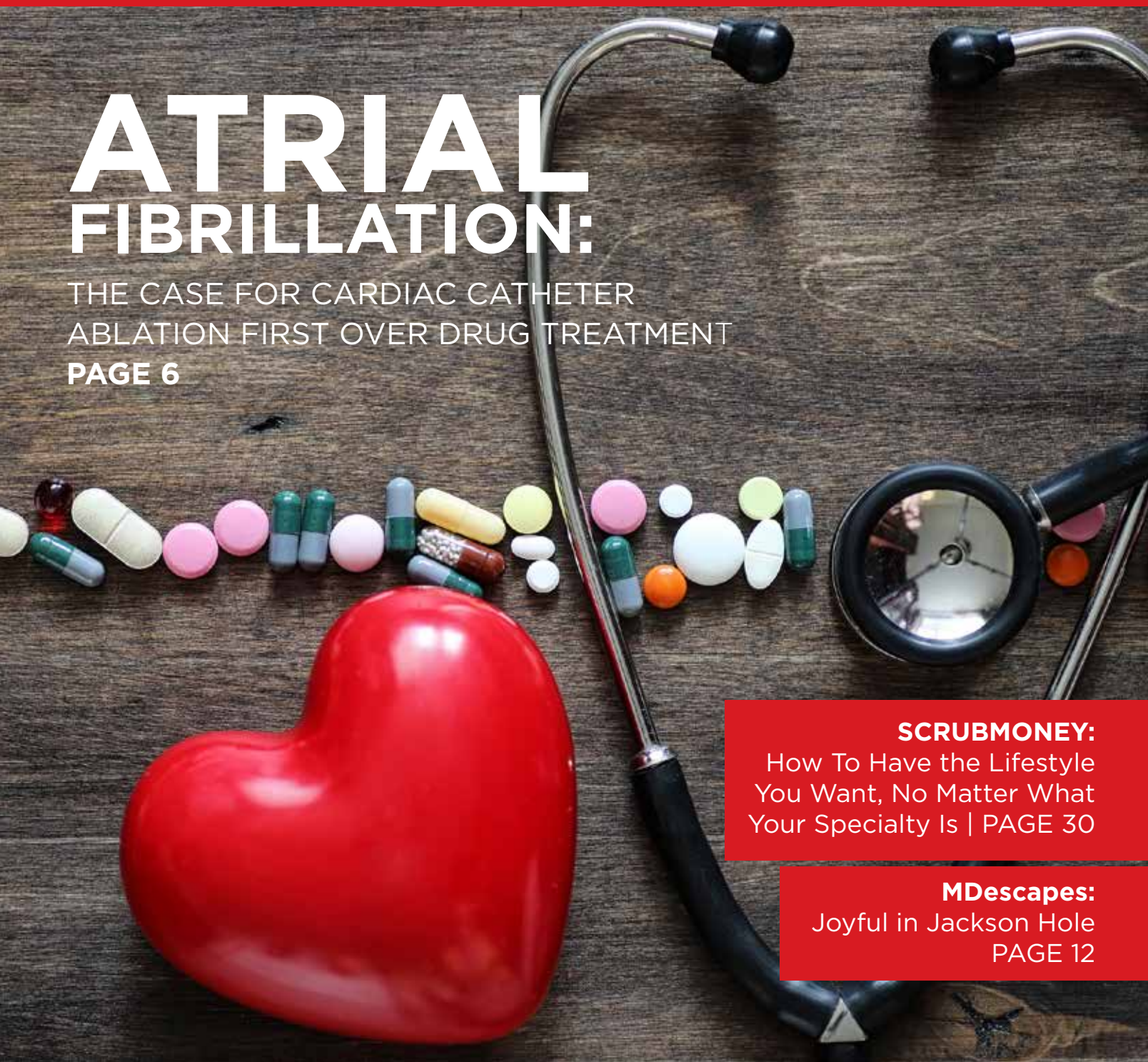
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Physicians office Resource

Resources for You, Your Patients, & Your Practice



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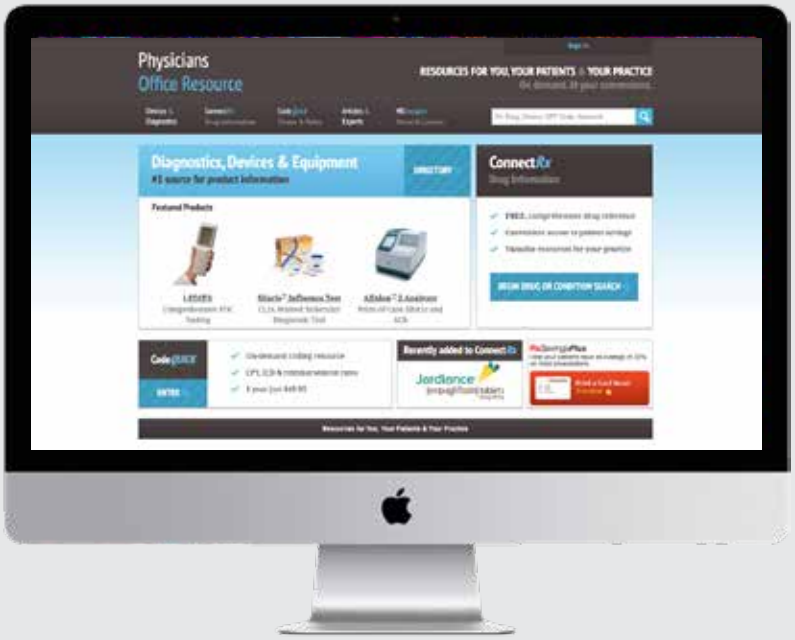
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Today, an estimated 6 million people in the US suffer with atrial fibrillation. The CDC expects that number to grow to 12.1 million by the year 2030. In 2019 AFib was mentioned on 183,321 death certificates and was the underlying cause of death in 26,535 of those deaths.[1]

This article reviews current treatments for AFib as well as new findings from a study published by the New England Journal of Medicine titled, "Progression of Atrial Fibrillation after Cryoablation or Drug Therapy" that focuses on the benefits of treating AFib patients with a cardiac catheter ablation rather than with drug therapy.

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MDescapes:
JOYFUL IN JACKSON HOLE

This Five-Star lodge and resort is located in a verdant mountain valley about 40 minutes from the Jackson airport is host to year-round luxury, adventure, exploration, relaxation and literally more than you could ask for.

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SCRUBMONEY: HOW TO HAVE THE LIFESTYLE YOU WANT

Before anyone has matched into their residency — long before attention has shifted from Step One and Two to writing a round of personal statements — conversations have already started about who is pursuing what specialty.

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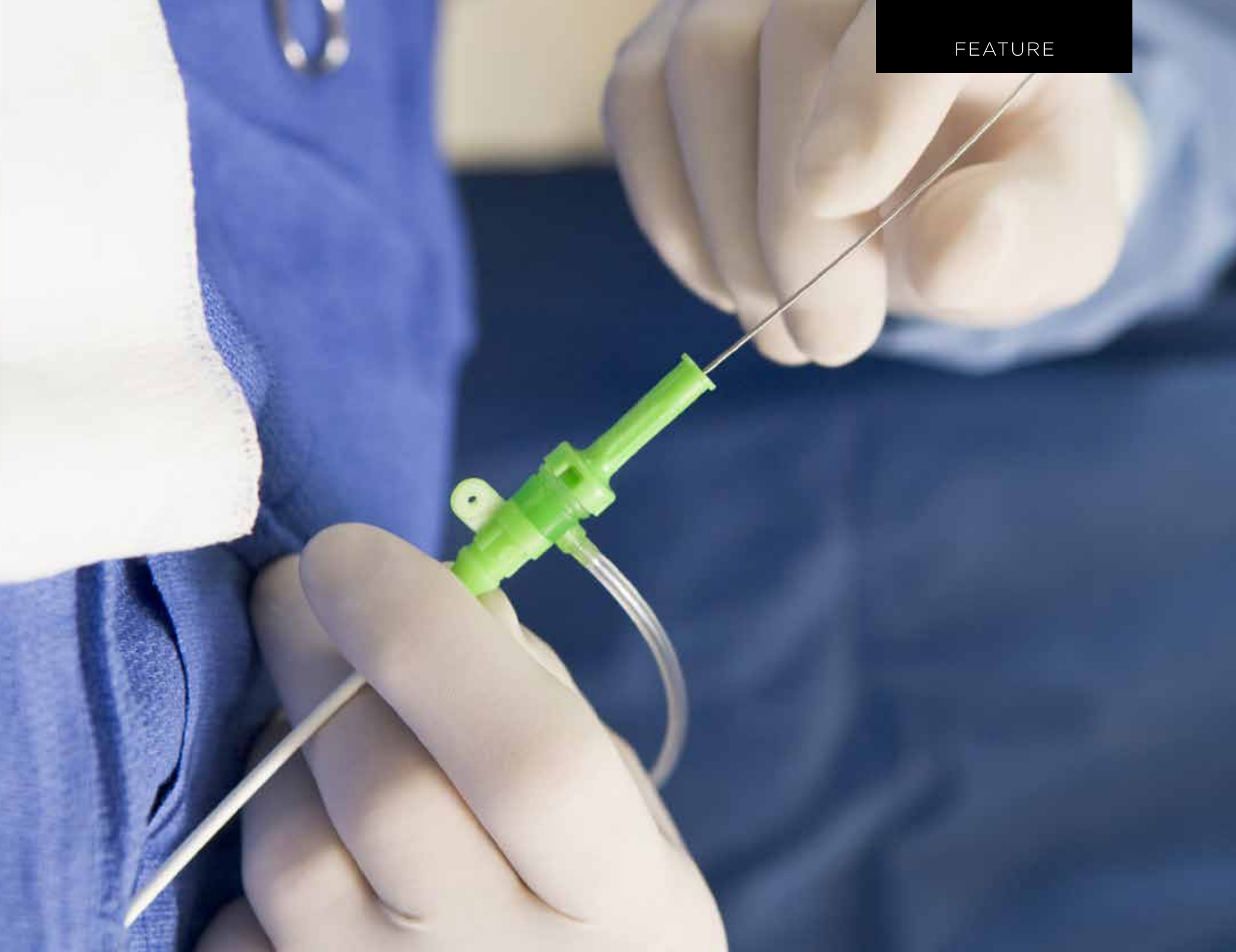
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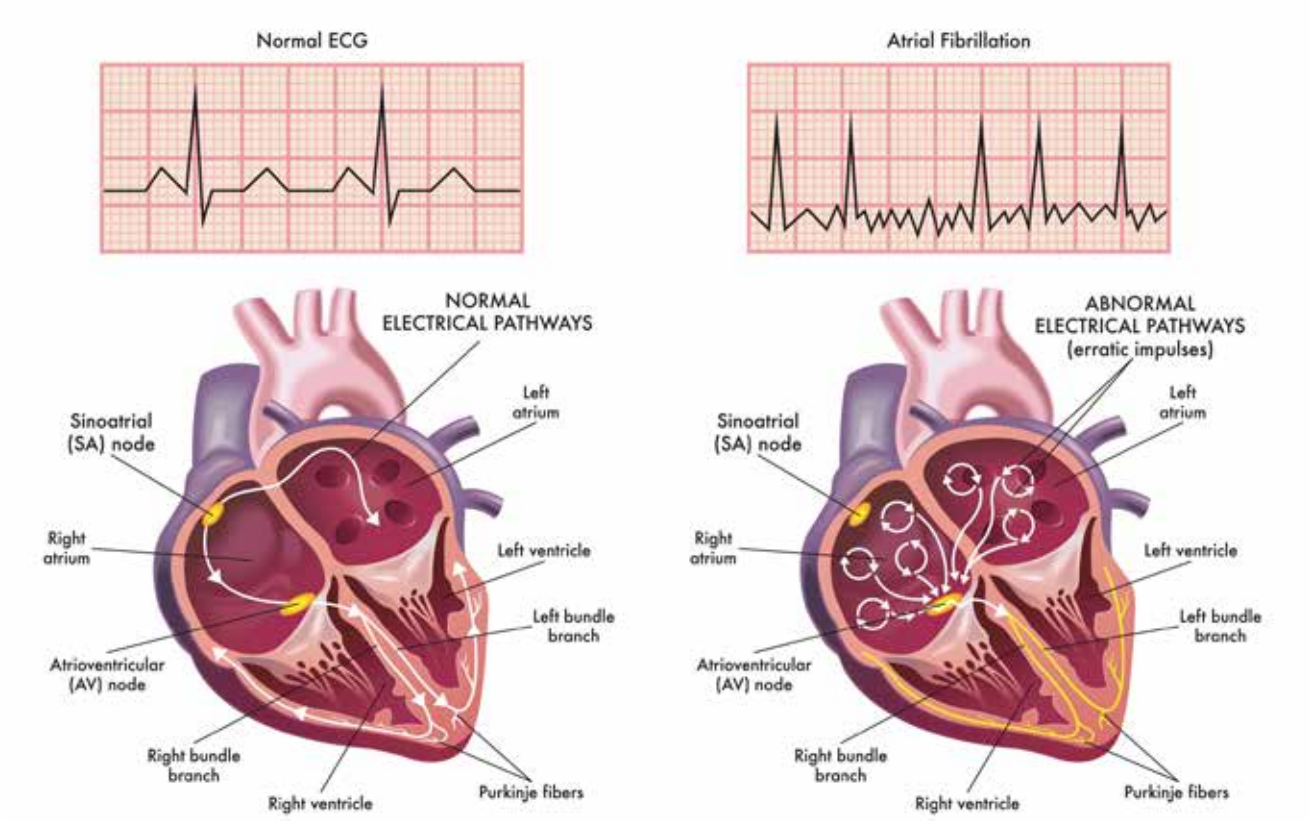
The Case for Cardiac Catheter Ablation First over Drug Treatment

BY AARON MEDARIS, PUBLISHER, PHYSICIANS OFFICE RESOURCE

Within the right atrium is a group of cells called the sinus node, the heart's natural pacemaker. It's here where signals are produced to start each heartbeat. When a heart is functioning properly, the signal travels from the sinus node through both atria, and through a pathway between the atria and ventricles known the atrioventricular node. This transmission of electrical signals allows the heart to contract and pump blood through the body.

But what happens when those electrical signals are not functioning properly? When faulty electrical signals are sent, a heart experiences arrhythmia, making the heartbeat too fast, too slow, or irregular in nature.

Atrial Fibrillation (AFib) is the most common type of heart arrythmia and occurs when the two atria of the heart beat in an irregular way thus inhibiting the flow of blood to the ventricles. Symptoms of AFib include irregular heartbeat, heart palpitations, lightheadedness, extreme fatigue, shortness of breath, and chest pain. Chronic AFib is a progressive disorder that can lead to heart failure and increases a person's risk for stroke. The CDC reports that AFib causes about 1 in 7 strokes.[1]



Today, an estimated 6 million people in the US suffer with atrial fibrillation. The CDC expects that number to grow to 12.1 million by the year 2030. In 2019 AFib was mentioned on 183,321 death certificates and was the underlying cause of death in 26,535 of those deaths.[1]

In this article we'll review current treatments for AFib including drug therapy and cardiac catheter ablation; in addition to new findings from a study published by the New England Journal of Medicine titled, "Progression of Atrial Fibrillation after Cryoablation or Drug Therapy" that focuses on the benefits of treating AFib patients with a cardiac catheter ablation rather than with drug therapy.

Drug Therapy

When a patient is first treated for AFib, they are often prescribed three types of medications to help prevent and control irregular heartbeats and stoke[2]:

- Heart rate controllers
- Heart rhythm controllers
- Blood Thinners

Heart Rate Controllers

Heart rate controllers usually consist of two different classes of drugs, Beta blockers and calcium channel blockers.

Beta Blockers are a class of drug that prevent the stimulation of the adrenergic receptors, thus blocking the effects of the hormone epinephrine (adrenaline). Because of this block, the heart begins to beat slower and with less force. Some examples of beta blockers include[2]:

- Metoprolol
- Propranolol
- Timolol
- Nadolol
- Atenolol
- Bisoprolol
- Carvedilol

Calcium Channel Blockers are medications that lower blood pressure by preventing calcium to enter the heart and artery cells. By blocking calcium and its effects of causing the heart and arteries to contract with greater force, heart rate slows and blood pressure lowers.

Depending on heath and conditions being treated, there are short-acting and long-acting forms of calcium channel blockers available. Short-acting medications work quicker but don't last very long. Long-acting medications release at a slower rate thus providing a longer lasting effect. Some examples of calcium blockers that are used to treat AFib include:

- Diltiazem
- Verapamil

Heart Rhythm Controllers

Known as a chemical/pharmacological cardioversion, heart rhythm controllers are drugs used to restore normal heart rhythm. Drugs used in this therapy fall in to two classifications: sodium channel blockers and potassium channel blockers.

Sodium Channel Blockers are a class I antiarrhythmic that inhibit sodium influx through cell membranes. This inhibition of sodium lowers the heart's ability to conduct electricity. Examples of this drug include:

- Flecainide
- Propafenone
- Quinidine

Potassium Channel Blockers are a Class III Antiarrhythmic that prolongs the action potential duration by inhibiting repolarizing potassium channel blockers.3 This prolongs the length of time that the cell is unexcitable. Examples of this drug include:

- Amiodarone
- Sotalol
- Dofetilide
- Dronedarone

Blood Thinners

Because blood clots and stroke are closely associated with AFib, physicians often prescribe blood thinners to reduce the risk of occurrence and damage caused by those conditions. Examples of blood thinners include:

- Warfarin
- Apixaban
- Dabigatran
- Edoxaban
- Rivaroxban

With the heart rate and rhythm controlled, most people begin to feel better. But what about disease progress? Yes, the medications are treating the symptoms of AFib, but the actual disease can still progress and affect other cells of the heart and AFib can return. Other treatment options for AFib include Electrical Cardioversion Therapy and Cardiac Ablation.

Electrical Cardioversion

Electrical cardioversion is a method in which the heart rhythm is rest by sending electric shocks through the heart. Even with electrical cardioversion, patients are often still prescribed heart rate and rhythm controllers and blood thinners to help prevent future episodes.

Cardiac Ablation

Normally last in line in the treatment of AFib, a cardiac catheter ablation involves utilizing heat or extreme cold to create a pattern of scars (known as a maze procedure) in the atria. Scar tissue does not send electrical signals, so the scars act as barriers to the cells that are sending rogue signals that cause AFib.

The Case for Cardiac Catheter Ablation First over Drug Treatment

As mentioned previously, a cardiac catheter ablation is often last in line in treatment of patients with AFib. However, a recent study published in the New England Journal of Medicine titled, "Progression of Atrial Fibrillation after



Cryoablation or Drug Therapy," concluded that treating patients with cardiac catheter ablation first rather than with drugs can stop the disease from getting worse.4

Dr. Jason G. Andrade, principle investigator of the study said, "If we perform the procedure earlier, the thinking was that maybe we could change that disease trajectory. We could prevent people from having these more advanced forms of atrial fibrillation, and so the procedure will not only work better, but it will change how people are living with the disease and lead to a much better long-term outcomes"[5]

Their study included two randomized groups out of a cohort of 303 people who were treated for AFib to compare the disease progression. One group would be treated with medicine first and the second group would receive a cardiac catheter ablation first. Patients of both groups received an implanted cardiac monitor after treatment to track changes over a three-year period.

One of the most striking findings of this study showed a 75% reduction in the progression of AFib in patients who received a cardiac catheter ablation over those who only received drug treatment. Dr. Andrade went on to say, "By doing the procedure, you really got at the source of the problem and prevented people from developing more advanced forms of the disease over several years of follow-up. We know that the more advanced forms of atrial fibrillation have higher rates of stroke, are more likely to cause heart failure, and result in premature mortality. We've now shown for the first time that an intervention in the form of catheter ablation changes the disease trajectory and prevents patients from going on to have those more advanced forms of atrial fibrillation."[5]

The study also showed that patients who received the ablation experienced fewer serious adverse events at a rate of 4.5% compared to those who received only drug treatment at 10.1%.

This is the second of such a study performed on treating AFib with a catheter ablation over drug therapy. The authors of this study suggested that more research on the topic will be coming.

Drug therapy will always be essential in the treatment of AFib. However, based on this study's findings, I believe this will help flip the trend to patients receiving cardiac catheter ablations sooner rather than later.

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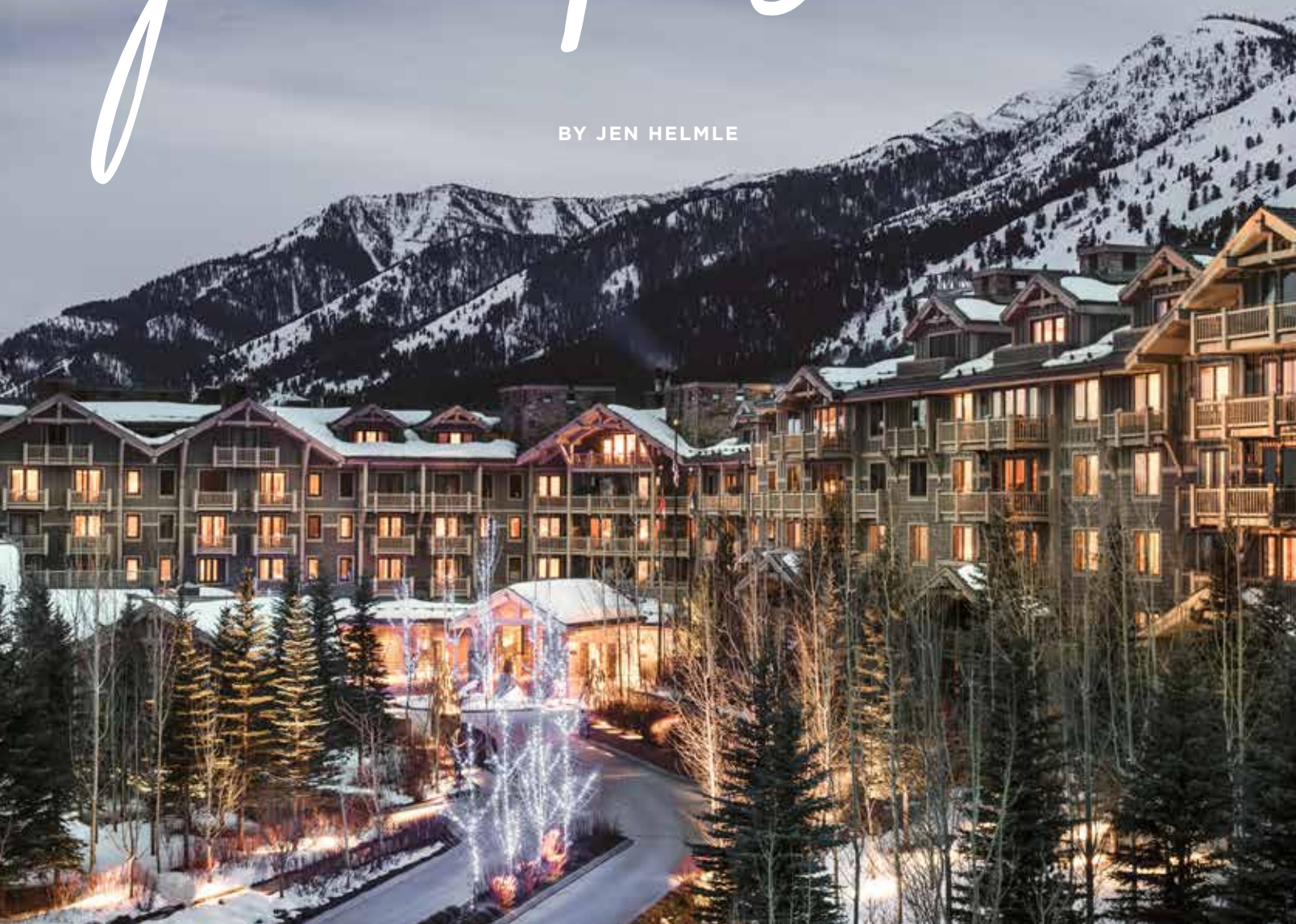
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joyful in jackson

BY JEN HELMLE





There was a quote by the Dakota Tribe I read when I arrived at the Four Seasons Resort Jackson Hole that goes as follows "We will forever be known by the tracks we leave behind us." I agree with this deeply and even more so after visiting this resort located in the heart of the West and Wyoming has won my heart forever. This Five-Star lodge and resort is located in a verdant mountain valley about 40 minutes from the Jackson airport is host to year-round luxury, adventure, exploration, relaxation and literally more than you could ask for. The great news is you don't have to ask for anything. The amazing staff there already has it done for you. While my word count allowance won't do it justice let's see what I can tell you about my dreamy experience there.

The Four Seasons Jackson Hole is perfect for families, singles, couples and groups. There is something for literally everyone from the adventure junkie, the nature junkie, the food and cocktail junkie to the hang at the spa and fireplace fanatic. Located in the Rockies in the Teton Village it is a ski in ski out resort set into rugged mountain peaks and acclaimed ski runs. It's fantastic location also is on the threshold of Grand Teton National Park and Yellowstone about a mile away. This allows for outdoor adventure and nature excursions that will astound you. The fabulous town of Jackson Hole with its restaurants, art galleries and shopping are about 20 minutes from the resort. I was lucky enough to visit during December where the holidays and the holiday spirit were in full swing. The hotel was adorned in evergreen's, white lights, paperwhites and pines. Decor highlighting all that the surrounding area provides naturally. My spirits were at an all-time high while there.

The Four Seasons Jackson Hole is perfect for families, singles, couples and groups. There is something for literally everyone from the adventure junkie, the nature junkie, the food and cocktail junkie to the hang at the spa and fireplace fanatic.

The resort is designed in the Alpine style with nods to Native American heritage and from the moment you walk into the lobby with its warm wood and roaring fireplace and comfy sofas you are already dreading checking out. The entire resort has beautiful artwork and pieces curated from regional and American artists that reflect the design aesthetic. After being offered a hot apple cider with rum for my jet lagged self I was checked in and taken up to my room which honestly, I could have been happy in all weekend. The resort boasts 155 rooms. Eighteen are suites and 31 are residences. There are also 57 private residences on the property with access to all the resort offers. Every room has a fireplace and a balcony to bring the clean, bright air right to your doorstep. Luxury linens on the beds and bathroom are not overlooked for your comfort. The bathrooms with separate shower and tub have Codage Paris soaps, shampoos and lotions to pamper the effects of



There is too much to do to stay locked in your room for too long because when you have all of this at your doorstep you have to find a way to soak it all in.

altitude skin. Did you travel with 10 suitcases? That's fine. The room I was in a had a walk-in closet that rivals custom built ones in very large homes. If you are in a suite, you have a separate living and dining area with that fireplace in your line of sight. There are food and beverage offerings in the dry bar area along with complimentary waters always being restocked. Housekeeping comes twice a day for morning cleaning and evening turndown. The Four Seasons is committed to conservation and let you know how you can contribute to their mission while you are a guest. There are iPads to contact and request anything you need to make your stay top notch. Want to make cosmos in your room? I mean who doesn't. You can request that along with several other cocktail kits like the Buffalo Ginger Snap if you want to make your robe your evening outfit. The in room dining options are available 24 hours a day and I can say 100% delicious.

There is too much to do to stay locked in your room for too long because when you have all of this at your doorstep you have to find a way to soak it all in. Located off the second level of the resort is base camp and mountain access for skiers' paradise. The ski concierge is at your service for everything you need to hit the slopes such as ski tuning, in room boot fittings, rentals and storage so you can focus on hitting one of the 13 lifts located right outside the door. I heard many times while I was there about the steep vertical drops the resort ski and snowboard terrain boasts and it instilled some fear in me. Thank goodness I am a klutz and was recovering from 2 broken toes so I didn't have to embarrass myself. Although skiing is what you see from first glance out the windows it is NOT required to get the best experience here. The seasonal and year-round adventures here are as unique and aplenty as snowflakes. There are miles of plowed and paved paths and trails for fat tire biking, exploring and walking/jogging even in the winter months. There are shooting experiences both in archery and clay (seasonal) with professional instructors ready to help the novice learn and the experiences sharpen the skill. With Grand Teton and Yellowstone a mile away, the possibilities to spend time in these revered spaces are literally more than you can dream up. You can take a wildlife safari excursion and put yourself in the splendor of not only the parks but the diverse wildlife including bison, wolves, moose, grizzlies and elk that call the land their home.

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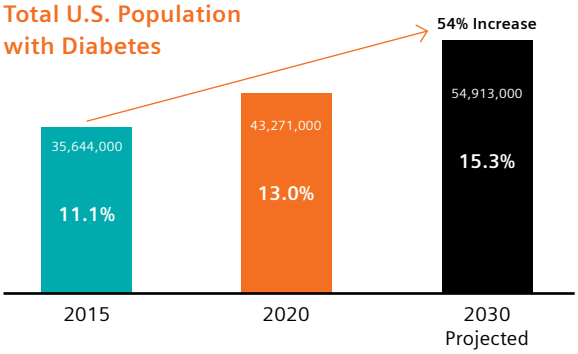


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1. *Rowley, William R et al. "Diabetes 2030: Insights from Yesterday, Today, and Future Trends." Population health management vol. 20,1 (2017): 6-12. doi:10.1089/pop.2015.0181.*

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Don't want to stand? Then take in the snowy landscape via dog sled with your own team and leader. Or even better sitting in a horse drawn sleigh in the National Elk refuge watching animals and the scenery slide by you. Snow shoeing is offered with a private company both for private and groups tours. The same is true for snowmobiling in the peaks and powder. These guided tours can be geared to the families with beginners to the experienced snowmobilers looking to cover some serious terrain. Families and non-skiers can also enjoy snow tubing nearby as another way to glide down the mountains. Feel like you need to jump out of a helicopter to ski? My husband does. Full day reservations can be made in advance to take you to the top of five different ranges at 12.000 to 15,000 vertical feet. Um, I think I'll stick with the hot cider and rum. Back at the resort you can enjoy ice skating starting in mid-December right in the Teton Village as well as nightly smores by the firepit.

And those were only some of the Winter activities!!! To my surprise many of the guests, employees and resident owners I spoke to said Summer and early Fall are the times of year that Wyoming and Jackson Hole shine brightest. Four Seasons Santa Fe has an adventure center. Four Seasons Jackson Hole should have an adventure complex. Golf which is of course available sounds mundane. There isn't anything you or the skilled concierge staff can conjure up that can't be found. Mountain biking for any level, hot air ballooning, hiking, mountain climbing, fly-fishing, white-water rafting, kayaking, paddle boarding, horseback riding, chuck wagon dinners, tandem paragliding (I mean what!!!) and ATV excursions are just the beginning. Stargazing with wine and charcuterie sounds good to me. Chartered flights can be secured in advance to have an aerial view of this pristine splendor of relatively untouched lands. To me the most jaw dropping excursion is a Day with Wolves. You and 7 guests can get on a private flight with an expert naturalist and view/observe the grey wolves of Yellowstone in their own habitat. The commitment of the resort to respect and educate you on the wildlife and land that was here long before us is unfortunately a necessity these days.

As I stated earlier you do NOT have to be an adventure enthusiast or outdoor adrenaline junkie to get the most out of the resort. There are so many offerings on property leaving is optional. If you just want to take in the scenery hop over to the tram and take it to the top. You can do this without having to ski and its very cool. The pool and separate jacuzzies located just off of the ascent lounge (more on that to come) are heated and ready for year-round use. In winter your robes and towels are warmed in a heater box

concierge desk you can obtain information of the featured daily and weekly complimentary offerings for guests like daily coffee, seasonal yoga, whiskey and cigar pairings, morning hikes and Teton Raptor Encounter with local birds of prey such as owls located in the lobby. Need some retail therapy? Two adorable boutiques are located on the fourth floor off the lobby near the spa.

Ah the spa..... over 11,000 square feet of pure luxuriously relaxed bliss. I must insist you spend time here. With its own fitness center offering a full selection of cardio and weight equipment as well as classes such as HIIT, vinyasa and restorative yoga, Zumba and Power Pilates to round out a few of the fitness interests. A full-service salon offering hair styling, blowouts and nail services also reside in this paradise. There are sperate women's and men's locker rooms and relaxation areas with fireplaces, infused water, light snacks and fruit offerings. A large whirlpool is available with a cold plunge pool next to it for those who are soothing sore muscles and increasing circulation by doing the alternate plunging. I loved this. My daughter who was with me lasted 8 seconds in the cold pool! With 16 spa treatment rooms guests can indulge in locally inspired body treatments like the Wildcrafted Facial, Turquoise Sage Body Ritual or Alpine glow Rejuvenating Body Wrap. Massage offerings range from Swedish Alpine to the Warm River Stone or my favorite the Intentional Aromatherapy with therapeutic essential oils. Shout out to Kasandra my masseuse who was phenomenal. The facial treatment offerings range from an organic mountain facial to the uber popular HydraFacial with several options to rehydrate high altitude skin. If you need next level relaxation book a relaxation experience such as the Connection Ritual which combines yoga and an aromatherapy couples massage or the Apres at the Spa. A private spa suite where you sip champagne and soak in an oversized jetted tub infused with salts followed by a customized massage with local arnica and willow bark body wrap and foot scrub. You had me at champagne in the tub. If you can't get that booked do what I did and get a bottle of Laurent Perrier from your mini fridge and soak your troubles away in your room. Kind of the same right? In case you thought you were going to starve and not get your thirst quenched you thought wrong.

I saved the best for last. Or at least my favorite things for last. The Four Seasons Jackson Hole boasts numerous dining options for its guests and locals alike. Let's start with apres ski or didn't ski at all cocktails. There is a Moet and Chandon heated champagne tent located right off the fire pit studded patio of the Ascent Lounge. My love of the bubbles made me think I was in paradise. It offers adorable chic alpine décor with music and Moet and Chandon themed cocktails as well as regular champagne pours. Make sure to look for Luke when you are there. He knows the resort well and makes a mean bubbly cocktail. Need to hydrate before you move on? There's a new slope side oxygen tent and IV therapy in the spa or your room to get you recovered from your day and go strong into your night. I mean whoever thought of that is a genius. Highly recommend for those who just want to acclimate and prepare for the altitude. To celebrate a day doing whatever makes you happy in this wonderland head to the Handle Bar restaurant and beer hall located slope side at level two where ski base camp is located. Think FUN when you stop in. Outside firepits are blazing and skiers, guests, spa goers and whoever are toasting and dancing to the house DJ in the afternoons. It is an American themed menu with a large selection of local, craft and international beers as well as lots of whiskeys. Like homemade Fireball? I do now after trying it. Who knew? Menu standouts include their burger, truffle tater tots, elk chili, squash soup and apple orchard salad. Want something a little more mellow? The Ascent lounge located just off the lobby and near the Moet tent is the place for you. Blazing fireplace, cozy seating both inside and out (seasonal) you can relax with cocktails in this intimate, inviting atmosphere. The lounge offers daily tastings and classes you can sign up for such as mixology 101 for hot cocktails, old fashioned and martinis to name a few. Also, beer, whiskey and local wine tasting from the Jackson Hole winery. You just need to sign up to elevate your own cocktail knowledge and skill. Featuring acoustic music on the weekend I was there it was perfect for settling into or ending your evening. The cocktails are sophisticated and delicious. My favorites were the spicy margarita, espresso martini and hot toddy. My 21-year-old daughter Katherine who was my traveling buddy for this trip was not shy in trying several more such as the Clover Club and the Never-Ending Summer. She is 21 after all. Want a favorite you don't see on the menu? Not a problem the immensely talented mixologists will make it happen. Bartenders Tim and Kevin know their guests, their preferences and have a libation poured that will put a smile on their guests faces. They are also from Philly like myself and what can I say but "Go Birds" (I mean they are going to the Superbowl). They also offer nonalcoholic cocktails for those who don't imbibe. The menu is Pan Asian themed and offers light bites and several mains. We loved the brussel sprouts, oysters and edamame while hanging out there. Keep an eye out for Luke from the Moet tent and Teddy on the floor delivering top notch service to all the lounge guests. If you are looking to elevate your dining experience then Westbank Grill is exactly the place for you. Located just down the hall from Ascent think elevated, cozy mountain steakhouse with amazing views of the mountain's Rendezvous Peak and Teton Village. Serving breakfast, lunch and dinner you will not be disappointed in the offerings. Executive chef Michael Goralski and his chefs make sure of it. I was able to eat breakfast and dinner there and it was perfection. Breakfast highlights were the avocado toast, fresh

With 16 spa treatment rooms guests can indulge in locally inspired body treatments like the Wildcrafted Facial, Turquoise Sage Body Ritual or Alpine glow Rejuvenating Body Wrap.



The Four Seasons Jackson Hole boasts numerous dining options for its guests and locals alike.

squeezed juices and specialty juices, amazing cappuccino and lobster hash. Dinner was the most memorable meal I shared with my daughter and she agreed. The service is attentive but not over bearing, informative and educational as they source from the surrounding area to highlight Wyoming's and the West's bounty. A special nod to Adam who was our exceptional server and seemed to know every guest and made sure to make their meal memorable too. Our menu standouts were the oysters, the wedge salad, bone in Wagyu ribeye and of course have to have an Idaho twice baked potato! And just enough room for a bite of the cowboy cookie (can be made gluten free) with vanilla ice cream. We are still full.

As I end my 800 words over my limit reminiscing of this trip I cannot stress enough to please go on the resort's website and explore it for yourself. There is so much to do and so many wonderful experiences offered I wish I could have touched on them all. Next book a trip ASAP! I implore you. Doesn't matter what season, you will fall in love with the Four Seasons Jackson Hole and Wyoming. Thank you, Kim Cole, Director of PR for showing me this spectacular location. As always, The Four Seasons and their employees go above and beyond to deliver to every single guest. They seek out and highlight the best of each area they occupy and deliver it to each person who walks through its doors. I am so grateful I get to see this beautiful country and World, its diverse locations and populations. We are so much more alike than what makes us different.

Make sure to leave beautiful tracks behind you as you travel too.



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DC-LINEATE CALIBRATION/ LINEARITY MATERIAL

From SEKISUI Diagnostics

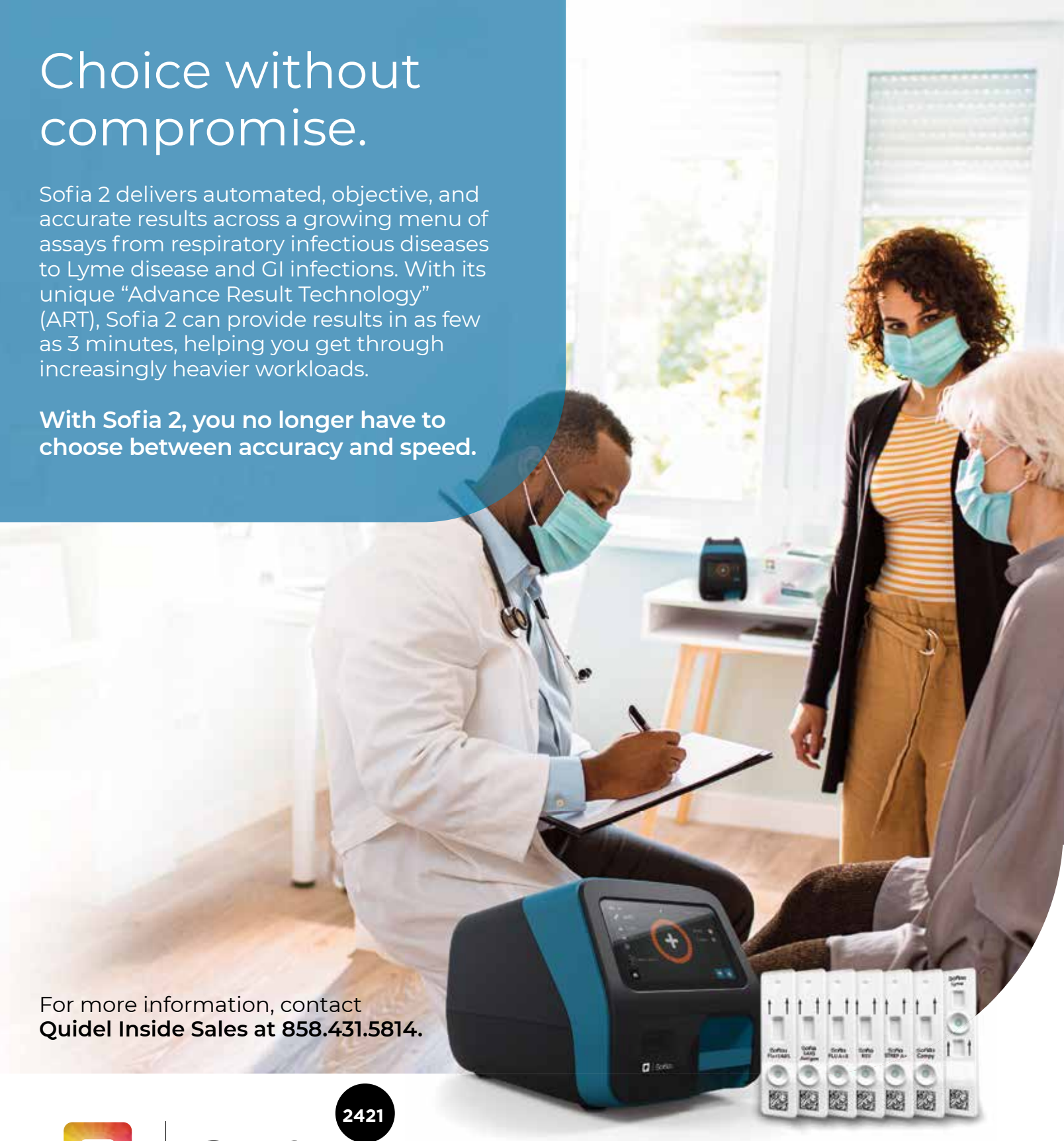
The DC-Lineate is a unique, trilevel calibration/linearity material that is used in conjunction with assays for the quantitative determination of UIBC levels in clinical samples. The material is conveniently packaged in a 2 x 5 mL configuration for each of the three levels and is traceable back to the National Institute of Standards and Technology (NIST). It can be used on a broad range of clinical chemistry analyzers and has a shelf life up to 14-days after reconstitution.

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From Quidel

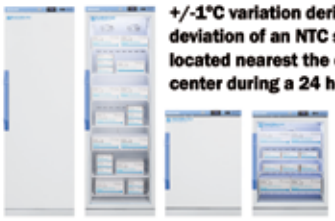
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Accucold	Capacity	Height	Width	Depth	Door	PRICE
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ARG1PV	1 cu.ft.	21.5"	17.5"	20"	Glass	$949.00
ARS3PV	3 cu.ft.	33.75"	18.5"	19"	White	$1,089.00
ARG3PV	3 cu.ft.	33.75"	18.5"	19.5"	Glass	$1,102.00
ARS6PV	6 cu.ft.	32.5"	23.5"	24.5"	White	$1,235.00
ARG6PV	6 cu.ft.	32.5"	23.5"	25"	Glass	$1,266.00
ARS8PV	8 cu.ft.	50"	23.38"	24.5"	White	$1,654.00
ARG8PV	8 cu.ft.	50"	23.38"	25"	Glass	$1,667.00
ARS12PV	12 cu.ft.	61.75"	23.38"	24.5"	White	$2,139.00
ARG12PV	12 cu.ft.	61.75"	23.38"	25"	Glass	$2,152.00
ARS15PV	15 cu.ft.	72"	23.5"	24.5"	White	$2,321.00
ARG15PV	15 cu.ft.	72"	23.5"	25"	Glass	$2,334.00

models with data loggers are available

Pharma-Lab Refrigerators

Accucold	Capacity	Height	Width	Depth	Door	PRICE
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ARG23ML	23 cu.ft.	83.75	27.5	31	(1) Glass	$3,114.00
ARS49ML	49 cu.ft.	83.75	55.25	31	(2) Stainless	$4,674.00
ARG49ML	49 cu.ft.	83.75	55.25	31	(2) Glass	$5,031.00

Pharma-Lab Freezers

Accucold	Capacity	Height	Width	Depth	Door	PRICE
AFS23ML	23 cu.ft.	83.75	27.5	31	(1) Stainless	$3,205.00
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Below are a few handy steps for determining the ideal Accucold refrigerator size for your clinic:

1 Estimate the maximum number of doses of publicly-provided vaccine and privately purchased vaccine that will be in your refrigerator.

Refrigerator: Add the number of doses on hand (current inventory) from your last order form.

Public Vaccine _____

Private Vaccine + _____

Total doses = _____

Multiply (max inventory) **x 1.25**

Maximum doses = _____

2 Match your maximum doses with the minimum cubic feet needed to safely store your vaccine

Max. Doses	Minimum Cubic Ft.
2,000+ doses	may need more than one refrigerator
1000-2000	40 cu.ft
900-1000	36 cu.ft
801-900	21-23 cu.ft
701-800	17-19.5 cu.ft
400-700	11-16.7 cu.ft
100-399	4.9-6.1 cu.ft

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DIABETES/BLOOD GLUCOSE



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From Nova Biomedical

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1. Moderately complex on the DCA Vantage Analyzer. CLIA-waived on the CLINITEK Status+ Analyzer.

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2 ANS Testing

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2441

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HOW TO HAVE THE LIFESTYLE YOU WANT, NO MATTER WHAT YOUR SPECIALTY IS

BY MIRIAM SWEENEY

The stratification starts in medical school. Before anyone has matched into their residency — long before attention has shifted from Step One and Two to writing a round of personal statements and preparing for interviews — conversations have already started about who is pursuing what specialty.

And in schools that emphasize class rank, pitting students against each other in preparation for a career where collaboration is key, medical students may already be making assumptions about their peers' future specialties based on their class ranking or rumored scores. "There's no way Sahil will match into ortho with a ranking like that." "Emily may say she wants to be a pediatrician, but with a step score like that and the way she's been buddying up to the attendings, she'd be a shoo-in for derm."

In a field that requires immense financial and time commitment from its newest members, medicine shakes out to have very different compensations on the other side of residency depending on a physician's specialty. There are ways of ensuring stability for everyone, especially the majority of medical students who graduate with medical debt. Having a solid understanding of investing, loan repayment options, and intentional spending can lay the path to success for someone making $150k or $500k. Tools like ScrubMoney — a free mobile app — that help support physician financial education and planning can be key in this process. But just understanding the nuances of why we spend the way we do can also go a long way in making sure we're using what we have to build the life we want.

I'd recommend two basic focuses to achieving the lifestyle you want, no matter your income or specialty.

Focus I: The bold and swaggering decision to define what you want

We all grew up with motivational posters inviting us to go for our dreams, right? Those posters never took the time to help us understand how to know what our dream is, or how to form a dream in the first place.

You can't get to where you're going without knowing where you're going, and too few of us take the time to really pinpoint where we want to be. I'm not talking about knowing our own tastes; it's one thing to see something interesting, be it a style of a home or a fashion choice or a job description, and know if it's for us or not. It's an entirely different arrow in your quiver to visualize that home or outfit or job before any options are presented to you.

I've adapted a few different researchers' and influencers' ideas of what this process can look like and simplified it for this column.

Sit with the idea of what a successful life looks like. We don't like talking about it, but physicians know it better than most: our lives are finite, and we don't get endless opportunities for course correction. When you think of a successful, happy life, what does that look like for you?

Focus on what you can control. You have less control, for instance, over whether you live to a ripe old age or are a casualty of irresponsible driving next month. Nevertheless, your life was a life, legitimate in spite of its abbreviated length. What will have made it successful?

Now that you've pictured your own brand of success, consider: in order to get to that success, what are the non-negotiables involved? What is irreplaceable in your picture of a life that leaves you happy and proud of what you've done and how you've spent your time?

Now, it's a simple (or not) matter of defining how to go about shaping your decisions around those non-negotiables. How will you prioritize what's most important? If your self-defined success has anything to do with an existing life partner, this process of planning for priorities might be one of deciding how to encourage habits that keep that relationship strong. If success requires something that must be checked off as a binary, it may be worth your time to think through what it's going to take to mark that box.

Many people who get this far stop there. That would still be a productive exercise. But without the next step, it's still not necessarily going to help with making your resources — time and money — work for you.

Decide what to cut out. Do you have goals you're actively working towards that aren't reflected in your life success rubric? Are you spending your precious time or your hard-earned money on something that's unattached to your idea of a successful, happy existence? This step requires confidence in yourself. Are you bold enough to cut out something that may matter greatly to other people, but isn't central to your own life success?

A big part of this step is understanding how to use your money in a way that will make you happy. Money can't buy happiness, but according to researchers at the University of British Columbia, Harvard, and the University of Virginia, the way you spend your money can lead to happiness.

Don't take it from me. Listen to the experts, as described in Chapter II of our effort to use money intentionally to get the life we want regardless of specialty or circumstance.

Focus II: "If Money Doesn't Make You Happy Then You Probably Aren't Spending It Right"

When aligning your actions with your definition of personal life success, the decision of how to allocate your resources can make a considerable difference in your progress. The question of how to spend your time belongs in another column. But the question of how to spend your money, happily, has been answered and peer-reviewed for us. Let's break down the researchers' findings.

Buy more experiences and fewer material goods. This notion is backed up by many studies, as cited in the paper itself. The gist is that we become accustomed to material possessions, but we never dull a happy memory when recalling it; on the contrary, a happy memory may become even happier when mentally reliving it. A treat yo'self day might be better spent on a visit to a spa or a chocolate tasting night instead of a new bathrobe or quality dark chocolate.

Use your money to benefit others rather than yourself. In a study that asked Americans to report about how much they spend on bills and expenses, gifts for themselves, gifts for others, and donations to charity, there was no significant correlation between spending money on the self (the first two categories) and happiness. There was, however, a strong relationship between people who spent money on others and self-reported happiness, even after controlling for income.

Buy many small pleasures rather than fewer large ones. I'll admit, this one caught me off guard. Lots of little things instead of bigger, more significant things? It almost seems to contradict #1 on this list. But the research holds out, and it's worth diving into the article itself to review the citations. The line that resonated most with me: "Eating two 6 ounce cookies on different days may be better than eating a 12 ounce cookie at a single sitting."

Eschew extended warranties and other forms of overpriced insurance. This piece of advice feels remarkably specific for a list that otherwise boasts great general applicability. But this principle has less to do with specific retail tactics and more to do with human resilience.

There is insurance that makes a lot of sense, and this article isn't talking about it. This article is talking about the kind of insurance you get when you're over concerned about losing something material, like the integrity of your new TV. Interestingly enough, the research suggests that, while the prospect of inconvenient loss is devastating, the experience of inconvenient loss tends to be one people recover from reliably and quickly.

Delay consumption. This principle essentially suggests that, if you plan a getaway to the tropics, plan it for nine months away, not two weeks. You will enjoy the experience more because you spent so much longer anticipating it.

Consider how peripheral features of your purchases may affect your day-to-day life. In other words, it's easy to picture a dream of ours and only see the positives. Filtering out the negative effects of a decision may lead to disappointment when the time comes to enjoy a wish come true. Both the past and the wished-for future can be distorted with rose-colored glasses.

Beware of comparison shopping. Comparison shopping — looking for things based on how they measure up to each other instead of based on what you want in the first place — is designed to distract us from what we really want and make us make purchase decisions based on the best deal, not whatever is right for us.

This holds true whether in a literal shopping situation or a more metaphorical situation that involves searching and decisions. (Dating and home browsing apps wouldn't have anything to say about this, would they?)

Pay close attention to the happiness of others. Not to encourage a herd mentality, but, according to this article, "Research suggests that the best way to predict how much we will enjoy an experience is to see how much someone else enjoyed it." It may be a good exercise to think about someone who you would define as successful or happy in your circle, then have a frank, humble conversation with them about what they think has made them happy and what might help you reach some of your intangible goals. We are all unique, but this research makes it look like we wax and wane in our satisfaction with things and experiences in concert with our peers.

It can be easy to assume that people with x will be guaranteed success in life, but success is a personal, arbitrary measurement.

If we can first a) define success for ourselves, along with a healthy foundational education of the elements that influence our success (like financial, mental, and social wellbeing, for instance), then b) follow best practices when spending our resources (our time and money), we're more likely to reach our goals and be proud of our lives than if our personal rubric for success remains undefined or suffers from moving goalposts.

Find out what resources your institution and community offer to support you in designing an intentional, satisfied life.

About the Author

Miriam Bay Sweeney is a co-founder and Head of Product of ScrubMoney, an app designed to help physicians lay the foundation for financial independence. She's been fascinated by personal finance ever since learning as a young adult that sticking her paychecks and babysitting money she made as a teenager in a savings account was a crummy idea. She researches personal productivity and the foundational aspects — including financial confidence — that enable a person to innovate and thrive creatively. ScrubMoney is her way of giving back to the community of physicians that so many of her friends are part of, because we ought to think about taking care of the people who dedicate their lives to taking care of us.

Sources

1. Thanks to Clayton Christsensen, Ramit Sethi, Eric Barker, Dave Burnet, Bill Evans, James Clear, and likely a handful of others whose writing influences my perspective subconsciously

2. https://scholar.harvard.edu/files/danielgilbert/files/if-money-doesnt-make-you-happy.nov-12-20101.pdf

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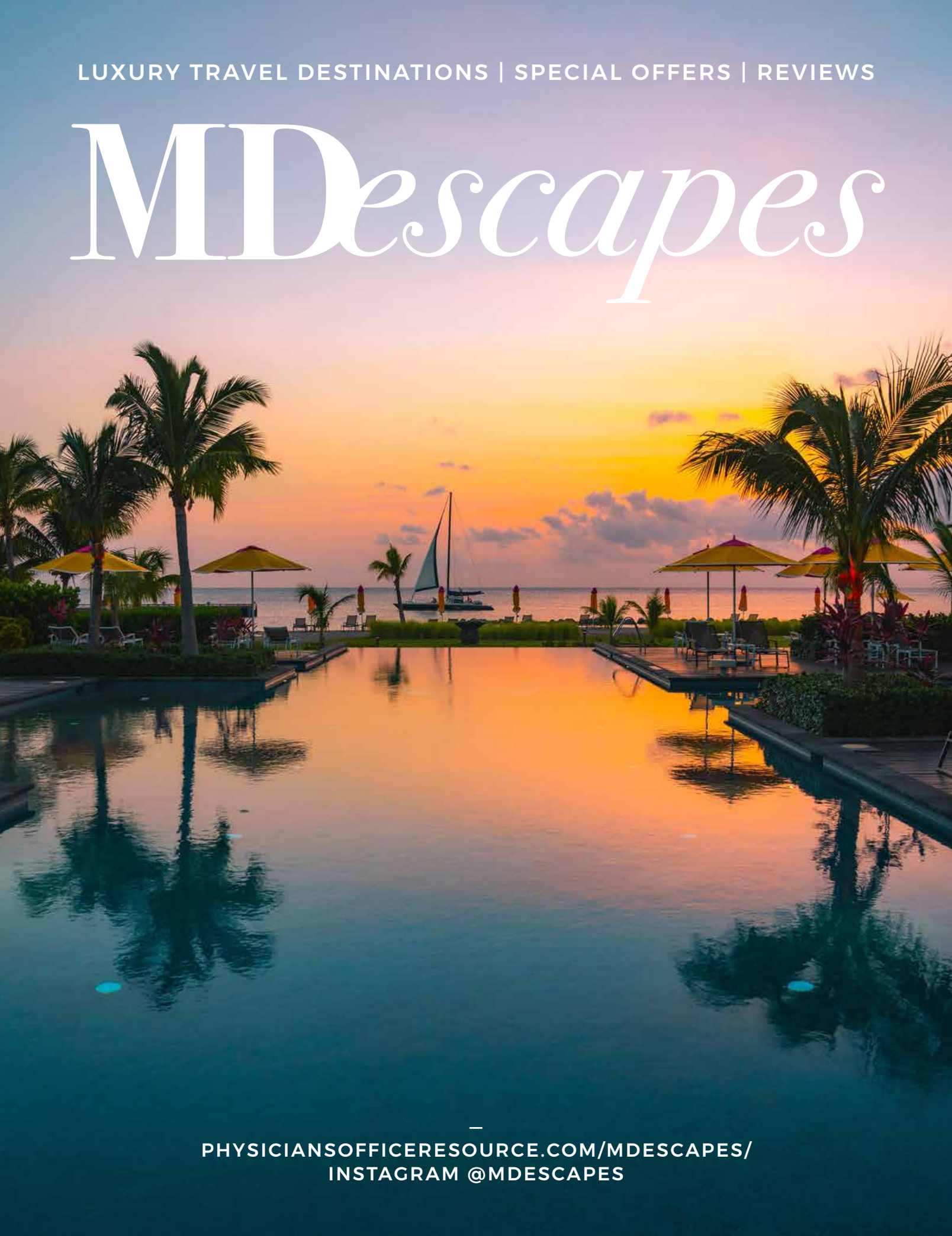
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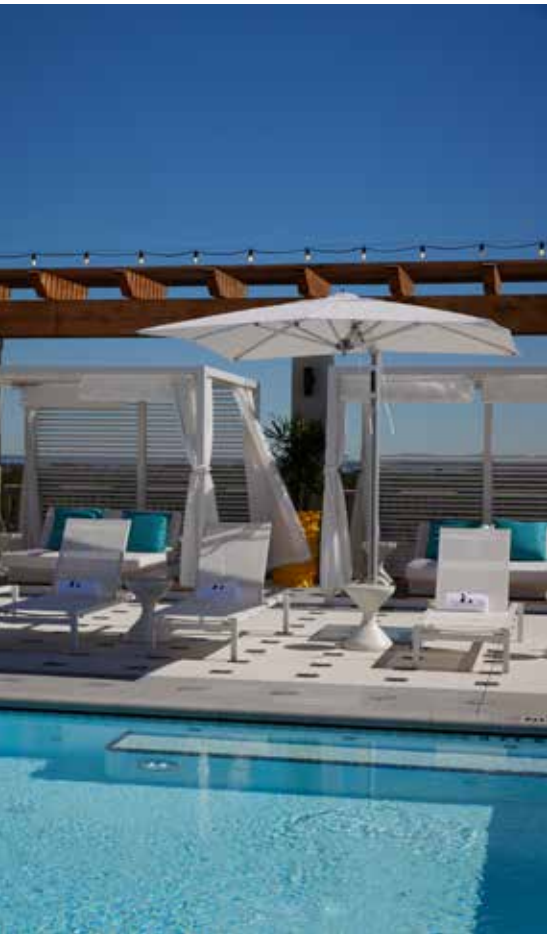
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[1] Brown, H. *Improving the Diagnosis of Vulvovaginitis.* Population Health Management. Vol. 23, suppl 1, 2020

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