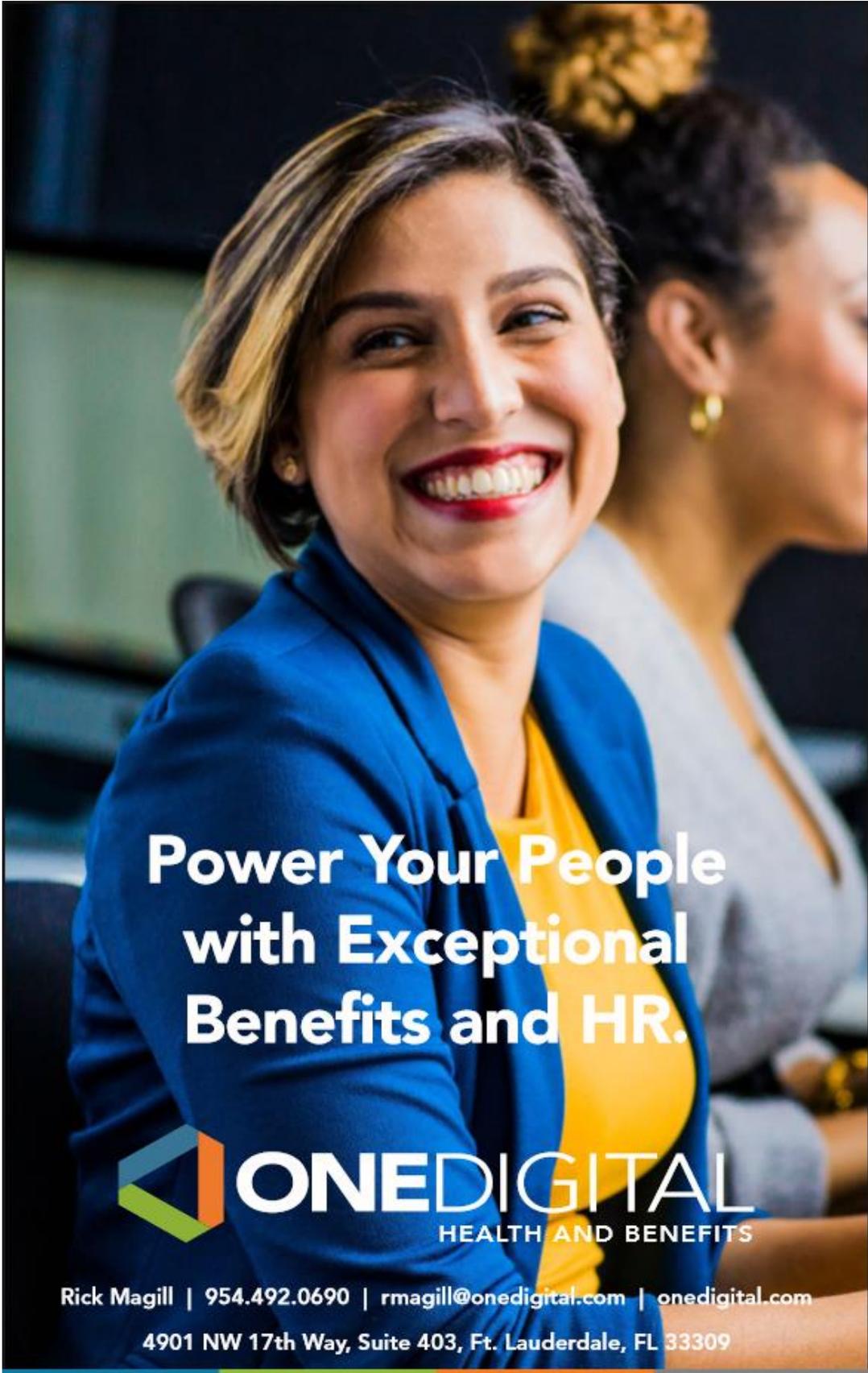
Sometimes history books end up feeling more relevant than their authors could have imagined. That’s the case with this brilliant account of the years 1940 and 1941, when English citizens spent almost every night huddled in basements and Tube stations as Germany tried to bomb them into submission. The fear and anxiety they felt—while much more severe than what we’re experiencing with COVID-19—sounded familiar. Larson gives you a vivid sense of what life was like for average citizens during this awful period, and he does a great job profiling some of the British leaders who saw them through the crisis, including Winston Churchill and his close advisers. Its scope is too narrow to be the only book you ever read on World War II, but it’s a great addition to the literature focused on that tragic period.

The Spy and the Traitor: The Greatest Espionage Story of the Cold War [by Ben Macintyre](#)

This nonfiction account focuses on Oleg Gordievsky, a KGB officer who became a double agent for the British, and Aldrich Ames, the American turncoat who likely betrayed him. Macintyre’s retelling of their stories comes not only from Western sources (including Gordievsky himself) but also from the Russian perspective. It’s every bit as exciting as my favorite spy novels.

Breath from Salt: A Deadly Genetic Disease, a New Era in Science, and the Patients and Families Who Changed Medicine [by Bijal P. Trivedi](#)

This book is truly uplifting. It documents a story of remarkable scientific innovation and how it has improved the lives of almost all cystic fibrosis patients and their families. This story is especially meaningful to me because I know families who’ve benefited from the new medicines described in this book. I suspect we’ll see many more books like this in the coming years, as biomedical miracles emerge from labs at an ever-greater pace.



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Healthcare: It's Broken - Let's Fix It

Sherri Johnson, American TelePhysicians, Inc.



Bert Lance, who once served in the Carter administration, is credited with saying, "If it ain't broke, don't fix it." Sadly, we can't apply that sentiment to our healthcare system. It definitely needs work.

To their credit, medical practices and healthcare facilities have made astonishing adjustments this year, changes that benefit patients and practitioners alike. Patients have embraced new methods for communicating with and receiving treatment plans from their physicians. And some companies have stepped up their efforts to improve our healthcare ecosystem, too.

As early as 2017, American TelePhysicians, a national technology and physician services company headquartered in Jacksonville, was building a technology platform that would enable direct-to-consumer features that would save patients time and money on popular medical services. Lower costs and price transparency are key drivers in this marketplace. A medical services marketplace with discounted pricing,

quick service, and up-front costs. Who knew? The marketplace, called CURA4U, has started to gain momentum to a large degree because its founder, Dr. Waqas Ahmed, has been sharing his vision with anyone who will listen, and that included the United Nations in the fall of 2019.

In March of this year, CNBC reported the results of an online survey of roughly 2500 adults, "Over the past year, 22% of Americans say they have steered clear of some sort of medical care — including doctor visits, medications, vaccinations, annual exams, screenings, vision checks and routine blood work — because of the expense . . ." ¹ That's a sobering statistic and one that needs a solution. A marketplace, by definition, is a

¹ Leonhardt, Megan, 'Nearly 1 in 4 Americans are Skipping Medical Care Because of the Cost', *Make It*, CNBC, 2020, <https://www.cnbc.com/2020/03/11/nearly-1-in-4-americans-are-skipping-medical-care-because-of-the-cost.html>

consolidation of discounted products and services. In that spirit, CURA4U was developed to help patients save money, prompting them to get the medical attention they need when they need it.

So, what does CURA4U mean for a physician? Maybe the question should be, "What could CURA4U mean for your patients?" Patients are bombarded with medical information and, quite honestly, many are overwhelmed when visiting their physician. A patient will meet with the physician, focus on the medical findings and instructions, and worry about the cost and how to pay for everything later. How they could save money could be a part of the consultation. Tell patients about CURA4U by sharing pamphlets, sending them to the website, or letting them know there is an app where they can find deep discounts on services. If a service, such as lab tests or radiology, requires a doctor's order, you can fax the order directly to CURA4U or provide the

order to the patient who can go online and schedule services nearby or in their home.

Another option is to list yourself or your practice on CURA4U and let prospective patients find you. Patients currently use CURA4U to find a doctor. It doesn't cost you anything to list. And if you're worried about a complicated technology install, don't. CURA4U can integrate easily with your practice management software.

Empathizing with patients on a different level is how we start to change healthcare. Patients who put off medical services because of the cost need solutions - the type of solution that a marketplace like CURA4U offers. Become an agent of change. Your patients will thank you for it.

Learn more about American TelePhysicians and CURA4U at www.americantelephysicians.com and www.CURA4U.com.



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The Best Accessories for Your New Apple Tech

BY ANGELICA LEICHT, KOMANDO.COM



There's nothing quite like getting a new tech toy. The shiny exterior of a new iPad or the lightning-fast navigation on that new Mac makes receiving a new toy or two for Christmas so enticing.

You may have even asked for an upgrade to your Apple gadgets for Christmas this year or snagged a few on Black Friday. The iPhone 12 Pro or one of the new iPads made great gifts. There's plenty of new Apple tech to choose from now that new watches, iPads and other Apple gadgets are on shelves.

If you got new Apple gadgets recently, you're going to need a few accessories to add to the mix. If you're unsure where to start, we're here to help you out with a few suggestions. From a leather Apple wallet to some new Apple Watch bands, the accessories below will help take your new Apple tech to the next level.

1. Apple Leather Wallet with MagSafe

If you got an upgrade on your iPhone for Christmas, you might want to invest in this **Apple Leather Wallet with MagSafe**. This wallet is compatible with the iPhone 12 Pro Max, iPhone 12 Pro, iPhone 12 and the iPhone 12 mini. It snaps right onto your iPhone via magnets to give you a safe place to store your credit cards and cash. Unlike some of the other phone wallet options on the market, this one is really nice quality. It's made from

tanned European leather and is shielded, so it's safe for carrying cards. That means you won't have to worry about it demagnetizing your credit cards, which can be a real nightmare if it happens.

Promising review: "This is a **great wallet for someone that uses Apple Pay** on their phone for digital payments when shopping brick and mortar businesses. It will be cumbersome if you need to access your cards a lot during the day. I'm coming from a slim cardholder style wallet so adjusting to carrying fewer cards is a non-issue. **I have three cards plus a twice-folded bill and the fit is snug but not too tight to not be able to get the cards out.** The edges of the wallet match-up with the edges of the case (using iPhone 12 mini leather magsafe case)."

2. Apple 20W USB-C Power Adapter

Who wants to wait for that new iPad to charge? Nobody — which is why you need this **Apple 20W USB-C Power Adapter**. It offers fast, efficient charging that replenishes your battery life much more quickly than other charging bases on the market.

This power adapter is compatible with any USB-C enabled device, but it works especially well with the 11-inch iPad Pro and 12.9-inch iPad Pro (3rd generation). If you want to keep your iPad battery going, this adapter will give you optimal charging performance.

Promising review: "This adapter runs at 20w opposed to the regular one that runs at 5w. Your phone will charge stupidly fast now. Overall **this is a really nice thing to have and would recommend purchasing this adapter.**"

3. Apple MagSafe Charger

Tired of dealing with annoying charging cords? This **Apple MagSafe Charger** is a great way to charge all those new Apple gadgets you just got. No annoying cords are required. It makes wireless easy. You just clip your AirPods or iPhone to the charging base via the magnets and let the wireless charger do its thing. It can charge iPhone 8 models or later. You can also use it to charge your AirPods if they have a wireless charging case.

Promising review: “It’s great, I love it. Wish there gonna be more third party cases available with MagSafe. My problem is only the shorter cord. Apple should have made it a little bit longer.”

4. Apple Pencil (2nd Generation)

That iPad Pro is begging for a new accessory, and the **Apple Pencil (2nd Generation)** is where it’s at. It offers the precision, responsiveness and natural fluidity of a traditional writing instrument — but you use it right on your iPad screen instead. It’s super versatile, too. You can use it to draw, write notes, create works of art or just about anything else on compatible iPads. It’s a great little tool for budding artists or professional designers who want to get into the digital groove.

Promising review: “I am an amateur artist trying to learn how to do digital art. As someone who is used a pencil and paper, I have had a hard time transitioning to the new medium. However, **this device has made it very easy for me to make the transition.** If you’re a traditional artist trying to get into digital art, **I would definitely recommend getting this.**”

5. Anker iPhone Charger Lightning Cable 2-pack

What’s one of the biggest complaints about Apple products? The chargers they come with, which tear and break way too easily. You should spend some money to upgrade the charger that came with your new toy, and the **Anker iPhone Charger Lightning Cable 2-pack** is one of the better options.

Each Anker iPhone cable contains a unique, verified serial number and an authorization chip issued by Apple to ensure 100% compatibility with any Lightning device. That means you don’t have to worry about any hazards or safety issues — which isn’t always the case with other cables. They’re built to last — and if they don’t, Anker offers a lifetime warranty so you can get them replaced.

Promising review: “I always purchase Anker products for all of my iPhone’s needs. **I’ve usually had great experience with their products.** When my iPhone charger cable that I got with the purchase of my new iPhone XS already stated deteriorating, I purchased these cables. **Right out of the box, I could tell they are well made and good quality.**”

6. Powlaken 3-in-1 Wireless Charging Station

You need a way to charge all of the new Apple gadgets you just got. This **Powlaken 3-in-1 Wireless Charging Station** can make that happen wirelessly.

You can use this wireless charging station to charge your iPhone, Apple Watch and AirPods all at the same time. It’s easy to use, too — the magnets make it simple to drop your gadgets onto the charger and then return when they’re full of battery power. You can even fold it to take with you when you need it.

Promising review: “As with any magnetic charging, it isn’t as fast as direct USB to wall charger, but **this device easily charges my iPhone 11 Pro, my Apple Watch 5 and my AirPods Pro at the same time!** It includes the charger for your watch, so you don’t have to have that messy extra cable and can take your original watch charger to have for work or travel!”

7. Anker PowerCore 20,100mAh Portable Charger

You don’t want to run out of battery life on that new Apple gadget. This **Anker PowerCore 20,100mAh Portable Charger** will keep that from happening. It weighs as little as a can of soup, but it can charge and recharge an iPhone almost seven times on one battery life.

It’s fast, too. This portable charger recharges itself in 10 hours with a 2 amp charger, and it’s super easy to toss it in your bag for when you need it.

Promising review: “I bought this in early August of 2017, and have used it pretty consistently for the past 6 months. **Great product! Very satisfied** and I feel like I don’t need to get in to all the details like in other reviews. I’ve gone through 3 full charges of my iPhone 8 Plus, and **it charges even faster than when I plug to the wall.** Once the battery is fully drained, then I’ll recharge it again before I go to bed and 7-8 hours later it is ready to go!”

8. iPad Keyboard Case

Want to turn that shiny new iPad into a laptop? This **iPad Keyboard Case** makes it simple to do. Just pop in your iPad and the keyboard not only gives you an easy way to type, but the backlight illuminates your iPad via LED lights.

The 360-degree hinge makes it easy to use your iPad in a ton of different modes, and the hard shell design protects your iPad in case of drops or bumps. It even

has auto sleep and wake features to conserve battery life — and an Apple Pencil holder, too.

Promising review: “Love it!! 360° viewing mode!! **Better than 180°**. Have not charged it since I took it out the box! Keyboard lights up rainbow colors, or can stay on any color you please. **Love it for typing in dim settings or night time**. Bought an iPad to replace laptop..but still wanted keyboard functions. Also has a strap to slide in pen. The case makes it heavier but at least I don’t need a laptop any more. CASE, STAND, KEYBOARD, PEN HOLDER.”

9. USB C Hub Multiport Adapter

You’re going to need a dongle for all of those new gadgets, and this **USB C Hub Multiport Adapter** is one of the best. It gives you a ton of ports — three standard USB ports, one HDMI port with 4K video output, two SD card slots and a USB-C charging connector.

The ports aren’t the only perk, either. This USB multiport adapter is straightforward to use and can be tossed in your bag or pocket to take with you. It’s also really durable, too — just plug it in to use. No installation is required.

Promising review: “**Useful, compact dongle**. I was using this with my iPad Pro with the USB-C port. Simple connection via HDMI to a monitor to stream from the iPad without an Apple TV device. Easy plug and play functionality with a Logitech keyboard to allow for typing on the iPad. And last but not least plug in a USB drive, SD, or Micro SD to view, upload or download photos. Overall, **useful when you need to do a little more with your iPad than usual** or when you’re in a fix and need a quick alternative to get things done.”

10. RUOQINI 4 Pack Apple Watch bands

That Apple Watch would look better with a new wristband or two. This **RUOQINI 4 Pack Apple Watch band** gives you four silicone wristbands for your smartwatch, so you can swap them out when you want.

These bands are super comfortable, which makes them a great option for upgrading. They’re also adjustable and fit most wrists easily. And, at less than \$10, they’re also much cheaper than replacing yours with a high-end watch band.

Promising review: “I absolutely like the bands! I **can’t believe I got 4 for \$9.99** and delivered. **Feels like the**

exact same material as the Apple band that comes with the watch. I would have paid \$49.00 at the Apple store and I paid \$2.50 per band on amazon. I ordered the black, grey, white and stone color. This band fits the both men and women I have a small wrist and it fits me and also fits my husband. I will try to add the rest of the colors.”

11. Hercules Tuff Charging Station

If you’re looking for a way to charge multiple iPads or iPhones easily, you may want to check out this **Hercules Tuff Charging Station**. It gives you six charging ports so you can juice up all of your devices at once.

All of those new toys will charge faster than they would with other chargers. This charging dock will charge your cell phone and tablets up to 80% faster than other devices offering 2.0 amps or less. Plus, it’s a great way to organize your devices, which is a bonus.

Promising review: “It’s **exactly what we were looking for!** All electronics are to be put up in our room during the night but we didn’t have enough plugs and space for them. Enter this fast charging station. The kids know to plug them in at 7:30 and that’s it. **Perfect setup and looks really nice with the blue lights**. It comes with a mixture of cables with 2 iPhone charges and the others for Android I believe. The cases fit in the slot with one case a little tight but still works.”

12. Logitech MX Anywhere 3 for Mac

That new Mac needs a new mouse. This wireless **Logitech MX Anywhere 3 for Mac** is a great option. It offers precise navigation and speed and it’s quiet, too. You can scroll 1,000 lines at once and stop on a pixel.

There are more features, too. This mouse auto-shifts between ratchet and hyper-fast modes. The low-profile design is contoured for your hand, and it has soft silicone side grips so you won’t have issues with hand pain. Add to it the sturdy design and this mouse is a real winner for your new computer.

Promising review: “I am a MAC guy. All of our devices are made by Apple. Even though the Apple mouse is a very good device this one, in my opinion, is much better. **The Bluetooth connection is very fast and it charges in no time at all**. The scroll feature is fast and you have complete control. **I would recommend this mouse without reservation.**”



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If You Don't See the Light, Become the Light Yourself

Diana R. Twiggs, MD

This year has been the blackest of nights for so many of our friends and neighbors. Daily, I still see the ravages of depression, made worse by the pandemic. It will be some time until we understand the repercussions of postponed cancer screenings. Even simple blood tests have become a perilous journey to the outside world for many. Despite hospitals and other health care facilities taking every precaution to keep their patients safe, I am having a difficult time convincing some patients to go for necessary testing and procedures. Preventive medicine is being seen as optional. In just the first half of 2020, breast and colon cancer screenings dropped by over 80 percent. Will that mean finding cancers at a more advanced stage over the next few years? Time will tell.

The mental health of our nation is tanking. We are now seeing the hard data confirming our prior fears about drug overdoses. The CDC has recently reported a large increase in drug overdose deaths from March to May of 2020 (the latest available data), coinciding with pandemic-related restrictions. Whether you recognize it or not, you most likely know someone affected by this. In pre-pandemic days we were already facing a tremendous mental health crisis. As grateful as I am for the technology that allows so many people to stay connected to health care professionals and mental health counselors, not everyone can access this technology. Even those who have the financial means to connect may not have a strong enough social support to reach out and find help. I still worry about those who do have proper access but who do not have ongoing family support. The telemedicine visit with me is just a few minutes of talking with a human and seeing someone's face. Once the visit is over, it is back to being alone in the house.

Deaths are mounting, and now we are facing a new strain of SARS-CoV2. One respected model, IHME, predicts over 500,000 deaths from COVID-19 in the United States by May 2021. And what of the brand new lockdown of the United Kingdom due to a recently

discovered mutation? Viruses mutate; it's what they do. This is not at all unexpected. It is why we have a



seasonal flu vaccine, rather than one vaccine to last for years on end. It is thought that there have already been over 4000 small mutations to the SARS-CoV2 virus since originally sequenced. The question yet to be answered is how this new strain will be clinically meaningful. We do not yet know if it is truly more easily spread than the original strain or if it is more likely to cause serious illness or death or require different treatment approaches. What we do know is that we need to stay vigilant and keep learning, keep adapting.

And yet, as the pandemic rages on, it feels like we finally have a light at the end of this very long tunnel that is 2020. Thankfully, we have two vaccines approved for emergency use as of this writing. Within just the last week, the very first SARS-CoV2 vaccine was given in the United States, quickly following the first doses in the United Kingdom. As of December 21, over 500,000 vaccine doses have been administered, according to the New York Times. This news certainly feels like a candle lit in the darkest of times. It reminds me of the Christmas Eve candlelight service, which sadly will not happen this year. The light starts with a single candle and then spreads beautifully as congregants pass the light to their neighbors. It ends with a full glow, candles raised, and a hope unlike any other. Christmas lights, Hanukkah menorahs, Diwali Diyas, meditation candles – lights have had spiritual meaning for time immemorial. Much news was made of the rare sighting of the “Bethlehem star” that appeared last night, as Jupiter and Saturn converged. How fitting that a convergence not seen at night in 800 years would happen in 2020. We need symbols of hope. Even from a purely secular point of view, you must admit that it was a unique moment.

How much more can we appreciate light after a journey of darkness? Simply watching a movie on the big screen, taking a road trip, going to a concert, racing with 30,000 of my closest friends – pleasures that feel like distant memories will return. We've made it this far. If we can just be patient a little while longer, it will happen safely. Continue to check on your neighbors. Smile at the cashier, though still behind your mask. Donate to your favorite charity. People are hurting. If you don't see the light, become the light yourself. You can brighten someone's day. Then pass your candle to the next person.

[Diana R. Twiggs](#) is a family physician and can be reached at her self-titled site, [Diana Twiggs, MD](#).

How Will the Market Do This Next Year?

Mike Sorrentino, CFA Chief Investment Officer, harwoodfinancialgroup.com

It's that time of year when investors anxiously await predictions from the brightest minds on Wall Street. What can we learn from this prestigious group, and will they bring good fortune?

Crystal Ball

It's that time of year when investors start asking how the stock market will perform this next year. Before we turn to some of the brightest minds on Wall Street, let's analyze their track record. The chart below compares the average annual forecast for the S&P 500 (red bars) to the actual result at year end (blue bars). These estimates were compiled by averaging the individual forecasts from Market Strategists employed by some of the most prestigious institutions on Wall Street. The only discernable trend is that this cohort's forecasting track record has been consistently abysmal. There were only three years when this very well-informed estimate came within 25% of the actual return (2005, 2010, and 2016).

These are not dumb people. They earned PhDs from top universities, work so many hours that they no longer remember their kids' names, and are paid millions. They also have unlimited budgets, access to more data than they can consume, and an army of geniuses working for them to crunch the numbers. Yet they appear to be terrible at forecasting annual returns. How is this possible? Furthermore, if the professionals can't get it right, where can investors go to get more reliable forecasts?

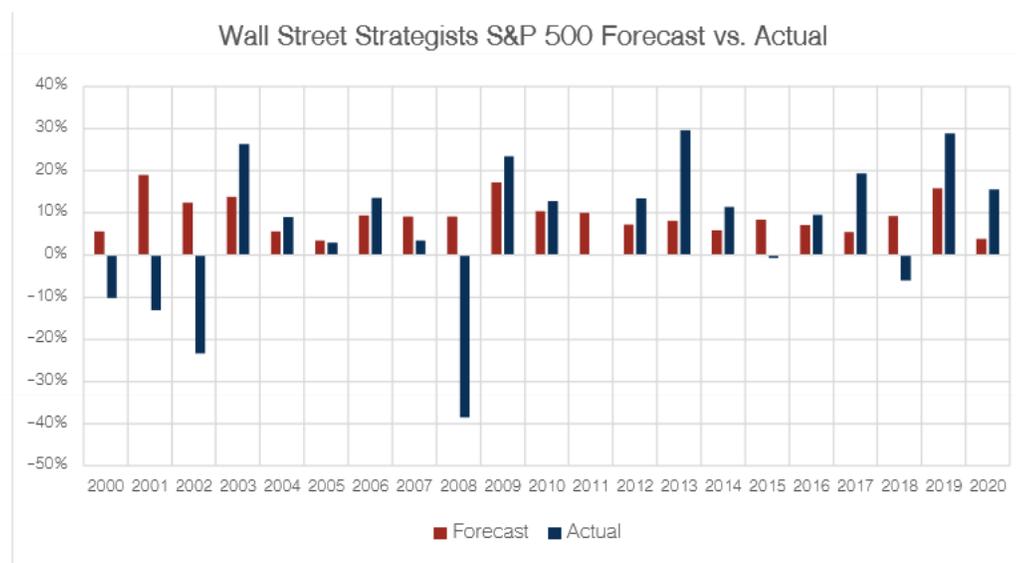
Getting Emotional

I obtained undergraduate degrees in electrical engineering and mathematics. The curricula were very structured and precise for a reason. As long as I accurately calculated all inputs, stuck to proven mathematical formulas, and obeyed the laws of science, prediction was possible.

However, financial markets do not operate on Newtonian physics. Think back to the events that impacted equity markets in 2020. There is zero chance that anyone could have predicted a global pandemic, subsequent shutdown of the U.S. economy, and the most aggressive policy response in the history of the Federal Reserve in just the first six months of the year.

Fear and greed are unpredictable forces that create dislocations in equity prices. These often take months to stabilize, which can wreak havoc on short-term estimates. Strategists may as well publish quarterly, monthly, or even daily forecasts because they are just as arbitrary as a single year.

The reality of their job is that they are being paid to do the impossible armed with an ineffective toolkit. Using process and logic to predict the mood of investors a year from now is like using antibiotics to cure a viral infection. What they really need is a crystal ball, and those are hard to come by.



Source: Bloomberg, 2020 Actual return is through 12/9/2020

But that's not to say forecasting is a waste of time. Most business owners would agree that projecting sales and expenses at the beginning of each fiscal year is a valuable exercise. These estimates are almost always wrong, but doing so forces them to think about what could impact their business.

The same applies to the research these strategists publish. They might uncover investment themes and

risks that a reader may not have considered. Incorporating the viewpoints of those who think differently or that have specialized expertise might help them avoid costly mistakes. That's why I try to read as many of them as I can.

Simply put, it's ok to follow market forecasts from smart people, but take them with a grain of salt. Forecasters are either lucky or wrong, and luck usually runs out.

The Bottom Line

John C. Bogle, the founder of Vanguard, published the instant classic, "The Little Book of Common Sense Investing" back in 2007. In it, he wrote:

"The stock market is a giant distraction to the business of investing."

These words should be gospel to long-term investors because the way to achieve investment goals is to manage risk rather than take too much of it.

Within this context, if emotions dominate the short-term movements in stock prices, and emotions are unpredictable and fleeting, then their impact is also temporary. If so, relying too heavily on annual forecasts could add unnecessary risk by shifting focus away from what can get you to your financial goals.

Revenue, earnings, cash flow, and other fundamentals drive long-term returns in financial markets. Therefore, rather than offer an estimate for the S&P 500 in 2021 (which would probably be wrong anyway), here are five themes that I believe will drive stock prices higher in 2021 and beyond:

1. The U.S. economy will continue to recover but at a slower pace.
2. The Federal Reserve will not raise interest rates for several years.
3. Inflation is coming.
4. Entrepreneurship and innovation should continue to change the world.
5. There is nowhere else to go to get equity-like returns.

This list hasn't changed much over the last six months, and it probably won't when the ball drops in Times Square in a few weeks. Markets do not operate on calendars, where a New Year acts as a reset button. Instead, they are event-driven, and the events that fuel fundamentals develop over time and are rarely derailed from the emotional effect in the short term.

Hence, despite risks to the vaccine rollout, a new presidential administration, the runoff in Georgia, murder hornets, toilet paper shortages, and whatever else causes investors to temporarily panic in 2021, these themes should mostly remain intact.

The bottom line is that if the most experienced strategists with access to unlimited resources can't get it right, then neither can you, me, nor anyone else. But since a year tells us little about the future of investment returns, remain focused on what will drive stocks over the next several years rather than the next few months.

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This Physician Was Suicidal; Her Partners Told Her to Shut Up

ANONYMOUS PHYSICIAN

To say that I grieved in the months following the unexpected death of my husband is an understatement. I couldn't sleep. I couldn't eat. Thirty pounds evaporated from my 5' 4", 130-pound frame. Incessant crying left me dehydrated with cracked, bloody lips.

Too soon, financial and professional pressure forced a return to my anesthesia practice. To the outside observer, I appeared functional; I was, in reality, suicidal.

Between cases, I'd cry in the bathroom. During cases, I'd trouble-shoot my plan, like any well-trained anesthesiologist.

As doctors, we try to prevent suicide. We tell patients if they're suicidal, tell someone, so I told everyone — my partners, my surgical colleagues, the nurses. When they asked how I was doing, I replied quite bluntly that I was suicidal. And the conversation would end in awkward silence.

Rather than respond with concern and empathy, my partners convened a meeting to inform me I had to stop telling the staff I was suicidal because it made everyone uncomfortable.

I was stunned.

Their discomfort outweighed any concern for my well-being. I felt completely and utterly alone.

The high rate of physician suicide is often attributed to the obstacles doctors face in seeking mental health care: fear of professional reprimand, loss of licensure, the stigma of mental health issues. While these concerns are valid, I posit much of the problem stems from our cultural indoctrination in medicine.

Medical culture is rife with dysfunction and machismo. We're taught that a good doctor is self-sacrificing. We neglect—no, we deny—our basic physiologic needs for food, water, and sleep to care for our patients. Self-deprivation is our badge of honor. We belittle those who complain about the difficulty of night call by saying, "If you're only on call every other night, you're missing half the good cases," as if needing sleep were a



character flaw, and hunger revealed a lack of dedication.

From day one, we are actively discouraged from seeking help. We hide our anxiety when senior residents send us to evaluate a patient or perform a procedure. They offer support, then undercut us, saying, "Call if you need help, but remember, calling for help is a sign of weakness."

If I can't ask for help placing an epidural, what are the odds I'm going to ask for help when I've got a gun to my head or a syringe in my hand?

That reluctance to call for help has deadly consequences. ACGME statistics reveal suicide rates for male physicians are 1.41 times higher than the general population and [2.27 times higher for female physicians](#). Anesthesiologists are at the greatest risk, committing suicide 2.3 times more than surgeons and 5.5 times more than internal medicine doctors, according to Pamela Wible, MD, a doctor dedicated to eradicating physician suicide.

But what about those of us who do reach out? Why is there such deafening silence from our colleagues and co-workers? What are the obstacles to intervention? I think the obstacles are both unique to medicine and common to the whole of society.

Our professional hierarchy possibly prevented nurses from reaching out, afraid of overstepping boundaries. My answer to that is to empower everyone to intervene when they see someone struggling. Just as with our safety "time-out" in the operating room, set the expectation that you say something if you see something. Most especially, say it to the person suffering. Let them know you see their pain and that they're not alone.

My male colleagues may have hesitated to inquire about my mental state for fear of seeming patriarchal or offending me. To this, I say don't be afraid you'll be offensive. Would you rather accidentally offend someone or attend their funeral?

The legal duty to report an impaired physician may have contributed to the silence. Perhaps my colleagues thought if they didn't acknowledge my suicidality, they wouldn't have to report it to the medical board, a perverse version of "Don't ask, don't tell." In that regard, I'm lucky no one reported it, and I still have a medical license. The fact that suicidality can threaten our livelihood—especially situational suicidality as in the case of acute grief—is a travesty and a bigger topic than I can address here. The fact remains that I did not pose a threat to my patients. I was suicidal, not homicidal; I was in pain, not impaired.

But the core of the silence is not unique to medicine. It's the very human discomfort of not knowing what to say and not knowing how to fix it. I'll let you in on a secret: You can't fix it, but how you respond makes a huge difference.

The response I heard most often and which I beg you not to say was, "You can't do that." It ignores the glaring reality that actually, I CAN. Thinking you can prevent suicide by saying it's not allowed is like forbidding sex to prevent teen pregnancy. When someone says they're suicidal, they're not asking you to talk them out of it. They're asking you to bear witness to their pain. The best response was the friend who said, "Well, you can do that. It's a crappy option, but it's an option. But tell me why you want to kill yourself." For the first time, I felt heard. Really heard. By the time we got off the phone, my sorrow was eased, and my desire to die less urgent.

My advice: If someone's grieving, talk about it. Don't be afraid to upset them. They're already upset. By asking, you give them an outlet. And if you're worried someone is suicidal, by all means, ask them. Trust me; you won't be putting ideas into their head. But you might keep them from putting a gun to it.

The author is an anonymous physician.

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The Cost: Prices start at \$12.99 per bottle with free shipping for orders with 4+ bottles.

What Our Readers Say:

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Vine Oh!

The Cost: \$59.99 per quarter. Save with an annual membership.

About the Box: If you are a wine lover wanting to make a full experience out of sipping wine, you may want to try [Vine Oh!](#) This quarterly subscription sends two unique wines alongside lifestyle items such as sweets, accessories, jewelry, and self-care goods. Perfect to treat yourself to a night in! You can choose to receive white wines, red wines, or a mix of both. We suggest pouring yourself a glass of wine while you explore the lifestyle items in this subscription!

Cellars Wine Club



The Cost: Plans start at \$29.00 per month.

About the Box: [Cellars](#) is a wine club with all sorts of options for customization—you can choose to receive single bottles, bottles that represent specific regions or flavor profiles, natural wines, or even bottles that score high on trusted wine scales. It's a family-owned and -operated wine box delivery service that's great for exploring offerings of all sorts.

Bright Cellars



The Cost: \$80.00 per month for four bottles of wine.

About the Box: Upon signing up for [Bright Cellars](#) you'll take a simple flavor profile survey, then let their algorithm (created by two MIT grads) do its work to match you with four bottles they believe you'll love. If you already know that you have a preference for red or white, you'll be able to share that, too. Once you've tried your recommendations, you can give feedback so the next delivery better serves your preferences. Their online shop allows you to buy more bottles of the wines you loved, and add wine accessories to your cart.

Wine Awesomeness



The Cost: \$49 per shipment for 3 bottles and \$79.00 per shipment for 6 bottles

About the Box: [Wine Awesomeness](#) is a monthly wine subscription that's great for introducing subscribers to rare and unusual wines, and might just be responsible for helping you discover your next favorite wine. Each

month's picks are selected by a curatorial team, which always includes a [Food & Wine Sommelier of the Year](#)—yep, they really know their stuff when it comes to delicious wine. Each box comes with a coordinating magazine that includes tips, recipes, pairing ideas, and more.

The California Wine Club



The Cost: Starting at \$40.45 for the Premier Series subscription (2 bottles of wine per shipment) + shipping.

What you'll get: Are you a wine enthusiast who loves California wine country? Take a tour of small family wineries month by month with your subscription to [The California Wine Club](#)! They send two hand-selected wines with each shipment, as well as a copy of their wine guide, Uncorked®. There are a number of tiers to choose from: Premier Series, Signature Series, International Series, Aged Cabernet Series, or Pacific Northwest Series, so you can tailor your subscription to your preferences and budget.

The Original Wine of the Month Club



The Cost: Starts at \$39 per shipment (\$24.96 + shipping, does not include tax).

What Our Readers Say:

“Great selection.” – Jennifer W.

About the Box: Curating wines for members since 1972, [The Original Wine of the Month Club](#) is made up of a seasoned team ran by Paul Kalemkiarian Jr. The club offers numerous subscription tiers so you can choose which plan works best with your budget and preferences.

Zagat Wine Club



The Cost: \$69.99 (plus \$19.99 shipping & applicable tax) for the first box and then \$139.99 (plus \$19.99 shipping & tax) afterward. This is a quarterly box.

About the Box: Are you a frequent enjoyer of wine with dinner? Or do you host guests often? The [Zagat Wine Club](#) sends 12 bottles of award-winning wine each season, so you'll remain stocked up on reds, whites, or a combo, for anytime you need something to sip. Our readers just love their selection of wines!

Clubs of America Wine of the Month Club

The Cost: Starts at \$89.90 for 2 months + free US shipping. Save with longer subscriptions.

About the Box: This Wine of the Month Club sends three bottles per month, based on your specifications of all red, all white, or a mix. They have many customizable options for subscription frequency. Each box arrives with an informational newsletter, and gifting options are available!

WSJ Wine Club

The Cost: \$69.99 (plus \$19.99 shipping & applicable tax) for the first box and then \$149.99 (plus \$19.99 shipping & tax) afterward. This is a quarterly box.

About the Box: The [WSJ Wine Club](#) is a great way to stock up! With each quarterly shipment, they send 12 new bottles that are customized based on the club member's feedback about previous deliveries. This subscription is particularly fitting for those who like to entertain, as they have a great wine selection to choose from. *Please note that you must call or e-mail to cancel.*

Martha Stewart Wine Co.

The Cost: \$87.99 every 6 weeks for 6 bottles.

About the Box: When it comes to matters of food and beverage, Martha will never lead you astray! The [Martha Stewart Wine Co.](#) subscription lets you choose to have her half case (six wines) or full case (12 wines) of award-winning, premium wines delivered to your door at a great price that is lower than retail. This premium wine club brings delicious wine right to your door. If you consider yourself an avid wine drinker, this wine subscription is the perfect box for you. Ditch the usual wines and try something new with the Martha Stewart wine delivery service. We think it's one of the best ways to fill your cabinet or cellar!

International Wine of the Month Club



The Cost: Subscriptions start at \$35.95/month + shipping for 2 bottles.

About the Box: [International Wine of the Month Club](#) has been finding and sharing bottles of wine since the mid '90s, meaning these wine-lovers really know their stuff! They're passionate about introducing

subscribers to a variety of unique wines from outstanding vineyards, and they have a stringent selection process to make sure you're getting the best wines possible for your buck with their wine subscription service. If you consider yourself a wine enthusiast, you will love trying the monthly wine selection. Each wine shipment is carefully selected by a wine expert, introducing you to unique and bold flavors from around the world.

Blue Apron Wine

The Cost: \$65.99 per month for six 500 mL bottles (smaller than usual wine bottles, which are 750 mL).

About the Box: You're probably familiar with this [meal kit delivery service](#), but did you know they have a wine subscription service, too? Rather than sending you full-just wasn't your thing, or you're only entertaining two for dinner, there's no extra to worry about. Each half-

sized bottle comes with a flavor profile, tasting notes, and educational, contextual info, so you can broaden your wine expertise while you discover new brands to love. If you are looking to discover different wine, this wine delivery service is a great place to start.

Harry & David Wine Club

The Cost: Starting at \$114.99 for a 3-month subscription + shipping. Save with longer subscriptions.

About the Box: The [Harry & David Wine Club](#) is a monthly subscription that sends two bottles of wine—one red wine and one white wine—both made from grapes exclusively grown in Oregon. Head to [Harry & David](#) to see which wine types this subscription service has scheduled for the months ahead and customize your start date so you can choose which wonderful proprietary wine with which to kick off your subscription

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DISTRESS OR DELIGHT: ARE YOU LEAVING A LOVE LETTER OR A RECIPE FOR DISASTER?

By Stacey Riley Walters, Esq.

Roses are red; Violets are blue; Which estate plan, is right for You? This is the number one question I am always asked. When people finally decide they are ready to plan, you need to know that “one size” does not fit all. So, how do you know the right plan...the perfect plan for you and your family? Really, the answer depends on very thoughtful questions that you must contemplate: What are your goals? What do you want to happen? What *don't* you want to happen? Yes, estate planning is a thoughtful process, planning for the expected and the unexpected.

Estate planning serves many purposes, and it is all driven by your answers to these questions. Here are a few of the goals that many individuals desire to achieve with their perfect plan:

- * Avoid court probate
- * Keep your last wishes private
- * Make things easy when you die
- * Keep assets in your bloodline
- * Provide for a pet
- * Restrict full access to assets
- * Provide for grandchildren
- * Avoid government involvement
- * Support a disabled loved one while protecting disability benefits
- * Protect losing life savings to a nursing home
- * Ensure kids in a blended family are NOT accidentally disinherited
- * Support surviving spouse, then ensure the remainder goes to who you wish
- * Control how much of your assets someone can access/spend at one time
- * Protect your heirs/children's inheritance from loss in a divorce
- * Ease of access to assets if you're incapacitated

Estate planning is as equally important for people with small estates, as those with larger ones. But, you cannot make a good decision until “you know, what you don't know.” There are really only two ways for you to express how you want your assets handled after you are gone: 1) Last Will and Testament or 2) Living Trust. Now, for those people who procrastinate too long, or whose life is cut short before they have had an

opportunity to create a plan, or who just do not care what happens...



NEVER FEAR, THE GOVERNMENT HAS A PLAN FOR YOU!! It's called dying Intestate. The word “Intestate” means you died without a valid Will (or no Will at all) or no Living Trust such that the state laws where you reside dictate who gets your assets and who controls your assets throughout the court probate process. Obviously, there are very few people who would intentionally choose to die Intestate. However, there are some who are fooled by a fallacy of sorts that may influence their decision about estate planning.

THE FALLACY. My best friend once asked me why most people think that they do not need a Will or that all they need is a Last Will and Testament. I explained that it is all about our knowledge base. “When your mom knows your grandma had a Will in order to pass her assets down, your Mom believes that a Will is the way, never looking for any other way.”

So, let's remove a few myths.

1) TRUE or FALSE: If I have a Last Will and Testament, your assets just automatically go to the people you have named in your Will? FALSE! Assets that remain in your name are frozen and have to go through the probate process. Even if you have beneficiaries named, the assets are still frozen until the death certificate arrives several weeks later, and then the beneficiary must present all of the necessary identification and documents in order for the asset to be paid out or transferred to them.

2) TRUE or FALSE: If I am married and everything is jointly owned, it just automatically goes to my spouse? FALSE! Except for real estate that is tenants by the entireties, assets that are joint are treated as 50/50. So, when one spouse dies, the entire asset can be frozen until it goes through the probate process.

3) If I have an asset that is joint with another person, but legally has a right of survivorship, then the other person

gets the entire asset and can do whatever they want to do with the asset, even if it is contrary to my wishes in my Will or Trust. TRUE. Once a beneficiary is named and they take control over the asset, they have no obligation to do anything with it other than what they want to do.

4) If I have a beneficiary named as payable on death or transfer on death, my assets are still accessible when I die. FALSE. The assets are frozen when you die, and the person you named will have to wait until they can present a death certificate, identification and other required documentation before the asset becomes available to that person.

So, the question is, “do you need a Will or a Living Trust, or BOTH, in order to ensure you have the perfect plan to meet your goals and that your wishes are met?”

- **Tradition: Last Will and Testament.** Your Will is a document you sign in front of witnesses and typically a notary public. It sets forth how you would like to have your assets and property distributed after your death and who you want to be in charge of making sure that happens after you are gone. You can change it throughout your life and you can use it to appoint a guardian for any minor children or dependents. However, a Will does not take effect until after you die, so it does nothing to help you or your family throughout your lifetime. A Will has to go through the Court Probate process. Why? Because the Court has to determine if the Will is valid under the state laws, including if it is a Will created out-of-state. If the Will is not legally valid, then the court deems you died without a Will, the laws of Intestate take over to direct how your assets will be distributed. A full court probate of assets typically takes 10 months to 2 years in North Carolina, depending on a lot of different factors. Part of the process includes advertising in a newspaper that you died, so all potential creditors know. Any creditor then has 90 days to make a claim with the Court for part of your estate, and of course, your debts from the creditor claims have to be paid in accordance with the laws.
- **The Carefree Way: A Living Trust.** There are many different types of Trust, but a Living Trust provides for management of your assets both during your life and after your death. During

your life, you (and your spouse) can serve as the trustee of your own Living Trust, managing the assets for the benefit of yourself and the beneficiaries of the Trust. You also name a back-up person to manage your Trust in the event of your incapacity during your lifetime and certainly, after your death. A Living Trust does not require court oversight, and therefore, keeps your financial information out of the public record, avoids the maximum \$6,000 court fees (a sliding scale that is calculated based on the amount of your assets), and avoids probate court all together! Using a Living Trust means ease of access to your assets while you are alive, without someone having to run around with a power of attorney trying to jump the necessary hoops before they can help you. Your assets are never frozen or inaccessible. This allows you to be proactive and plan to use the Living Trust to plan for your incapacity and to protect your assets from complete loss due to healthcare costs. A Living Trust also means that assets retitled into the Trust are not frozen when you die. The person that is in charge when you are gone (Successor Trustee), will have full access to pay final bills, burial expenses and then, can immediately distribute your assets in accordance with your wishes spelled out in your Living Trust. Because Trusts are never recorded and never have governmental oversight, your affairs and wishes stay private!

- **The catch-all:** While your assets transfer through your Living Trust, you still need a Will. This is a different type of Will called a Pour-over Will. This Will does not express your wishes in detail, but simply directs any assets that are in your name after your death, which causes probate, to just be given back to your Trust where they are distributed to your heirs as specified in your Trust.

Deciding to create a Trust in addition to a Will can be a good move for certain situations, but there are additional costs in the setup of the Trust. Assets must be transferred to the ownership of the Trust and the Trust must be actively managed. For smaller estates, especially those that would qualify for the federal estate tax exemption (currently \$11.2 million for an individual, although it

frequently changes), setting up a Trust is practical if it helps streamline the assets distribution process thus saving all the headaches and costs of Probate, or if it provides for control over assets for minor children or grandchildren.

Trusts are also necessary if you have dependents or loved ones with special needs. Disabled loved ones may need assets throughout their life but will need those assets managed in a way that still allows access to governmental

To determine which option, or combination of options, is best for you, it is wise to talk to an experienced estate planning attorney. There are many different types of Trusts and financial instruments you can use that when coupled with a Will, can help you manage your assets for retirement, give ease of access to ensure you are cared for if you are incapacitated and will streamline your estate to make things simple and easy should the unexpected happen. The estate attorney will brainstorm scenarios with you that you have never thought of, ask pointed questions about your family in order to keep the peace during difficult times, help you realize your goals, and then, craft your perfect plan to meet those needs. This is a mission that the best estate planning attorneys are truly passionate about in order to ensure you have the peace of mind that comes with the perfect estate plan.

FOR YOUR FREE LEGAL GUIDE on “N.C. Estate Planning: Knowing What You Don’t Know”, just email us at legalteam@twestateplanning.law or call our office

at (888) 787-1913. For estate planning assistance in North Carolina, reach out to the team at Thomas-Walters Probate and Estate Planning. Setting-up and managing estates is all we do, and with over 80 years of combined legal experience, we can tailor your perfect plan to meet your specific goals and needs for any situation.

** The above summary is general information. Do not rely upon the above for definitive legal advice. In accordance with N.C. State Bar Rules, note this contains dramatizations. Not all scenarios represent actual people or real events



North Carolina licensed Attorney Stacey Riley Walters is a North Carolina native, who graduated Magna Cum Laude from Elon University. She attended Thomas M. Cooley Law School and has been in practice for more than 20 years. The cornerstone of Stacey’s practice is planning for the unexpected after she was unexpectedly blessed her disabled daughter. She focuses solely on Estate Planning, Wills, Probate Avoidance, Trusts, Special Needs, Probate and Trust Administration. Stacey has served on UNC Children’s Hospital Family Advisory Board, Make-A-Wish Foundation and has participated with the Triangle Down Syndrome Network. Stacey is member of the National Association of Elder Law Attorneys, the Society of Financial Service Professionals, and Elder Counsel.



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Super Bowl Party Food Ideas

Delish.com

1/2 tsp. Worcestershire sauce

Hawaiian Roll Sliders



Hawaiian rolls are a guilty pleasure of ours: buttery and so addictive. Made popular by King's Hawaiian, these sweet rolls have roots with baked goods made popular in the Aloha State by Portuguese immigrant bakers in the early 20th century. Now, however, you can find them all over the country and in the hearts of each Delish test kitchen editor (check out these killer Hawaiian roll s'mores and you'll understand our obsession). These pull-apart sliders, layered with ham, Swiss, and caramelized onions, will be a MUST at any party you throw from here on out.

YIELDS: 1 DOZEN

PREP TIME: 0 HOURS 10 MINS

TOTAL TIME: 0 HOURS 55 MINS

INGREDIENTS

FOR CARAMELIZED ONIONS

2 tbsp. extra-virgin olive oil
1 large onion, halved and thinly sliced
Kosher salt

FOR POPPY-BUTTER TOPPING

4 tbsp. melted butter
1 tbsp. poppy seeds
2 cloves garlic, minced

FOR SLIDERS

12 mini Hawaiian rolls
1/4 c. mayonnaise
1/4 c. honey mustard
2 lb. deli sliced ham
1 lb. sliced Swiss cheese

DIRECTIONS

1. Make caramelized onions: In a large skillet over medium, heat oil. Add onions and season with salt. Reduce heat to medium-low and cook, stirring occasionally until onions are caramelized and jammy, about 25 minutes. Let cool slightly.
2. Preheat oven to 350°. Make poppy butter topping: In a medium bowl, combine butter, poppy seeds, garlic, and Worcestershire.
3. Make sliders: Split slider buns in half horizontally and place bottom halves on baking sheet. Spread mayo in an even layer on bottom layer of slider buns, then top with half the ham. Top with Swiss, then remaining ham. Spread ham with honey mustard and onions and close sandwiches. Brush poppyseed dressing on tops of buns until all buns are coated.
4. Bake until cheese is melty and buns are golden, 10 to 12 minutes.

Mac & Cheese Pizza Bites



Held together by pepperoni, these mac and cheese bites are a pizza lover's dream. Creamy mac, pepperoni, and plenty of Parm. What's not to love?

YIELDS:18

PREP TIME:0 HOURS 15 MINS

TOTAL TIME:1 HOUR 0 MINS

INGREDIENTS

22 slices large pepperoni, divided

4 tbsp. butter

4 tbsp. all-purpose flour

1 1/4 c. milk

1/2 c. heavy cream

1 tsp. garlic powder

1 tsp. dried oregano

Kosher salt

black pepper

2 c. shredded mozzarella

3/4 c. freshly grated Parmesan, divided

8 oz. elbow pasta

Freshly torn basil, for garnish

DIRECTIONS

1. Preheat oven to 400°. Cut a slit into the center of 18 pepperoni slices and place a slice into each hole of a muffin tin. Chop remaining 4 slices of pepperoni into small pieces.
2. In a large pot over medium heat, melt butter. Add flour and whisk until golden. Slowly pour milk in while whisking. Add heavy cream, garlic powder, and oregano. Season with salt and pepper. Bring to a simmer and cook for 2 minutes.
3. Add mozzarella and 1/2 cup of Parmesan and stir until cheese is melted.
4. In another large pot of boiling salted water, cook pasta until al dente, 7 minutes. Reserve about 1/2 cup of pasta water, then drain.
5. Add 2 tablespoons pasta water to cheese sauce and stir to combine. Add pasta and toss to coat. Add more pasta water as necessary to loosen sauce.
6. Spoon macaroni into pepperoni cups. Top with about 2 tablespoons of Parmesan and chopped pepperoni. Bake until tops are golden and macaroni feels firm, 20 to 30 minutes.
7. Remove cups from tin and top with basil and remaining 2 tablespoons Parmesan before serving.

Trash Can Nachos



A plate of nachos is great...but a TOWER of nachos is literally next level. Impress your game day guests by serving up this cheesy, spicy, full-of-flavor app that's made for sharing. It's inspired by [Guy Fieri](#), so you know it's gonna be good.

YIELDS:12 SERVINGS

PREP TIME:0 HOURS 20 MINS

TOTAL TIME:0 HOURS 40 MINS

INGREDIENTS

FOR PICO DE GALLO

2 small tomatoes, chopped

1/2 c. diced red onion

1 jalapeño, seeded and minced

1/4 c. freshly chopped cilantro

1 tbsp. lime juice

Kosher salt

Freshly ground black pepper

FOR BEEF

1 tbsp. extra-virgin olive oil

1 lb. ground beef

Kosher salt

Freshly ground black pepper

3 cloves garlic, minced

1/2 tsp. ground cumin

1/2 tsp. paprika

1/2 tsp. Hot Sauce

FOR CHEESE SAUCE

2 tbsp. butter
2 tbsp. all-purpose flour
2 c. whole milk
1/2 tsp. Hot Sauce
2 c. shredded cheddar
Kosher salt
Freshly ground black pepper

FOR ASSEMBLY

2 c. shredded cheddar
1 lb. sour cream
1 (12-oz.) bag thick tortilla chips
1 (15.5-oz.) can black beans, rinsed and drained
Hot Sauce for drizzling

DIRECTIONS

MAKE THE PICO DE GALLO

1. In a medium bowl, combine tomatoes, onion, jalapeño, cilantro, and lime juice. Season with salt and pepper.

MAKE THE BEEF

1. In a large skillet, heat oil over medium-high heat. Add the ground beef and season with salt and pepper. Cook, stirring occasionally, until no pink remains, about 6 minutes. Drain excess fat, then add garlic, cumin, paprika, and Cholula hot sauce, and cook, stirring until fragrant, about 1 minute more. Remove from the heat and set aside.

MAKE THE CHEESE SAUCE

1. In a medium pot, melt butter over medium heat. Add flour and stir, 1 minute. Slowly whisk in milk, then continue to cook over medium, stirring constantly until thickened, about 6 minutes. Remove from the heat and stir in Cholula hot sauce and cheddar. Season with salt and pepper.

ASSEMBLE THE NACHOS

1. Set aside 1/2 cup of the pico de gallo, 1/2 cup of the shredded cheese, and 1/2 cup of the sour cream, for garnishing the nachos.
2. In the bottom of a 110-oz. tin can, spread a thin layer of cheese sauce. Using a 1/4 of the tortilla chips, make an even layer of chips over the cheese sauce. Top with 1/3 of the remaining

cheese sauce, 1/3 of the cooked beef, 1/3 of the black beans, 1/3 of the shredded cheese, 1/3 of the remaining pico de gallo, and 1/3 of the remaining sour cream. Drizzle with Cholula.

3. Repeat layering the chips, cheese sauce, beef, black beans, remaining shredded cheese, pico de gallo, sour cream, and Cholula two more times. Layer the remaining nacho chips on top.
4. Place a dinner plate on top of the can and carefully flip over and slowly remove the tin from the nachos, leaving a nacho tower behind. Top the nacho tower with the reserved sour cream, pico de gallo, and shredded cheese. Drizzle with Cholula before serving.

If you don't want to buy a super-large can, you can also use a springform pan. Your tower won't be as tall, but it'll still be AMAZING.

Antipasto Squares



Turns out an antipasto salad like this gets even better when you layer it between crescent sheets and we aren't mad about that at all.

YIELDS: 6 SERVINGS

PREP TIME: 0 HOURS 15 MINS

TOTAL TIME: 1 HOUR 0 MINS

INGREDIENTS

Cooking spray
2 (8-oz.) tubes crescent dough

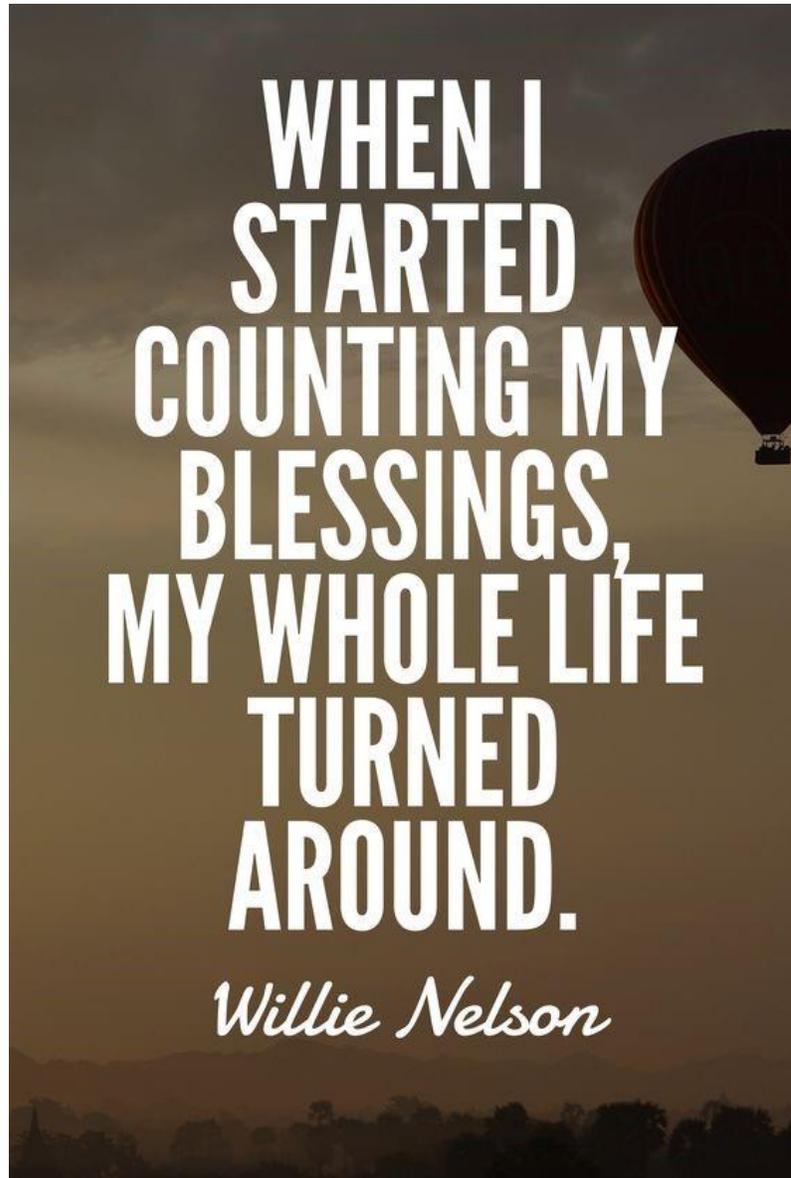
1/2 lb. deli ham
1/4 lb. pepperoni
1/2 lb. sliced provolone
1/4 lb. sliced mozzarella
1 c. (16-oz.) jar sliced pepperoncini
2 tbsp. extra-virgin olive oil
1/4 c. freshly grated Parmesan
1 tsp. dried oregano

DIRECTIONS

1. Preheat oven to 350° and grease a 9"-x-13" baking sheet with cooking spray. Place one unrolled can of crescents on prepared baking

sheet and pinch together seams. Layer ham, pepperoni, provolone, mozzarella, and pepperoncini.

2. Unroll remaining tube of crescent dough and place on top of pepperoncini. Pinch together seams to seal.
3. Brush oil all over top of crescent dough, then sprinkle with Parmesan and oregano.
4. Bake until dough is golden and cooked through, about 35 minutes. (If dough is browning too quickly, cover with foil.)
5. Let cool at least 15 minutes before slicing into squares.





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