

ONCALL

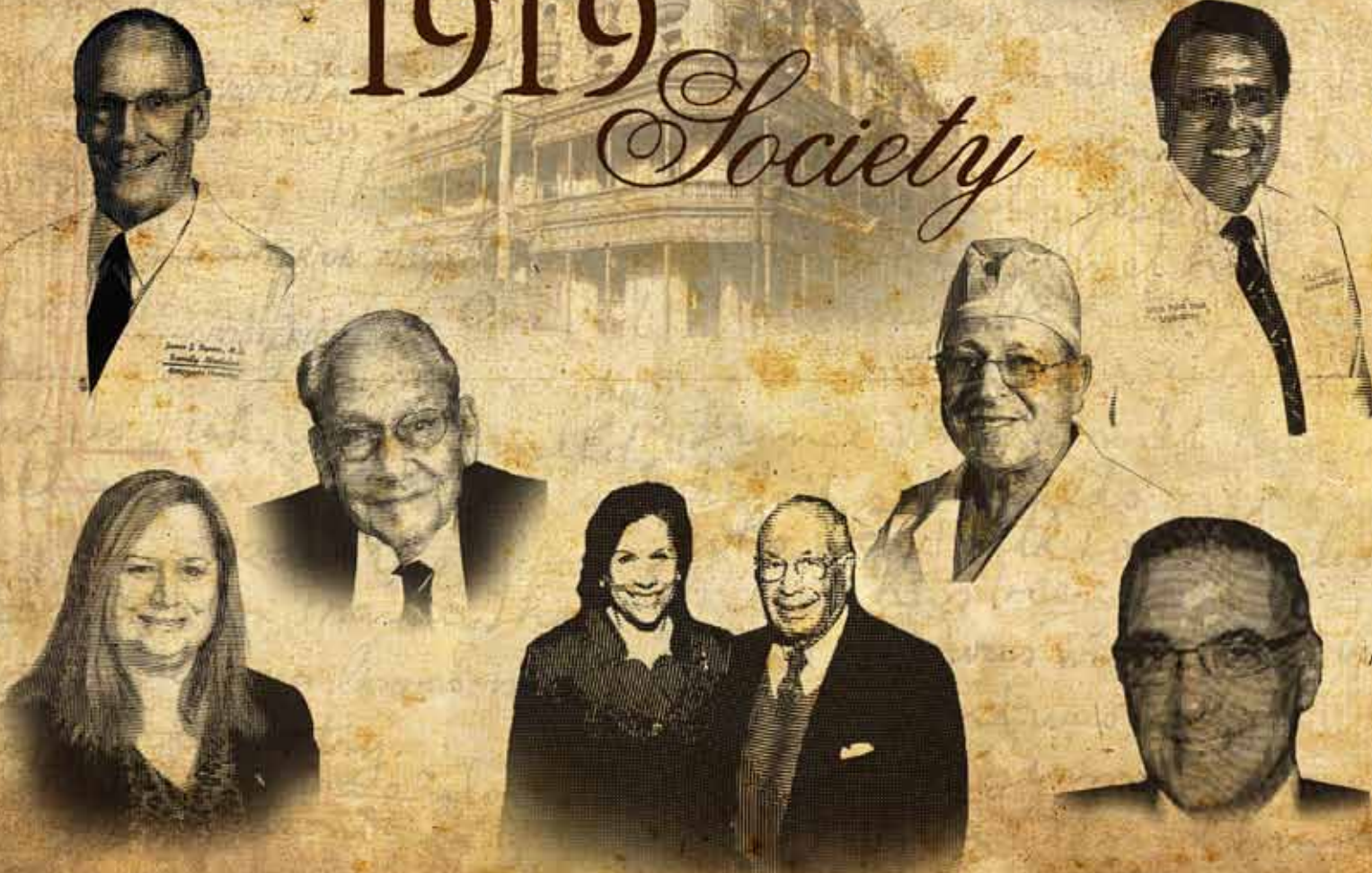
MAGAZINE



The Official Publication of the Palm Beach County Medical Society Quarter Four 2012



the 1919 Society





Thank You 2012 PBCMS President
Jack Zeltzer, MD

Welcome 2013 PBCMS President
K. Andrew Larson, MD

Congratulations Award Winners
Alan B. Pillersdorf, MD, Excellence in Medicine
&
Matt Gracey, President's Award

Gala proceeds benefit PBCMS Services
www.pbcms.org



President's REPORT

Quarter Four 2012

Jack Zeltzer, MD President, Palm Beach County Medical Society

"NO ONE SUES YOU IF YOU MISS A BEAT."

Why Drumming is more fun than Medicine

The end of year is always a time of reflection. Coming from Canada, where the change of seasons and circle of life are more obvious, as the trees shedding their leaves make for industrious weekends raking while watching the animals stocking up on sustenance for the winter. Down here in the Sunshine State, the outwards signs are less visible, but the sentiment is no less real. The New Year forces us to say good bye to the successes and failures of the past twelve months, and the opportunity to make the next twelve better.

I can honestly say that the past year serving as President of Palm Beach County Medical Society has been most memorable. Much has transpired and there is much reflection about the past and strategic planning for the future to be considered.

In the Past year the template for changes in health care in this Country has been struck. For better or for worse, we have new directives and objectives set forth. We must remember several things. It is a Template not an immutable Doctrine. We, as Physicians, in the trenches on a daily basis, are the most knowledgeable and capable individuals to not only deliver Health care (which may be the simpler task) but also to assess the system and insist on change when appropriate.

In assessing Propriety and the need for change, our litmus test- our Moral Compass—must rest in answering one simple question: "Is this in the best interest of the Patient?"

Answering this question does not preclude the consideration of what is in the best interest of the Physician and the Profession as well. We are an integral part of the equation. Nothing in health care happens without Physician initiation. In that, we are the Alpha and the Omega. Only a Physician by authorizing an order can initiate treatment, institute end of life measures or declare death. These are awesome responsibilities. In making these decisions we must stay true to our Moral Compass. To accomplish this we must have security and satisfaction in our own individual Practices and the Medical Profession at large.

Doing the right thing for the Patient must transcend the influences of personal economics, employer dictates, Payor dictates, liability concerns, and regulatory requirements. The reality is, however, that these influences are currently all too pervasive in our efforts to simply take care of the sick and suffering.

To accomplish this, Physician Autonomy is a vital requisite for success. We must also not ignore Physician Accountability as checks and balances must be maintained. However, to accomplish their mission, Physicians must have the security that their proper performance will always insure personal satisfaction and economic stability. One can relate this to Judges in our Judicial System. Ideally they should be able to perform their duties free of outside influence and be accountable only to the Letter of the Law.

In the past year, PBCMS has been working diligently to move with the times and changes. We are undertaking a complete review of our Bylaws and Operations to ensure that we will remain relevant in this ever changing landscape. We recognize the diversity of our constituency – Medical Student and Residents, new physicians starting a practice, Physicians with established practices, Retired Physicians, and the emerging importance of Physicians in an Employed or Contractual relationship. They all have specific needs and PBCMS must have value for them if it is to survive.

In moving forward, we must not forget our Past and The 1919 Society under the stewardship of Dr Michael Dennis seeks to preserve that heritage.

Likewise, the Future of Medicine Conference now entering our seventh year has taken us to National Recognition. This past year's meeting was spectacular in discussing and defining just that – the Future of Medicine – clinically, economically and politically. It is an event that should not to be missed.

Our membership has increased dramatically this past year but we need Activism to effect change. Activism means Dollars and Doing. We need participation and representation. This also takes Money.

We recognize, as well, that the physical maintenance of our Society Offices has become a challenge. In the short term there are necessary repairs; in the long term, there are aspirations for a new and more suitable facility.

Project Access remains a Beacon of light for the delivery of health care to the uninsured. On an annual basis we deliver millions of dollars worth of absolutely free health care. We are indebted to those hospitals and other agencies that assist us in this noble task.

A new national initiative for health care called Triple Aim has been embraced by the Society. We are the only medical society nationally to undertake a Pilot Project and have gained much support from local entities including the Healthcare Taxing District and several Medical Insurance companies and Charitable foundations.

We are also actively engaged in the establishment of a medical service agency similar to an MSO housed within PBCMS that will satisfy the needs of all the diverse elements in the Society mentioned earlier. We envision the capability of providing any kind of support a Physician needs; whether starting out from Residency to one engaged in practice for many years, to those seeking an "exit strategy" when planning retirement. We believe this will create a platform on which Physician Autonomy can be secured.

As you can see, we have had a productive year and have set the course for an Ambitious and Successful Future. I congratulate Dr Andrew Larson as he takes the "Reins of Leadership." We are in good hands. But let us remember as Joe Cocker sang: we can only

"GET BY WITH A LITTLE HELP FROM OUR FRIENDS."

I congratulate Dr Andrew Larson as he takes the "Reins of Leadership."

Do you have a healthy, one-on-one relationship with your bank?

Ask Comerica.
Wellington Office: 561.804.1400
Jeff Silkworth • Private Banker-Lender
Kerri Burke • Banking Center Manager

Comerica
WEALTH MANAGEMENT

Member FDIC, Equal Opportunity Lender.

We've made it a practice to deal with solutions.

Our attorneys are available to handle a full range of services including:

- Creating Accountable Care Organizations
- Advising Clients Concerning Hospital Employment
- Understanding the New Health Reform Law (ACA)
- Providing Guidance Regarding Clinical Integration
- Advising on Stark and Anti-kickback Regulations
- Creating Medical Homes
- Implementing Payment Bundling
- Instructing on Compliance with HITECH Act

Broad and Cassel
ATTORNEYS AT LAW
www.BroadandCassel.com

For more information, please contact: Heather Miller, Senior Counsel
Corporate Center of Boca Raton
7777 Glades Road, Suite 300, Boca Raton, FL 33434
561.483.7000 | HMiller@BroadandCassel.com

BOCA RATON ■ DESTIN ■ FT. LAUDERDALE ■ MIAMI ■ ORLANDO ■ TALLAHASSEE ■ TAMPA ■ WEST PALM BEACH



FEATURES

- 8** THE 1919 SOCIETY: A WORTHWHILE ENDEAVOR
- 10** NEWEST MEMBER BENEFIT: MEDICAL NETWORK SERVICES
- 12** DIVIDEND STRATEGIES FOR 2012 AND BEYOND
- 13** THE FUTURE OF MEDICINE: STRIVING FOR MEDICINE'S BETTER FUTURE
- 15** PHYSICIAN SATISFACTION SURVEY
- 20** WANT TO RETIRE ONE DAY?
- 22** 7 ASSET PROTECTION STRATEGIES

Frustrated with your healthcare practice?

Boost your ROI without adding patients or staff.

Expect outcomes like these:

- Employee turnover down 500%
- Timely reporting with 98% accuracy
- Consistent cash flow
- And more!

Get a free Healthcare Management Checklist by visiting proffittmanagement.com/healthcare

coach got one?
PROffitt
managementsolutions
561-582-6060
nancy@proffittmanagement.com

1 in 2
The chances of needing some form of long term care insurance ¹

Do you know the cost of care?
How will you pay for it?

EFG EPPY FINANCIAL GROUP AND WEALTH MANAGEMENT STRATEGIES
954.689.9476 www.eppyfinancial.com

PBCMS Palm Beach County Medical Society
Endorsed by the Palm Beach County Medical Society

LTC Tree, retrieved from <http://www.longtermcareinsurancetree.com>

ARTICLES

- 2** PRESIDENT'S REPORT
- 18** PBCMS FEATURE MEMBER: JAMES N. GOLDENBERG, MD
- 24** MED MEMO
- 25** MED SOCIETY NEWS: NEW MEMBERS
- 26** CLASSIFIEDS



Find out why we are the only agency endorsed by the Palm Beach County Medical Society.

We make it our practice to genuinely care about yours. As a long-time supporter of the Palm Beach County Medical Society, we do much more than just negotiate the best med mal rates available. We are financially and actively involved, both locally and statewide, in seeking solutions to some of healthcare's most pressing issues.

Call us today to see what we can do for you.

Danna Gracey
The Malpractice Insurance Experts

Delray Beach • Orlando • Miami • Jacksonville
800.966.2120 • info@dannagracey.com • www.dannagracey.com



Did you receive money back on your premium last year?

Many doctors have through the Palm Beach County Medical Society Workers' Compensation Program.



The rates for all physicians throughout the state are set by the State of Florida. Your practice will pay the same price no matter where you choose to secure coverage. However, under the OptaComp program, you may be eligible for a potential dividend of up to 24.8%.

Your membership with the PBCMS can provide savings that can be paid back in dividends. OptaComp has returned a dividend for 12 straight years, with over \$4 million over the past six years to Florida medical societies' members: \$600,000 of that went to PBCMS members.

The OptaComp (rated "A" by A.M. Best) program is endorsed by the PBCMS and is offered by Danna-Gracey, Inc. For more information, please call Tom Murphy at 800.966.2120.



Danna Gracey
The Malpractice Insurance Experts

OptaComp
The workers' comp affiliate of Florida's



DIRECTOR'S DESK

Tenna Wiles, CEO
Palm Beach County Medical Society

MOVING FORWARD

This year under the thoughtful leadership of Dr. Jack Zeltzer, the Medical Society has worked diligently to take a no-nonsense look at today's realities and what it will take for the Palm Beach County Medical Society to prosper in the future. We recognize that our members have a higher demand on their time and more choices as to where they receive their information and services. The challenges facing the medical profession and the Medical Society require bold actions and change. Rapid advances in technology, diverse member interest and expectations, and shrinking revenue sources are shaping the "new reality."

Specifically, this work is focusing on structuring Board of Directors for effective, thoughtful decision making; defining member markets that we can serve well; and zeroing in on products, programs, and services to best serve our members.

It is important that we hear from our members. Indeed these are challenging times, but there are also great possibilities. The importance of physician involvement future has never been greater.

We invite you to join us on January 31, 2013, at 6 pm, for the PBCMS Annual Membership Town Hall meeting at the Airport Hilton. Dr. Zeltzer will present recommendations for change, and incoming President Dr. Andrew Larson will share his vision for the following year. Let your voice be heard and join in the discussion of what role physicians can have in shaping the future of the medical profession.

Our goal is to be poised for the future to thrive – not just survive.

Best wishes to you and your family for a joyful holiday.

Tenna

Palm Beach County Medical Society 2012 BOARD OF DIRECTORS

Jack Zeltzer, MD	President	Hatem Abou-Sayed, MD	Daniel Higgins, MD
K. Andrew Larson, MD	President Elect, Chair, Leadership Development Council	William R. Adkins, MD	Beth Lesnikowski, MD
Ronald Zelnick, MD	First Vice President, Chair, Council on Membership & Member Services	Jose F. Arrascue, MD	Brandon Luskin, MD
Stephen Babic, MD	Second Vice-President, Chair, Council on Legislation & Physician Advocacy	Shawn Baca, MD	Harish Madhav, MD
Malcolm Dorman, MD	Secretary, Co-Chair, Council on Finance & Governance	Jeffrey Bishop, DO	Alan B. Pillersdorf, MD
James T. Howell, MD	Treasurer, Chair, Council on Finance & Governance	Mark Brody, MD	Mark Rubenstein, MD
James J. Byrnes, MD	Past President, Leadership Development	Jeff Davis, DO	Brent Schillinger, MD
		Michael Dennis, MD	Andrew Shapiro, MD
		Roger Duncan, MD	David Soria, MD
		Randy Gershwin, MD	Joan St Onge, MD
		James Goldenberg, MD	Maureen Whelihan, MD
		Lawrence Gorfine, MD	Jeffrey Wisnicki, MD
		Richard Greenwald, MD	Kenneth Woliner, MD

Palm Beach County Medical Society 2012 BOARD OF TRUSTEES

Jose F. Arrascue, MD	Alan B. Pillersdorf, MD
Stephen Babic, MD	Richard Raborn, MD
James J. Byrnes, MD	Brent M. Schillinger, MD
Malcolm Dorman, MD	Maureen Whelihan, MD
Lawrence Gorfine, MD	Ronald Zelnick, MD
K. Andrew Larson, MD	Jack Zeltzer, MD

ON CALL

STAFF
Tenna Wiles, CEO
Tara Auclair Ryan, Director of Marketing & Community Relations
Deanna Lessard, Director of Member Services & Education
John James, Director of Public Health & Disaster Services
Nicola Chung, Project Access Program Director
Maria Turkki, Project Access Program Coordinator
Sadia Peck, Project Access Program Coordinator
Melissa Nicoleau, Project Access System Coordinator
Mindi Tingle, Administrative Assistant
Natalie Gonzalez, Administrative Assistant, PBCMS Services
Lauren Tome, Receptionist
Patricia Beeler, Receptionist
Managing Editor: Tara Auclair Ryan

Subscriptions to On Call are available for an annual rate of \$50. For more information contact PBCMS at 561-433-3940

The opinions expressed in On Call are those of the individual authors and do not necessarily reflect official policies of Palm Beach County Medical Society or its committees.

On Call is owned and published four (4) times per year by Palm Beach County Medical Society, Inc., 3540 Forest Hill Blvd., #101, West Palm Beach, FL 33406. (561) 433-3940 & (561) 276-3636. ©Copyright 2012 Palm Beach County Medical Society, Inc.

the 1919 Society

The 1919 Society
 Since the Palm Beach County Medical Society was founded in 1919, our physicians have dedicated themselves to our community. Your good name as a physician will be honored in our community forever--entwined with the good works of Palm Beach County Medical Society in a cherished legacy.

To further our mission and build on the loyal support of our members, the Board of Directors approved a special recognition opportunity to formally honor those who contribute to our organization.

The 1919 Society Members

- Dr. Jose Arrascue
- Dr. Clarence L. Brumback (deceased)
- Dr. James J. Byrnes
- Dr. and Mrs. Michael Dennis
- Dr. Malcolm Dorman
- Dr. J. John and Judy Goodman
- Dr. Howard Green
- Dr. Beth-Ann Lesnikoski
- Dr. and Mrs. Alan B. Pillersdorf
- Dr. Brent Schillinger
- Dr. Ida Sebastian

Interested in joining these honored individuals?
 Call PBCMS at 561-433-3940

Introducing Something New



THE FREE NO AD CERTIFIED EMR / FREE PRACTICE MANAGEMENT YOU PAY FOR EDITS

We are the only Cloud Platform EMR/PM with eCaching

What this means is that all your data is downloaded every night to a server in your office so that you always have a complete copy of your Patient Data and Practice Management Data.

FEATURES:

- SOAP Note entry by Voice Recognition, Template Wizard, Hand Writing Recognition
- Single Data Base EMR/ Practice Management
- Cloud Platform with eCaching
- E Prescribing
- Real Time Eligibility Check
- Mini PACS System
- Streaming Labs
- Voice Command Navigation
- Document Management
- 24/7 eLearning
- Daily Webinars and Chat Room
- Meaningful Use Report Tool for Federal Dollars
- ONC-ATCB Certified



Doctor Constructed / Doctor Owned

"I want to use my long success in medicine to help you make this transition and earn your meaningful use dollars."

Mark Freeman MD

EDI COSTS:

- E Pharmacy \$40.00 per month* (mandatory)
- Cloud service/eCaching \$20.00 per month* (optional)
- Streaming Labs \$95.00 per month* (optional)
- Clearinghouse/Eligibility

*Cost per doctor



Month-to-Month Contract Obligation Only

Are You Prepared for the 2012 Meaningful Use Deadline? Schedule Your Online Webinar Today!

Call Us: 1.800.965.9959
 E-mail Us: info@emrmessenger.com
 Visit Us: www.emrmessenger.com



the 1919 Society

A WORTHWHILE ENDEAVOR

By: Michael T.B. Dennis, MD



I have been asked to share some of my personal observations and experiences which persuaded me to make a philanthropic contribution to The 1919 Society – so named because it recalls the year in which our Medical Society was founded. Many people – especially those in the medical field - are familiar with the term, The Hippocratic Oath. Yet few have read it, and it is no longer a required ceremonial element of medical school graduations. Pity.

A touching passage is:

“I WILL REMEMBER THAT THERE IS AN ART AS WELL AS SCIENCE, AND THAT WARMTH, SYMPATHY, AND UNDERSTANDING MAY OUTWEIGH THE SURGEON’S KNIFE OR THE CHEMIST’S DRUG.”

My practice was blessed with a thriving business in plastic and reconstructive surgery – primarily cosmetic from a national base of patients. This gave me the opportunity and resources to devote several weeks a year to overseas pro bono missions primarily to correct congenital and traumatic defects and to have a dependable support staff accompany me. This additional “team concept” was developed after an experience in Burkina Faso where the local “anesthetist” bolted from our tiny operating theater after intubating the esophagus– requiring me to pack the surgical site and resuscitate the patient. Other than our health care profession, what career can you identify which has such a unique opportunity for returning the emotional and spiritual rewards of healing your fellow man? The palettes for the physician and his/her team are immense. Repairing the simple cleft lip of a 32 year-old woman in the highlands of Guatemala who had been ostracized from her community because of native superstitions and then seeing her a year later walk into our little village clinic with her new boyfriend in hand was a moment of pure joy for me. I strongly advocate the position that physicians and other health care personnel bear a sacred responsibility to be comforting, charitable, and responsive. But we need support, not vitriolic criticism, from our overseers. Most assuredly the current environment of governmental

intrusion into practice protocols and compensation makes it increasingly difficult for practicing health personnel to maintain the level of volunteerism which we aspire to provide; nor does it facilitate the recruitment of like-minded young people. It would be a shame to see our high ideals replaced with less compassionate behavior.

Among the several ways that society could maintain this environment of volunteerism would be to engender and encourage a moderate degree of tort reform. This is not a request for total release of liability but instead a balanced approach that would help protect the generous caregiver and, in the process, reduce the cost of defensive medicine. None of us begrudge seeing a patient on an emergency basis without compensation, but knowing that it might expose the caregiver to a legal challenge is a bitter pill to swallow. And overly zealous “supervision” frankly hinders creativity.

Every day dedicated physicians and their staff selflessly uphold one of the most precious commodities of human behavior – to care for another without expectation of reward. It is a pattern that must not be snuffed out by external forces. The funds from The 1919 Society will be utilized exclusively for the benefit of regional residents in the Project Access, Future of Medicine, Healthcare Emergency Response Coalition, and Medical Reserve Corps programs – none of which compensate physicians for their services. Your contribution to The 1919 Society can be designated as you wish – either into an endowment or for specific programs.

Lesser known than the Hippocratic Oath but equally compelling is the Oath of Maimonides, a twelfth century physician. He wrote:

“MAY I NEVER SEE IN THE PATIENT ANYTHING BUT A FELLOW CREATURE IN PAIN.”

It is tribute to warmth, sympathy, and understanding, and that’s why I encourage you to join me in this very worthwhile endeavor.

Wishing you and yours the very best during this Holiday Season!



FirstPath
 Where results come firstSM

3141 W. McNab Road • Ft. Lauderdale, FL 33069-4806
 phone 954.977.6977 • fax 954.977.6922 • www.firstpathlab.com



born to ACCOMPLISH

At Alpern Rosenthal, our industry experts have always been focused on a passion for excellence.

This natural and nurtured drive keeps us intelligent, proactive, responsive and innovative. We are committed to helping clients thrive with solutions tailored to meet the challenges of today and opportunities of tomorrow.

Palm Beach County Medical Society Brings More Value to All Members: **Medical Network Services - MSO**

By: *Virginia Martini, MBA* & *Vipul Shah* VP for Marketing,
Director, MSO Business Development Health Prime International Inc.



Palm Beach County Medical Society (PBCMS) has teamed up with Health Prime International (HPI) to form **Medical Network Services, a Management Service Organization (MSO)**, to add greater value to all of its members. This MSO is called Medical Network Services (MNS) and is a new way to help all PBCMS member physicians in this complex and ever changing health care industry.

The development of an MSO is the best way for physicians to consolidate under one model and be stronger to better respond to limitations in practice revenues, increasing costs and the growing administrative complexities that require more and more sophisticated information and management systems. An MSO is a highly flexible and functional approach to bringing physicians into a closer working relationship without forcing them to give up their independence as a practitioner. A vital goal of the MSO is to help physicians stay in their own practices while continuing to see patients the way in which they always have.

There are so many aspects of business that require dedication and precision for a medical practice to thrive and grow. Keeping practices running smoothly and efficiently, making sure accurate and prompt payments are received for the care provided, making correct financial decisions, adding technology and integrating practice management principles from the front-door to the back-office, managing and leveraging complicated data, and providing high quality, personalized, dedicated care to all patients, are just some of the many numerous and comprehensive demands that encumber most physicians.

So, how do physicians simultaneously minimize administrative headaches, improve operations, and deliver good outcomes at the same time without compromising valuable time needed for high quality patient care?

Through MNS's unique set of proprietary tools, physicians will finally be able to unburden themselves by reducing their time invested in non-clinical activities, allowing them to enhance patient care and satisfaction while optimizing revenue and improving cash flow.

HPI would like to offer their services and guide every practice, every step of the way. A critical key to the MSO model is to involve the physician in the decision making process so they can make sure all requirements and expectations are fully met. Physician and staff input will always help define the correct set of tools for a successful, long lasting operation.

HPI will act as an extension of your practice. Wherever you are in the striving journey to your success, HPI will lead the way to a positive and efficient outcome by building the necessary structure and serving as a firm platform for years to come. HPI services solo and group physicians, large and small medical practices, profitable, struggling and technically savvy organizations. Through the MSO, HPI will build a long lasting relationship with each practice to make sure you succeed and achieve your goals. Your success is our success.

HPI is a physician owned and managed company, created with the goal of empowering physicians to spend more time with each patient and less time attending to paperwork and operations resulting in a better quality of life. Being a physician owned and managed company, HPI has a unique level of understanding of both the clinical and the administrative sides of the business, thus providing each customer with an entirely new experience. We highly identify with physicians and understand their challenges and obstacles, and care about enhancing the patient experience and increasing overall patient loyalty.

Medical Network Services, the MSO joint venture between Palm Beach County Medical Society and Health Prime International, would like to offer physicians valuable resources to stay ahead of the curve, and make sure they are well prepared to face this continually changing era.



Dividend Strategies for 2012 & Beyond

By: *Patricia C. Corbett, CFP*



The case for dividend investing is compelling, but cyclical rotation and the specter of tax hikes mean that dividend investors should be selective and take a long-term perspective.

A dividend investing strategy is a smart way to generate income and total return, as history has shown. Dividend-paying stocks have outperformed non-dividend payers over time; since 1990, consistent dividend payers, as represented by the S&P 500 Dividend Aristocrats, earned an annualized 11.04% total return, while the broader S&P 500 index earned only 8.23%.¹ In low-rate, low-growth environments, this outperformance is often even more pronounced. For the year ended December 31, 2011, dividend payers of the S&P 500 had an average total return of 1.4% vs. -7.6% for non-dividend payers.²

But dividend-paying stocks could come under pressure this year as a result of several factors. According to Standard & Poor's, if the domestic economy continues to pick up steam, investors are likely to shift assets from defensive into more cyclical sectors in what is known as sector rotation. Defensive sectors, such as Telecom Services, Utilities and Consumer Staples, have offered the highest yields, while cyclical sectors, such as Consumer Durables and Technology, have offered lower yields.

Another source of potential pressure is the concern that taxes on dividend income may rise. Under current law, the federal tax rate on qualified dividends will increase from 15% to 20% on January 1, 2013. What's more, under the budget proposal submitted by the Obama administration, dividend income would be taxed at the much higher earned income rate for households making more than \$250,000 annually (\$200,000 for single filers). Such increases could reduce the appeal of dividend-paying stocks as investments for income-oriented investors. Even if Congress extends current rates and rejects the administration's budget proposal, the uncertainty of dividend tax rates could put pressure on dividend-paying stocks.

Given this environment, dividend investors should view dividend-paying stocks as a multiyear play. Dividend payout ratios, currently near historic lows, will likely rise over time as today's cash-rich companies see increasing pressure to share the wealth. Long-term demand for dividend-paying stocks should also be boosted by the wave of baby-boomers entering retirement over the next two decades, many of whom will be seeking income-paying alternatives to low-yielding bonds.

OTHER STRATEGIES TO CONSIDER:

LOOK FOR HIGH-QUALITY ISSUES with an established history of dividend payment and annual increases. Such companies are represented by the S&P 500® Dividend Aristocrats index, which measures the performance of large-cap, blue-chip companies within the S&P 500 that have followed a policy of increasing dividends every year for at least 25 consecutive years. As noted above, this index has outperformed the broader S&P 500 Index since its inception in 1990. These long-term dividend payers have a proven track record and are more likely to continue paying dividends. Many are also sitting on record amounts of cash.¹

DIVERSIFY SECTORS

Defensive sectors such as Telecom Services, Utilities and Consumer Staples are likely to still offer the highest average yields. But if the US economy continues to improve, they may see erosion in prices. By diversifying, investors may be able to offset potential price losses with gains in sectors that are better positioned to benefit from an expanding economy.

CONSIDER EURO ZONE STOCKS, which may offer higher yields in the current environment. While the US economy has made strides in recent months, the Euro Zone remains mired in recession. A more defensive stance in Euro stocks is warranted, which favors dividend-paying sectors. Keep in mind, however, that higher yields, especially abnormally high yields, can be a warning flag that a company is not in good standing and has fallen out of favor with investors for any number of reasons.

At Morgan Stanley Wealth Management, we track thousands of dividend-paying companies. Contact me so we can tailor a dividend strategy that suits your specific needs.

If you'd like to learn more, please contact Patricia C. Corbett, CFP

Morgan Stanley Wealth Management, Boca Raton Branch
561-393-1535 www.morganstanleyfa.com/pattycorbett

¹ Source: Standard & Poor's. For the 22 years ended December 31, 2011. Dividend Aristocrats consists of stocks within the S&P 500 that have increased their dividend payment in each of the past 25 years.

² Source: Standard & Poor's. Based on equal-weight indexes of all dividend-paying and non-dividend-paying stocks within the S&P 500.

Morgan Stanley and its Financial Advisors do not provide tax or legal advice, are not "fiduciaries" (under ERISA, the Internal Revenue Code or otherwise) with respect to the services or activities described herein, and this material was not intended or written to be used for the purpose of avoiding tax penalties that may be imposed on the taxpayer. Individuals should consult their personal tax and legal advisors before making any tax or legal related decisions.

Past performance is no guarantee of future results. Companies paying dividends can reduce or cut payouts at any time. Because of their narrow focus, sector investments tend to be more volatile than investments that diversify across many sectors and companies. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. It is not possible to directly invest in an index. Investments in foreign securities involve risks associated with interest-rate and currency-exchange-rate changes as well as by market, economic, and political conditions of the countries where investments are made. There may be greater returns but also greater risks than with U.S. investments. International stocks fluctuate in value and may be worth more or less than original cost.

Article by McGraw Hill and provided courtesy of Morgan Stanley Financial Advisor.

The author(s) are not employees of Morgan Stanley Smith Barney LLC ("MSSB"). The opinions expressed by the authors are solely their own and do not necessarily reflect those of MSSB. The information and data in the article or publication has been obtained from sources outside of MSSB and MSSB makes no representations or guarantees as to the accuracy or completeness of information or data from sources outside of MSSB. Neither the information provided nor any opinion expressed constitutes a solicitation by MSSB with respect to the purchase or sale of any security, investment, strategy or product that may be mentioned.

Morgan Stanley Financial Advisor(s) engaged Palm Beach County Medical Society On Call Magazine to feature this article.

Patricia C. Corbett may only transact business in states where she is registered or excluded or exempted from registration www.morganstanleyfa.com/pattycorbett. Transacting business, follow-up and individualized responses involving either effecting or attempting to effect transactions in securities, or the rendering of personalized investment advice for compensation, will not be made to persons in states where Patricia C. Corbett is not registered or excluded or exempt from registration.

Investments and services offered through Morgan Stanley Smith Barney LLC, member SIPC.
C RC 492087 (04/12)

Building Stronger Communities Together

Patricia C. Corbett and Morgan Stanley Smith Barney is proud to support the Palm Beach County Medical Society



Patricia Corbett, CFP®
Vice President
Financial Advisor
595 S. Federal Highway, 4th Floor
Boca Raton, FL 33432
561-393-1535
patricia.c.corbett@mssb.com
www.fa.smithbarney.com/pattycorbett

**MorganStanley
SmithBarney**

© 2011 Morgan Stanley Smith Barney LLC. Member SIPC. NY CS 6693029 04/11

HealthPrime
INTERNATIONAL

Are You Paying Too Much To Collect Your Money?

Our Fee For Billing & Collections is Guaranteed Below

6%

Try Us FREE For Two Months*

*Sign up prior to December 31, 2012

As a physician owned and managed company, we will continually improve the value of our services through dedication to the physicians we serve, leadership and teamwork amongst our staff and our clients.

PrimeRevenue is just one of the many services we provide and we hope you will take advantage of this excellent offer to see how HPI can help your practice.

PrimeRevenue

- Medical Billing & Collections Service
- HPI currently serves practices all across the country in over 50 unique specialties
- No long-term agreement required

Included in our PrimeRevenue Base Fee:

All Claims Electronic & Paper
All Patient Statements
FREE Practice Management Software
Claims Clearinghouse
Fee Ticket Management
Point-of-Service Collections

Call Today!

(888) 578-5782

www.hpiinc.com

The simple solution to your divorce.

Jeffrey D. Fisher, Esq.

Odette M. Bendeck, Esq.

Fisher & Bendeck

BOARD CERTIFIED MARITAL
AND FAMILY LAW ATTORNEYS

501 South Flagler Drive, Suite 450
West Palm Beach, FL 33401
Tel. 561.832.1005

fisherbendeck.com

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

the Future of Medicine

Summit VI: Striving for Medicine's Better Future

Creating a Roadmap to Where Healthcare Should Be.

"We believe we advocate for medicine best when we advocate for our patients first."

The Future of Medicine Summit VI honored the participation of national and local experts who, like PBCMS, recognize that the responsibility of transforming the future of medicine rests in each of our hands. Our community joined together to share our accomplishments, discuss our challenges, and explore best practices and opportunities.

Over 600 participants representing various facets of the health care industry learned from and held valuable discussions with national and regional thought leaders. Nowhere else except in this unique forum are physicians, health policy experts, hospital administrators, researchers, business executives and community representatives able to discuss the most pressing issues in the health care industry.

Scripps Florida once again co-sponsored the summit. This year in Science, Medicine and Community leading researchers, expert physicians, and community support groups discussed three chronic conditions: bipolar disorder, diabetes and cardiovascular disease.

Our community was fortunate to welcome prestigious experts from South Florida and around the country to lead discussions about relevant topics such as utilizing IHI's Triple Aim to improve the patient experience of care (including quality and satisfaction), improve the health of populations and reduce the per capita cost of health care. Physicians and patients alike learned about how technical advances large and small are radically changing the way that physicians deliver, and patients receive, care. During Transformational Change guests were impressed with the examination of a new reality for health care as well as the future of physician practice and how physicians can regain control over their professional destiny. Lessons from organizations that have already implemented innovative visions for managing utilization, clinical programs and services, as well as managing on a budget, were valuable takeaways. The two-day summit also featured frank discussions with our county's top hospital executives regarding hospital and physician integration, paired with a review of the trends affecting physician practices now. The event wrapped up with a topic on everyone's minds – medicine, policy and politics. Both the VIP Dinner and Candidates Reception were well-attended.

The second annual poster symposium drew 16 participants, as well as physicians from each medical school in the county to judge the impressive entries. Though all posters were exceptional, we want to congratulate the winners. Research Poster Winner: Megha Rao, MD. Clinical Vignette Winners: First place: Diana Susan Koshy, MD. Second Place: Danon Garrido, MD.

Many thanks to all of our speakers and panelists, and especially our keynote guests including: Jean Acevedo; Carol Beasley; Rick Cameron, MHSA, CMPE; Phil Galewitz; Jeff Goldsmith, PhD; Jim Kupel; Jeremy A. Lazarus, MD; Andy Marino; Pete Martinez; Joe Mott; Lisa Rawlins; Chris Schlanger, MD, MBA; Mike Segal, Esq.; Donna E. Shalala, PhD; and Cecil Wilson, MD.

We are so fortunate to have so many organizations and individuals who helped make the 2012 Future of Medicine Summit an event to remember. The 2012 Future of Medicine Leadership Committee includes:

Jose F. Arrascue, MD, Chair; James T. Howell, MD, Co-Chair; Michael Dennis, MD, Summit Chair; Stephen Babic, MD; Ronald Davis, PhD; Malcolm Dorman, MD; Claude Earl Fox, MD; Daniel Higgins, MD; Brent M. Schillinger, MD; Ben Starling; Joan St. Onge, MD; Abbey Strauss, MD; Frederick K. Williams, MD; and Jack Zeltzer, MD. The Boards of Palm Beach County Medical Society and Palm Beach County Medical Society Services.

Our many supporters: Michael Dennis, MD, Silver and Bronze Sponsors, Hippocrates Society members, Exhibitors, Non-Profit Advocates, Medical Student Sponsors, VIP Dinner Table Sponsors and In-Kind Supporters.

And as always we couldn't accomplish what we did without the support of our Host Committee: Alina Alonso, MD; Sarah Alsofrom; Bob Broadway; Joyce Chen; Don Chester; Sally D. Chester, RN; Jibby Ciric, PsyD; Elena Contreras; Linda De Piano, PhD; Amy Dean; Patricia Ernst; Pamela Gionfriddo; Mary Helen Johnson; Christine Koehn, PhD; Wade Kuzmick; Daniel Lichtstein, MD; Trish Lowry; Cecy Martinez; Virginia Martini; Larry Melby; Susan Nefzger; Linda Quick; Randy Scheid; Heather Siegel Miller, Esq.; Rob Sommer; Marjorie Sullivan; Toni Lynn Valencia; and Ronald Wiewora, MD.

Our heartfelt thanks to everyone for supporting this educational forum for the community.

Platinum Sponsor

Michael Dennis, MD

Hippocrates Society

Bethesda Memorial Hospital Medical Staff
Boca Raton Regional Hospital Medical Staff
JFK Medical Center Medical Staff
Wellington Regional Medical Center Medical Staff

Silver Sponsors

Florida Medical Association
Palm Healthcare Foundation

Bronze Sponsors

Broad and Cassel
Cleveland Clinic Florida
FirstPath, LLC
University of Miami Miller School of Medicine

Exhibitors

Advanced Mental Health Care, Inc. and Neuronetics, Inc.
Bank of America
BankUnited
Caregiver Services, Inc.
Comerica Bank
David Lerner Associates
The Doctors Company/FPIC
Florida Blue
Florida Public Health Institute
Hanley Center Foundation
Health Prime International
Horizon Care Services
Hospice by the Sea
Jupiter Medical Center
Medical Messenger
MEDPAC
Optacomp
Otsuka Pharmaceutical, Inc.
Rendina Companies
Select Specialty Hospital
South Florida Palliative Medicine Specialists
South Florida Regional Extension Center
SumMIT Healthcare and Mobile Development
V.I.P. America Home Health Care
WellDyne - Central Care Center

Non-Profit Advocates

Action Alliance for Mental Health (Boca Raton's Promise)
Alpert Jewish Family & Children's Service

Alzheimer's Association Southeast Florida Chapter
Alzheimer's Community Care
Area Agency on Aging
Children's Services Council of Palm Beach County
FAU Diabetes Center and Memory & Wellness Center
Florida Department of Health - Bureau of Vital Statistics
Health Care District of Palm Beach County
Hospice of Palm Beach County
Jerome Golden Center for Behavioral Health
Mental Health Association of Palm Beach County
The National Alliance on Mental Illness of PBC
Nova Southeastern University, Office of Education, Planning & Research
Palm Beach County Senior Services

VIP Dinner Sponsors

Management Services Group of Health Care REIT
Quantum Foundation
South Palm Beach Nephrology, PA
University of Miami Miller School of Medicine

Medical Student Sponsors

Stephen Babic, MD
Shawn Baca, MD
James Byrnes, MD
Malcolm Dorman, MD
James Howell, MD
Daniel Lichtstein, MD
Brandon Luskin, MD
Heather Siegel Miller, Esq.
Alan Barth Pillersdorf, MD
Maureen Whelihan, MD
Jack Zeltzer, MD

In-Kind Supporters

American Medical Association
Keiser University
Scripps Florida
South Florida Hospital News & Healthcare Report
Susan's Jewelry
VA Medical Center



Pamela Gionfriddo; Janet Hibel, PhD; Ron Davis, PhD; Linda De Piano, PhD



Mark Rubinstein, MD; Vincent DeGennaro, MD; Alan Pillersdorf, MD



Frederick K. Williams II, MD; Daniel Lichtstein, MD; medical residents



Alan Pillersdorf, MD; W. Alan Harmon, MD; Jose Arrascue, MD; Michael Dennis, MD; Ronald Giffler, MD



Rick Cameron; Davide Carbone; Mike Cowling; Roger Kirk; Dan Sacco; Juan Noguera, MD; James Byrnes, MD; Jerel Humphrey; Jack Zeltzer, MD; John D. Couris

Physician Satisfaction Survey



The health care industry is at a challenging time in its history, and Palm Beach County Medical Society wants to give physicians a voice regarding your thoughts about professional satisfaction and morale.

To that end, we conducted a voluntary and anonymous physician satisfaction survey recently. The first part of the survey, Description of Physician Respondents, asked for demographic information such as age, gender and related factors. That information is not reported here but is available for interested persons on www.pbcms.org. The second part of the survey reported here, Professional Satisfaction and Morale, focused on professional career satisfaction and morale, thoughts about the current state of the medical profession, and career plans. Both PBCMS members and non-member physicians were asked to participate. The results of the survey are below.

We based our questions on those of a national survey conducted by The Physicians Foundation. The organization's 2012 survey of physicians included a number of questions similar to those asked in their 2008 survey. We have reported our results with those of The Physicians Foundation's 2012 survey for comparison to national trends. See "A Survey of Americas Physicians: Practice Patterns and Perspectives" at www.physiciansfoundation.org for their complete results.

Professional Satisfaction and Morale

1. Which best describes your feelings about the current state of the medical profession?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents
Very Positive	4.7%	3.9%
Somewhat Positive	34.9%	27.9%
Somewhat Negative	27.9%	44.8%
Very Negative	32.6%	23.4%

2. Which best describes how you feel about the future

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents
Very positive/optimistic	4.7%	3.1%
Somewhat positive/optimistic	20.9%	19.5%
Somewhat negative/pessimistic	32.6%	45.9%
Very negative/pessimistic	41.9%	31.5%

3. How would you rate the professional morale of physicians you know?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents
Very positive	0.0%	1.8%
Somewhat positive	14.0%	17.7%
Somewhat negative	41.9%	55.8%
Very negative	44.2%	24.6%

4. How would you rate your own professional morale?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents
Very positive	18.6%	11.0%
Somewhat positive	27.9%	30.7%
Somewhat negative	30.2%	41.0%
Very negative	23.3%	17.3%

5. Some physicians believe that the medical profession is in decline. Do you:

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents
Mostly Agree	52.4%	41.6%
Somewhat Agree	26.2%	42.6%
Somewhat Disagree	9.5%	8.6%
Mostly Disagree	11.9%	7.2%

6. If you mostly or somewhat agree, why is the profession in decline? Please rank importance of each factor.

	PBCMS Survey		
	Very Important	Somewhat Important	Unimportant
Too much regulation/paperwork	84.2%	15.8%	0.0%
Loss of clinical autonomy	84.6%	12.8%	2.6%
Erosion of physician/patient relationship	69.2%	28.2%	2.6%
Scope of practice encroachment	60.5%	28.9%	10.5%
Too many part-time doctors	10.8%	29.7%	59.5%
Money trumps patient care	39.5%	44.7%	15.8%
Physicians not compensated for quality	74.4%	23.1%	2.6%

	The Physicians Foundation Survey Respondents		
	Very Important	Somewhat Important	Unimportant
Too much regulation/paperwork	79.2%	19.3%	1.5%
Loss of clinical autonomy	64.5%	31.0%	4.5%
Erosion of physician/patient relationship	54.4%	37.8%	7.8%
Scope of practice encroachment	43.7%	40.6%	15.7%
Too many part-time doctors	6.9%	22.6%	70.5%
Money trumps patient care	45.9%	40.1%	14.0%
Physicians not compensated for quality	58.6%	33.7%	7.7%

7. Two years ago, which best described your attitude toward medical practice?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents
Very positive/satisfying	11.6%	14.1%
Somewhat positive/satisfying	60.5%	52.1%
Somewhat negative/unsatisfying	20.9%	30.1%
Very negative/unsatisfying	7.0%	3.7%

8. Which best describes your attitude toward medical practice today?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents
Very positive/satisfying	9.5%	7.3%
Somewhat positive/satisfying	33.3%	31.7%
Somewhat negative/unsatisfying	35.7%	41.2%
Very negative/unsatisfying	21.4%	19.8%

9. If you had your career to do over, would you choose to be a physician?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents 2012	The Physicians Foundation Survey Respondents 2008
Yes	67.4%	66.5%	73.0%
No	32.6%	33.5%	27.0%

10. Would you recommend medicine as a career to your children or other young people?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents 2012	The Physicians Foundation Survey Respondents 2008
Yes	41.9%	42.1%	40.2%
No	58.1%	57.9%	59.8%

11. If you had the ability, would you retire today?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents 2012	The Physicians Foundation Survey Respondents 2008
Yes	60.5%	60.6%	45.0%
No	39.5%	39.4%	55.0%

12. What two factors do you find most satisfying about medical practice?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents 2012	The Physicians Foundation Survey Respondents 2008*
Patient relationships	86.0%	80.2%	78.2%
Prestige of medicine	14.0%	10.0%	34.9%
Intellectual stimulation	74.4%	69.7%	81.7%
Interaction with colleagues	25.6%	19.2%	56.2%
Financial rewards	7.0%	11.7%	22.6%

13. What two factors do you find least satisfying about medical practice?

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents 2012
Long hours/lack of personal time	25.6%	24.9%
Liability/defensive medicine pressures	48.8%	40.3%
Reimbursement issues	51.2%	27.3%
Lack of clinical autonomy	23.3%	9.2%
Dealing with Medicare/Medicaid/Government regulations	27.9%	27.4%
Pressure of running a practice	11.6%	5.6%
Non-clinical paperwork	23.3%	18.1%
Uncertainty/changes in health reform	18.6%	21.5%
Managed care	18.6%	7.6%
EMR implementation	11.6%	9.2%
Other	2.3%	5.1%

14. In the next one to three years, do you plan to (Mark all that apply):

	PBCMS Survey Respondents	The Physicians Foundation Survey Respondents 2012	The Physicians Foundation Survey Respondents 2008
Continue as I am	41.9%	49.8%	51.5%
Cut back on hours	30.2%	22.0%	20.3%
Retire	7.0%	13.4%	11.0%
Switch to a cash/concierge practice	20.9%	6.8%	7.0%
Relocate to another practice/community	9.3%	10.9%	N/A
Cut back on patients seen	7.0%	9.6%	N/A
Seek a non-clinical job within health care	14.0%	9.9%	13.4%
Seek employment with a hospital	0.0%	5.6%	N/A
Work part-time	4.7%	6.5%	10.2%
Work locum tenens	2.3%	6.4%	7.5%
Seek a non-health care job/business	11.6%	6.4%	10.1%
Close my practice to new patients	0.0%	4.0%	7.4%
Other	2.3%	5.5%	N/A




Follow Us!

For the latest news & information on PBCMS



THE TRIBUTE PLAN:

Five Years of Rewarding Doctors

We are proud to partner with The Doctors Company, the nation's largest insurer of physician and surgeon medical liability. The Doctors Company offers industry-leading coverage and extensive benefits unmatched by any other insurer.

A BOLD IDEA AT WORK

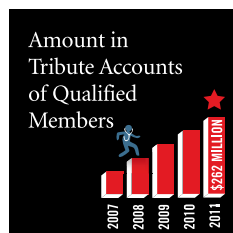
The Doctors Company has arrived at an important milestone. This year marks the fifth anniversary of the Tribute® Plan, a financial benefit that provides doctors with a significant reward when they retire from the practice of medicine.

Today, over 1,300 Tribute awards have been distributed, and 22,700 members have qualified for a Tribute award when they retire from the practice of medicine. The average balance for members who have qualified for an award is \$11,500.

DOCTORS ARE TALKING ABOUT THE TRIBUTE PLAN

What do members of The Doctors Company say? The vast majority of doctors would recommend the company to their peers. Fully 96 percent have said that they will likely remain with The Doctors Company until they retire.

Watch the special five-year anniversary video to find out what members of The Doctors Company are saying about the Tribute Plan. Visit www.thedoctors.com/tribute.



PBCMS Feature Member: James N. Goldenberg MD

PBCMS would like to introduce member and Project Access volunteer James N. Goldenberg, MD, who joined PBCMS in 1993. He currently is a member of the Board of Directors and sits on the Finance Council, and is engaged with the new Triple Aim diabetes program.

Dr. Goldenberg is a neurologist at Medical Specialists of the Palm Beaches in Atlantis. He helped direct their implementation of the Electronic Health Record (EHR) and attestation for Meaningful Use Stage 1 as the Chairman of the EHR Steering Committee. He has been involved in hospital medical staff affairs as a member and Chairman of the JFK Medical Center Credentials Committee, member of the Medical Executive Committee, member and Chairman of the Bylaws Committee, and a member and Chairman of the Board of Trustees. Dr. Goldenberg is the founding Medical Director of the Comprehensive Stroke Center at JFK Hospital and helps coordinate the Neurology Teaching Program at JFK Hospital for Internal Medicine residents. Dr. Goldenberg is a Certified

Principal Investigator at JEM Research Institute conducting clinical trials in the neurosciences. Besides his impressive professional credentials, here is some information to get to know Dr. Goldenberg.



Q: Why did you initially join PBCMS?

A: The voice of the many outweigh the voice of the few or the one.

Q: What is your favorite aspect of PBCMS membership, or what is the value you have gained from your membership?

A: I enjoy working with other health care leaders to improve medical care in our community. The collaboration, camaraderie and networking have been most valuable.

Q: Where did you grow up?

A: Fresh Meadows, New York. My family moved to South Florida when I was 10 years old.



Q: What is your favorite restaurant?

A: Paradiso in Lake Worth! Fine Italian cuisine, excellent service and a spectacular wine list.



Q: What do you enjoy doing when you're not working?

A: Traveling, biking, hiking, and spending time with my family.



Q: Any other information that you want our readers to know?

A: My favorite quote by Theodore Roosevelt "It is not the critic who counts, not the man who points out how the strong man stumbles or where the doer of deeds could have done better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood, who strives valiantly, who errs and comes up short again and again, because there is no effort without error or shortcoming, but who knows the great enthusiasms, the great devotions, who spends himself for a worthy cause, who at the best knows, in the end, the triumph of high achievement, and who at the worst, if he fails, at least he fails while daring greatly, so that his place shall never be with those cold and timid souls who knew neither victory nor defeat."



Thank you, Dr. Goldenberg!

THE FLORIDA HEALTHCARE LAW FIRM
The Law Offices of Jeff Cohen, P.A.



Jeff Cohen, Founder

Florida Healthcare Law Firm
909 S.E. 5th Avenue, Suite 200
Delray Beach, FL 33483
www.FloridaHealthcareLawfirm.com

Toll Free 888-455-7702
Office 561-455-7700
Fax 561-455-7701

Email: info@floridahealthcarelawfirm.com
www.floridahealthcarelawfirm.com

- Asset Protection
- Commercial Litigation
- Compliance Plans
- Corporate Law
- Employment Law Compliance
- Estates and Trusts
- Healthcare Law
- Healthcare Regulatory Matters
- Immigration
- Income and Payroll Tax
- Marital and Family Law
- Medical Malpractice Defense
- Professional Licensing Board Matters
- Real Estate Transactions
- White Collar Crimes



"Providing Legal Services to Physicians and Healthcare Businesses with the Right Pricing, Responsiveness & Ethics."

Frustrated by Insurance Denials?



PHYSICIANS ADVANTAGE

Our revenue cycle management has helped physicians of various specialties and sizes achieve financial stability. Call us today to schedule a free consultation and find out how we can help optimize your medical practice.

- ✓ Professional Billing Staff
- ✓ Web-Based Platform
- ✓ Interface to EHR Systems
- ✓ Customized Reporting & Analytics
- ✓ Improve Your Collections Rate

772-220-0101 | www.physiciansadvantage.net

Want to retire one day?

You might want to read this...

By: *Joe Eppy*



In today's economy, retirement has become increasingly difficult for many Americans. We are still largely focused on our total asset dollars instead of income. Couple this with the decline of the traditional pension plan that was supposed to provide a lifetime income, and Americans are struggling to retire.

Let's face it...income is really all that matters for retirement today, right?

We all want a steady income that fulfills our needs. And doesn't run out! In addition, this income should be as tax efficient as possible!

When negative economic events happen like in 2000, 2001, 2002 and 2008, the income problem rears its ugly head. The reason this happens is because we have been programmed to live off the interest of our assets which puts all of our income pressure on our assets. Assets, like the stock market are not designed for income, they are designed for growth. If all your money is invested in the market and the market isn't doing well, you better hope you are not living off the interest because there won't be much. And if you have to sell stocks to supplement your income, you are now selling at a low and compounding your situation! And let's not forget to mention that this income is all taxable! This can and has spelled disaster for many! So what to do...

One of the keys to retirement success is to find a way to take income pressure off of assets!

We need to create our own "pension type plans" that will provide our basic income needs on a guaranteed basis. Wouldn't it be nice to take all the income pressure off all your other assets? Let's also point out that we cannot pull money out of the sky!

All we can do is strategically reallocate our money.

One very smart choice is to balance your plan with annuities. The annuities of today are quite different from the annuities of the past. For example: in the past there were annuities that if you invested in them and died, you would lose the rest of your money. Today we are looking at products with beneficiaries. So if you are remembering features from these older products and dismiss looking into them now, it could be a big mistake!

Using an annuity could allow you to use your other investments in the way in which they were designed and never force yourself to sell stocks or real estate at a low. Enjoy your basic income from your annuity and choose to manage your stocks as you like. Don't depend on your investments in that way. It's true, some annuities have a better design for you than others and finding a reputable financial planner, who is well versed in these products, can be the key difference in securing a comfortable, tax efficient and safe retirement. There is even one annuity with such unique features that it has a patent on it!

The biggest fear of our retired population is the fear of running out of money.

In fact, the vast majority of retirees say they are afraid of running out of money before they die. The good news is there are great products today to offer this type of security. Guaranteed income for life in a tax efficient manner is the perfect complement to your assets and pension (if you have one). We call this type of planning "financial defense" or "exit strategy", a tactic we specifically focus on in our firm.

To protect your retirement these plans need to be put in place sooner than later. Fortunately, age is not a huge factor in this type of planning; so whether you have a few years or many years until retirement, the problems should be solvable. It is important to remember that these particular retirement enhancing products are available now; we can't predict what will be available in the future. Talk to an experienced financial professional and ask about the products that will perform in this manner; you'll find it is well worth the conversation! - Joe Eppy, Eppy Financial Group

Joe's firm has been in South Florida for 20 years. To contact him call 954-689-9476 | email at j.eppy@eppyfinancial.com

Joseph Eppy is a registered representative of and offers securities and investment advisory and financial planning services through MML Investors Services, LLC. Member, SPIC: 1000 Corporate Drive Suite 700 Fort Lauderdale Florida 33334 954.938.8800. Eppy Financial Group, Inc. is not a subsidiary or affiliate of MML Investors Services, LLC or its affiliated companies. Ca Insurance license #0C48018

EHR. HIT. OMG.



Health information technology got you in a panic? The Florida Medical Association has come to the rescue with a brand-new, members-only toolkit to help you navigate the process of choosing an electronic health records system and joining a health information exchange. Just log on to our website, www.flmedical.org, for a comprehensive, 24/7 HIT/EHR guide that will take the OMG out of the equation and help you practice medicine.



NURSING Distinction Awards

PALM HEALTHCARE FOUNDATION

2013

Nominate a Nurse!

Please visit palmhealthcare.org to nominate a nurse for a distinction award.

For more information, call 561-837-2285.

Deadline for nominations is January 28, 2013.

Do You Know a Hero?

Nominations now being accepted for the 10th anniversary!



Heroes are people who put others before themselves. They embrace the opportunity to help others and are willing to work far beyond expectations to make a difference in the world—without seeking the spotlight. Now we shine on them!

Nominations Deadline Thursday, February 7, 2013

Awards Luncheon Thursday, May 9, 2013, Kravis Center Cohen Pavilion

To nominate your Hero or to learn more call 561-433-3940 or visit www.pbcms.org.

Award Categories

Community Outreach Hero
Bruce Rendina Professional Hero
Health Care Provider Hero (Non-Physician)
Physician Hero (Local/National)
Physician Hero (International)
Student Hero
Health Care Innovation Hero (NEW!)
Health Care Educator Hero (NEW!)

Grand Benefactor: Rendina Companies

**Hearts. Hope. Healing. Heroes.
Salute the Heroes Among Us!**

**Palm Beach County
Medical Society Services**



An extraordinary place for
COMPREHENSIVE CARE.



Vi AT LAKESIDE VILLAGE

2792 Donnelly Drive
Lantana, FL 33462

For more than 25 years, Vi has been providing quality environments, services and care to enrich the lives of older adults. At our beautifully appointed, on-site care center, our commitment to hospitality shines through daily.

Our care center offers three levels of care—assisted living, Alzheimer's/memory support care and skilled nursing—with registered nurses and dedicated caregivers on staff 24 hours a day. Whether it's short-term care while recovering from surgery or illness or ongoing long-term nursing care, we can provide your patient or loved one with the compassionate, individual attention they need.

To learn more, call 561.434.5353 or visit ViLiving.com/LakesideVillage.

PRE-DIVORCE FINANCIAL PLANNING: Asset Protection Strategies

By: *Matthew Jay Lane, Esq.*



Approximately fifty percent of all marriages end in divorce.

There is a much greater likelihood that a physician's assets will be depleted by a divorce than by a malpractice claim. Although, physicians routinely engage in tax planning, financial planning, and estate planning, few engage in pre-divorce planning. The purpose of this article is to briefly discuss seven (7) pre-divorce planning strategies.

First, the most obvious planning strategy is to execute a prenuptial agreement. This agreement should be in writing, it should be voluntarily entered into, and there should be full disclosure of the parties' assets and liabilities or a written waiver of the right to receive this disclosure.

Second, by knowing and understanding the factors that Courts utilize to reach custody/visitation determinations, the knowledgeable party will have a much greater likelihood of obtaining a favorable result. In developing parenting plans, courts reach their determinations based upon the following factors: (a) the demonstrated capacity of

Third, how should the appreciation of the various components of the asset be allocated?

Fourth, there are a number of proactive steps that can be taken to reduce the possibility and severity of an alimony award. For the purposes of this article, I will discuss two. First, in assessing need and ability to pay, courts look at the standard of living that was established by the parties during the course of the marriage. In contemplating a divorce, it would be wise to substantially reduce the parties' standard of living. Second, for purposes of determining alimony, there is a rebuttable presumption that a short-term marriage is a marriage of less than seven years, a moderate-term marriage is a marriage between seven years and seventeen years, and long-term marriage is a marriage exceeding seventeen years. If a party is contemplating a divorce, he or she should keep in mind that the number of years that the parties continue to stay married will be one of the significant factors that the court will utilize to determine the type and amount of alimony that will be awarded.

Fifth, in the event that a party is contemplating the receipt of a gift or an asset from someone other than one's spouse,

each parent to encourage a close parent-child relationship with the other parent; (b) the extent to which parental responsibilities will be delegated to third parties; (c) the capacity to act upon the needs of the child; (d) the length of time the child has lived in a satisfactory environment; (e) the geographic viability of the plan; (f) the parent's moral fitness; (g) the parent's mental and physical health; (h) the child's home, school, and community record; (i) the child's reasonable preference; (j) knowledge of the child's circumstances; (k) providing a consistent routine; (l) keeping the other parent informed of issues regarding the child; (m) evidence of domestic violence; (n) evidence of lying about domestic violence; (o) the parenting tasks performed by each parent; (p) participation in school and extracurricular activities; (q) maintaining a substance free environment; (r) not disparaging the other parent; (s) the child's developmental needs; and (t) any other factor the Court decides is relevant.

Third, for the purposes of divorce planning, it is critical that all nonmarital assets remain separately titled and that they not be blended with marital property. When assets are blended, three issues arise. First, is the asset an interspousal gift? Second, which parts of the blended asset are nonmarital and which parts are marital?

it is important to make certain that the devise is made specifically and solely to that party. Sixth, it is essential to ensure that any property that is purchased with nonmarital assets remains solely titled in the purchaser's name and that the principle, interest, taxes, insurance, and expenses are paid with nonmarital funds. Finally, the test to determine whether private educational expenses will be awarded as part of child support is whether: (1) the parties have the ability to pay; (2) the expenses are in accordance with the customary standard of living (eg. the child attended private school during the marriage); and (3) it is in the child's best interest.

The purpose of this article is to discuss a number of pre-divorce planning strategies. This information is not intended to cover all of the issues related to this topic. The reader should not act, or fail to act, on any legal matter based upon this information without seeking the advice of competent, experienced, professional counsel.

Matthew Jay Lane, Esq. has been Chair of the Palm Beach County Bar Association Marital & Family Law Committee for the last four (4) years. The website for his law firm, Matthew Lane & Associates, P.A., can be found at: www.laneandassociates.biz.

Planning for a financially secure retirement is now more challenging than ever.

The rules of retirement are in need of a rewrite for physicians who are in private practice.

The reduction of professional fees, concerns over malpractice claims and a volatile investing world are among the forces that make planning for a financially secure retirement so challenging.

You don't have to go it alone, there is specialized planning services available for physicians in private practice.

Call us today, we can help.

PROFESSIONAL PLANNING TEAM
561.368.9833

CELEBRATING 28 YEARS OF INNOVATION AND LEADERSHIP IN 2012



Considering Help at Home?

Consider it a matter of trust.

Trusted by doctors for 40 years.
Interim HealthCare reflects the experience, excellence and credibility that comes with being the nation's first and finest providers of care in the home.

Call us for an in-home assessment.

(877)439-4387

All Interim HealthCare caregivers are screened, bonded and insured.

- Skilled Nursing
- Occupational Therapy
- Physical Therapy
- Speech Therapy
- Home Health Aide
- And much more!

24 hour service, 7 days a week



Interim
HEALTHCARE

www.interimhealthcare.com

Med memo

Quarter Four 2012



SAVE THE DATES

January 31, 2013. PBCMS Annual Meeting and Town Hall Discussion, Hilton Palm Beach Airport

May 9, 2013. 10th Annual Heroes in Medicine, Kravis Center Cohen Pavilion

School of Medicine, Florida Atlantic University Charles E. Schmidt College of Medicine, Palm Beach Centre for Graduate Medical Education and Wellington Regional Medical Center. Also in attendance were PBCMS President Jack Zeltzer, MD, JFK Program Director Jeri VanMeter, and other PBCMS board members.



CONGRATULATIONS TO BRADLEY FEUER, DO, JD ON RECEIVING FMA CERTIFICATE OF APPRECIATION AWARD

Please extend your congratulations to PBCMS member Bradley Feuer, DO, JD, who received the FMA Certificate of Appreciation Award on Sat., Oct. 27 at the Florida Medical Association Board of Governors meeting in Orlando.



(L to R) Brede Skillings, Sarah Langdon, Jaclyn Klimczak, Cara Reitz, Shawna Watson, and John Saydi.



WILLIAM ADKINS, MD RECEIVES BLESSED JOHN PAUL II MVP AWARD

Congratulations to PBCMS member William Adkins, MD, who received the Blessed John Paul II MVP Award from Catholic Charities Birthline/Lifeline Pregnancy Care Centers at the Celebrate the Gift of Human Life Dinner Dance Gala on Sat., Nov. 17.

EDUCATIONAL OPPORTUNITIES

PBCMS and Palm Beach Medical Group Management Association are proud to announce we are collaborating to offer our members, practice administrators and staff an exciting line up of informative topics and knowledgeable speakers. With today's ever changing health care environment it's crucial that to stay informed and network with your colleagues.

Programs are on the first Wednesday of each month at various locations throughout the county from 11:30am to 1pm with the exception of January. For more information visit www.pbcms.org.

December 5, 2012. Wage and Hour. Delray Golf Club.

January 9, 2013, 11:30am-2pm. Billing and Coding 2013. Atlantis Country Club.

February 6, 2013. The Manager's Role in the Wake of Health Reform. West Palm Beach Marriott - The Bistro.

ON CALL ADVERTISING RATES - OnCall is published quarterly, and advertising rates and deadlines can be found at <http://www.pbcms.org/advertise>.

Some Pathways are Treacherous. Let Us Help.

Are you self-insured or bare? Did you know Gulf Atlantic Legal Defense Insurance offers many options to protect your medical practice from the risk of litigation?

- Our policy pays up to \$100,000 per claim in attorney fees, expert witness, court reporter and most other fees associated with a medical malpractice claim. (Higher Limits are available.)
- Medicare / Medicaid and AHCA Endorsements available.
- Group Discounts, Separate Corporate Coverage, Shared Limits and Higher per Claim, Group and Aggregate Limits Available.
- Choose From Over 40 Firms Specializing in Medical Malpractice Defense.
- Licensed, Regulated and Annually Audited to Ensure Financial Stability.

For more information, contact us at (800) 839-2944 or visit our website (www.gulfatlantic.com) where you will find more information on our legal defense insurance product.



Gulf Atlantic Legal Defense Insurance, Inc.

2549 BARRINGTON CIRCLE • TALLAHASSEE, FL 32308 • [P] 800-839-2944 • [F] 800-357-0652

www.gulfatlantic.com

Basic coverage limits are \$100,000 per claim, \$200,000 annual aggregate. Gulf Atlantic Legal Defense Insurance, Inc. is a Florida Legal Expense Insurance Company licensed under Chapter 642, Florida Statutes.



Med Society News

PALM BEACH COUNTY MEDICAL SOCIETY WELCOMES NEW MEMBERS

August, September, October 2012

Rebecca Abu, MD Belle Glade, FL
Specialty: Pediatrics

Yaw Abu, MD Belle Glade, FL **Specialty:**
Pulmonary Disease

Dale Adamson (Medical Student)

Anthony E. Addesa, MD Wellington, FL
Specialty: Radiation Oncology

Sara Anastas (Medical Student)

Stuart J. Bagatell, MD Atlantis, FL
Specialty: Internal Medicine

Jullian Beau (Medical Student)

Blake M. Berman, MD Palm Beach
Gardens, FL **Specialty:** Radiology

Adam Bianchini, MD Greenacres, FL
Specialty: Anesthesiology

Vicki V. Britton, MD Atlantis, FL **Specialty:**
Internal Medicine

Jennifer Caceres, MD Atlantis, FL
Specialty: Internal Medicine

Andrew Camacho (Medical Student)

Thomas Caraballo (Medical Student)

Richard G. Cartledge, MD Delray Beach,
FL **Specialty:** Thoracic Surgery

Alexander Casella (Medical Student)

Alexander Castilho (Medical Student)

Ronald Cohen, MD Delray Beach, FL
Specialty: Urology

Phillip Colaizzo, MD Jupiter, FL **Specialty:**
Orthopaedic Surgery

Courtney Coyle (Medical Student)

Jacqueline Dahan (Medical Student)

Abigail Davenport (Medical Student)

Robert Davis (Medical Student)

Suzette M. DeCastro (Medical Student)

Dana R. Desser, DO Royal Palm Beach, FL
Specialty: Orthopaedic Surgery

Kyle Diamond (Medical Student)

Jaime Dickerson (Medical Student)

Daniel Dodson, DO Royal Palm, FL
Specialty: Family Medicine

Geetanjali Malhotra Dodson, DO Royal
Palm Beach, FL **Specialty:** Family Practice

Kenneth Dollinger, MD (Retired) **Specialty:**
Obstetrics & Gynecology

Daniel Douzjian (Medical Student)

Basel Edris, MD (Resident) Atlantis, FL
Specialty: Internal Medicine

Esther B. Eisenstein, MD (Retired)
Specialty: OB/GYN

Mohamed Erritouni, MD Delray Beach, FL
Specialty: Infectious Disease

John Fitzgerald (Medical Student)

Ashley Flock (Medical Student)

Marie H. Florent-Carre, DO Belle Glade,
FL **Specialty:** Family Medicine

Kayla Florio (Medical Student)

Marc Freeman, MD Boynton Beach, FL
Specialty: Family Medicine

Maira Gaffar (Medical Student)

Juan Muniz Garcia, MD West Palm Beach,
FL **Specialty:** Neurology

Aaron Garza, MD (Resident)

Victoria Gau (Medical Student)

Corinne Denise Gerhart, DO Boca Raton,
FL **Specialty:** Family Medicine

Neil H. Gershmann, MD Miami, FL,
Specialty: Allergy and Immunology

Gabriella Gerstle, MD Boynton Beach, FL
Specialty: Neurology

Jeanne Go, MD Boynton Beach, FL
Specialty: Pediatrics

Thomas J. Goberville, MD Boca Raton, FL
Specialty: Orthopaedic Surgery

Amanda Hanekom (Medical Student)

Nicholas Hartmann, MD (Resident) Atlantis,
FL **Specialty:** Internal Medicine

Nicole Harvilla (Medical Student)

Brooke Hennessey (Medical Student)

Moshe E. Hirth, MD Delray Beach, FL
Specialty: Gastroenterology

Joyce Ho (Medical Student)

Robert Horn (Medical Student)

Charee Howard (Medical Student)

Daniella Hurtado (Medical Student)

Aydeivis Jean-Pierre (Medical Student)

Katie Jerzewski (Medical Student)

Mallikarjuna R. Kamireddy, MD Boynton
Beach, FL **Specialty:** Cardiovascular Disease

Emel Kasgarli (Medical Student)

Alexander Katz, MD Jupiter, FL **Specialty:**
Ophthalmology

Meagan Kaufman (Medical Student)

Himangi Kaushal, MD Atlantis, FL
Specialty: Internal Medicine

Karen Kennedy, DO West Palm Beach, FL
Specialty: Hospice and Palliative Medicine

Sara Khodor (Medical Student)

Dean Kirkel, MD Boynton Beach, FL
Specialty: Hematology and Oncology

Donna H. Kleban, MD Wellington, FL
33414 **Specialty:** General Surgery

Jaclyn Klimczak (Medical Student)

Sarah Knowlton, MD Wellington, FL
Specialty: OB/GYN

Diana Koshy, MD (Resident)

Michael Krill (Medical Student)

Ramsha Kudia (Medical Student)

Sarah Langdon (Medical Student)

David Levine (Medical Student)

Jeffrey Ling (Medical Student)

Ali R. Malek, MD West Palm Beach, FL
Specialty: Neurology

David Mandelblum, MD Delray Beach, FL
Specialty: Internal Medicine

Nicholas Martinez (Medical Student)

Elizabeth Martino (Medical Student)

Joseph Masessa, MD Belle Glade, FL
Specialty: Dermatology

Marc Francis Matarazzo, MD Boca Raton, FL
Specialty: Orthopedic Surgery

Leah May (Medical Student)

Colin McNamara (Medical Student)

Salomon E. Melgen, MD West Palm Beach,
FL **Specialty:** Ophthalmology

Nicole Memorio (Medical Student)

Michael L. Metzger, MD Boynton Beach, FL
Specialty: Cardiovascular Disease

Lewis Midkiff (Medical Student)

Bruce Milburn (Medical Student)

Staphanie Mlacker (Medical Student)

Carlie Myers (Medical Student)

Taylor Nickerson (Medical Student)

Anatoly Nikolaev (Medical Student)

Tiffany Olier (Medical Student)

Herman Osorno, MD (Resident)

Patrick Page (Medical Student)

Dror Paley, MD West Palm Beach, FL
Specialty: Orthopedic Surgery

Neil Patel, DO West Palm Beach, FL
Specialty: Neurological Surgery

Kristen Patrick (Medical Student)

Daniel Prince, MD West Palm Beach, FL
Specialty: Orthopaedic Surgery

Riva Raiker (Medical Student)

Cara Reitz (Medical Student)

Maria Reyes, MD (Resident)

Eduardo Rodriguez, MD (Resident)

Eugenio Rodriguez, MD Delray Beach, FL
Specialty: General Surgery

Jonathan Rubir (Medical Student)

Behzad Benjamin Sakethou, MD Atlantis, FL
Specialty: Cardiovascular Disease

Bruce Saltz, MD Boca Raton, FL **Specialty:**
Psychiatry

Nicholas Sama, MD Wellington, FL
Specialty: Orthopaedic Surgery
John Saydi (Medical Student)

Sheela Shah, MD North Palm Beach, FL
Specialty: Internal Medicine

Michael Shelling, MD Boynton Beach, FL
Specialty: Dermatology

Gayatri Siram, MD (Resident)

Brede Skillings (Medical Student)

Kailee Smith (Medical Student)

Tyler Sparks (Medical Student)

Lauren Spoo (Medical Student)

Daniel Spunberg (Medical Student)

Tristan Tanner (Medical Student)

Crystal Tenn (Medical Student)

Jose Gustavo Urrutia, MD (Resident)
Atlantis, FL **Specialty:** Internal Medicine

John Robert Vara, MD West Palm Beach, FL
Specialty: Psychiatry

Lauren Vaughan (Medical Student)

Erica Vormittag (Medical Student)

Shawna Watson (Medical Student)

Ellis Webster, MD Loxahatchee, FL
Specialty: Otolaryngology

Anita Wilborn, MD West Palm Beach, FL
Specialty: Internal Medicine

Jacqueline Wilneff (Medical Student)

Whitney Woodhull (Medical Student)

Cassandra Yoder (Medical Student)

Jonathan Zadeh (Medical Student)

Adam Zalis (Medical Student)

Yonas Zegeye, MD Lake Worth, FL **Specialty:**
Neurological Surgery

Andrea A. Zotovas, MD Juno Beach,
FL **Specialty:** Physical Medicine and
Rehabilitation

Classifieds

Physicians Wanted for Part-Time Work
Franchise medical weight loss centers in Palm Beach Area seek physicians for part-time work. Earn extra money helping others get healthy at these growing retail businesses. Duties include, but are not limited to, writing prescriptions and clearing patients. **If interested, please call or text 561-666-2998.**

Medical Office Space Available
Prime Boca Raton Location
Medical office available for purchase in beautifully renovated Belle Terre building across from Boca Raton Regional Hospital. Large waiting room and business office, 2 consultation rooms, 5 exam rooms, chest x-ray room, lab (no equipment) and kitchen. **Contact 561-395-2123.**

Primary Care Physician Wanted
Three physicians in an established primary care practice are looking for an Internal Medicine or Family Practice physician and Nurse Practitioner. Good on call schedule. Excellent opportunity for an ambitious physician and NP. Competitive salary and benefits. **Call 561-622-7699, fax 561-622-4651, or email to jgatyas@comcast.net.**

Full and Part-time Opportunities
ER DOCTORS URGENT CARE is looking for physicians with Urgent Care experience. We are open from 8:30 am to 8:30 pm seven days a week. **Please send resume to patricia@myerdoctors.com or fax to 561-333-8851.**



3540 Forest Hill Blvd. Suite 101
West Palm Beach, FL 33406

RETURN SERVICE REQUESTED

PRSR STD
US POSTAGE
PAID
WEST PALM BEACH, FL
PERMIT NO. 515



Richard E. Anderson, MD, FACP
Chairman and CEO, The Doctors Company

We do what no other medical malpractice insurer does. We reward loyalty at a level that is entirely unmatched. **We honor years spent practicing good medicine with the Tribute® Plan.** We salute a great career with an unrivaled monetary award. We give a standing ovation. We are your biggest fans. **We are The Doctors Company.**



We created the Tribute Plan to provide doctors with more than just a little gratitude for a career spent practicing good medicine. Now, the Tribute Plan has reached its five-year anniversary, and over 22,700 member physicians have qualified for a monetary award when they retire from the practice of medicine. More than 1,300 Tribute awards have already been distributed. So if you want an insurer that's just as committed to honoring your career as it is to relentlessly defending your reputation, request more information today. Call (800) 741-3742 or visit us at www.thedoctors.com/tribute.



www.thedoctors.com/fpic

Tribute Plan projections are not a forecast of future events or a guarantee of future balance amounts. For additional details, see www.thedoctors.com/tribute.