

# Bulletin

OCT/DEC 2023

MEMBER MAGAZINE FOR THE POLK COUNTY MEDICAL SOCIETY



**Burning Brightly Instead of Burning Out Part 4:  
Joy in Work**

**2023 PCMS Falloween Festival**

**2nd Annual PCMS Teddy Bear Holiday Tea**

**Words Count**

**PCMS Legislative Priorities 2024**



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TO PARTICIPATE

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Thursday, January 18th, 2024

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Iowa State Capitol

*PCMS Members, join your colleagues to support  
and advocate the 2024 Legislative Priorities.  
(Talking points will be sent to all Members)*

Official Publication  
of the Polk County  
Medical Society

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**October/December 2023**

**2023**

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MEMBER MAGAZINE FOR THE POLK COUNTY MEDICAL SOCIETY

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# LOOKING *Forward*

**By: Jason Kruse, D.O.**

Dear PCMS Membership,

Happy Holidays! I hope you are having a pleasant (and so far, mild) winter. Polk County Medical Society (PCMS) remains busy. It was wonderful to see many of you at the 2nd Annual Polk County Medical Society Foundation Teddy Bear Holiday Tea, and we hope to continue growing the event. We thank you all for your monetary and toy donations for those at risk and in need in Central Iowa!

As we look forward, we are preparing for another full slate of events. As we begin 2024 with the 90th Iowa legislative session, the Polk County Medical Society will host the annual PCMS Legislative Coffee at the Iowa State Capitol on January 18th from 7:30 a.m. through 9:00 a.m. It is a drop in event, you do not have to stay the entire

duration and is a conversational informal reception. The key here is that our Iowa Legislators need to hear YOUR STORIES and your PATIENT'S STORIES. So please come and advocate! Meet your legislators face to face! The passage of tort reform earlier this year was a big win, and we remain engaged. This year we are keeping track of bills impacting patient access, patient safety, reimbursement, and medical education.

The 173rd Meeting of the Polk County Medical Society general membership will be held as a dinner meeting at Willow on Grand on April 4th, 2024 from 5:30 p.m. until 8:00 p.m. Our U.S. Delegation from Washington, D.C. will be our distinguished guests. Please mark your calendars, save the

*continued from page 4*

date, and join us for this evening! It is important we gather as colleagues and support each other.

Thank you to our coordinators and the physicians who participated in the Volunteer Physician Network (VPN). Administering the VPN program, we have helped over 4000 patients in the last fiscal year, from all 99 counties in receiving care they otherwise would have gone without. This is a unique program that is the only statewide access to free specialty care in Iowa. Kudos to our PCMS staff for facilitation and program coordination, and our specialty volunteer physicians for the critical care they provide.

Going into 2024, I encourage all of you to stay engaged. It is tempting to tune out all of the noise and nonsense of an election year but remember that your voice and your vote matter. Take time not

only to be aware but to understand the issues being debated. Be sure to step outside of your bubble to understand all sides and then argue intelligently and civilly for your preferred policies.

Please, let us know what issues matter to you, your patients, and your practice. If you want help reaching out to your legislators, please contact our office to help you.

Thank you as always for the work you do for our patients and our community. Thank you to our staff and our donors that made our social events possible and enjoyable this year. I am excited to continue ramping up our social events as we build our physician community.

All the best,  
— Jason Kruse, DO



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## *The Most Wonderful Time* **OF THE YEAR**

**By: Paula A. Noonan, C.E.O.**

The holidays mean so many different things to so many people. It is that time of year meant to celebrate and be filled with family gatherings and good cheer. A time for reflection of all that has been during the year and for a time of faith.

For physicians, your colleagues in medicine, quite often the opposite may become true. There are shift hours to cover, being that physician “on-call,” no school breaks for physicians in residency and interns approach the midpoint of their year. Work this time of year can get to a feverish pitch, which we get caught up in while the rest of the world is rejoicing. But fear not dear reader, for there tis the season for togetherness no matter your environment.

In the past, I spent quite a few years “on-call” in the hospital as an allied health professional, supporting physicians at all levels. Being far from home, I was

the one who always took call so others could be with their families who lived close by. Work for me, created another family of sorts. For others, our friends are our chosen family. But our working relationships with colleagues often form tight and strong bonds, especially when your job, your chosen profession, is to heal and help humankind.

Think about it, being in the medical field is akin to the generosity, kindness, and spirit of giving that others feel the holidays beckon. But in this altruistic profession of medicine, YOU, our physicians, kindle that spirit all year long in your service to all of us in your communities, in keeping in your Hippocratic Oath.

The holidays are all about what brings us together in life and celebrating those values, whether with family, friends, or colleagues. This holiday season, we

thank all our physician members and their families for your dedication and service that you provide to everyone, from every background, because we are part of the larger family called humanity.

Sometimes we are caught up in the semantics of life, politics, finance, you name it, and we forget about the bigger picture of the world around us. We get lost in our own smaller world or circle. This holiday season, especially with the events of war, terror and challenging times we all are faced with on this ever-changing planet, let's stop and give thanks to the people we do cherish in our lives. Time, after all, is fleeting and one must stop and smell the daisies – or poinsettias in this case.

At PCMS, we have shared our time with work colleagues, physician members, their family and friends. We are thankful for all of you!

We have kicked off the holiday season at the Polk County Medical Society with the Teddy Bear Holiday Tea at Willow on Grand on December 2nd, which is a charity event for those less fortunate and hopefully reached out to that bigger world and put a smile on another person's face, creating a chain effect of the spirit of the holidays to spread more joy throughout our community.

So remember, the holiday season isn't just a time of year, it is a frame of mind which engages the whole world in a conspiracy of love and giving. It is, as the song goes, "The most wonderful time of the year."

## NEWS • NEWS • NEWS • NEWS!

Polk County Medical Society wants to know what's new! Have you been appointed to a board, received an award, volunteered for a medical mission? Email us at [pcms@pcms.org](mailto:pcms@pcms.org).

Name: \_\_\_\_\_

What's new: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Or mail this form to: Editor, Polk County Medical Society, 1520 High St., Des Moines, IA 50309





*We wish all of our members and your families a happy and healthy holiday season! Thank you for your support and membership!*

*From the Board and Staff of Polk County Medical Society,  
Paula, Juliet and Ashley*



# Burning Brightly, Instead of Burning Out

## *Part 4: Joy in Work*



**By: Jason Kessler, M.D., F.A.A.P.**

Dr. Roland arrived early to clinic smiling. He slept well, remembering Mrs. Miller, who came in yesterday, appreciative that Dr. Roland had diagnosed her cancer early enough and the specialist just declared her cancer-free. The card and photo of her family was still on the doctor's desk.

After a brief team huddle, patients started coming. Dr. Roland's team saw more than the usual number of patients, and he never felt stressed or rushed. He was confident at the end of the day that he had taken good care of everyone. He left on time and had no charts to take home. As he sat down to dinner with

his family, he felt proud of his work and looked forward to tomorrow. Ever have days like this? Wouldn't you like to?

Do you remember your med school admissions personal statement? Maybe it talked about helping people, seeing their smiles, and the rewards of knowing the difference you made through caring and listening to them. Since then, you may find yourself too lost in your EMR, coding, paperwork, and getting patients in and out to appreciate why you went into medicine.

Author Cy Wakeman said, "A key to happiness is just discontinue things

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that create unhappiness.” What can you delegate, stop doing, or say ‘no’ to? No one but you is responsible for your happiness.

Leadership guru Simon Sinek suggests that everyone has a “why,” a reason you do what you do. Most people don’t know their why. If you know your why, you can evaluate what you do against it, continuously setting goals in alignment with it.

We are dangerously low on physicians, especially in rural areas with aging populations, like Iowa. When we band together in collegiality and collaboration, we spread our own

joy. When we learn efficiency in our own workflows and those of our practice, we create an experience that is better for our patients, our teams, and ultimately, ourselves. We rely on organizations that rely on us to better serve these patients and their communities, so by creating a culture of improvement and efficiency we will see better times for physicians and patients alike.

Get out that old personal statement. See how your current life and practice compare to the things you planned. What needs to happen to make that your world?

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# PCMS FALLOWEEN FEST

## *at Howell's Greenhouse*

## *& Pumpkin Patch*

The Polk County Medical Society (PCMS) members, family, friends, and sponsors enjoyed a crisp fall day of sunshine and farm fun, as they attended the second annual PCMS Falloween Fest at Howell's Greenhouse & Pumpkin Patch on Saturday, October 7th, in Cumming, Iowa.

PCMS physicians and their extended families spent the day enjoying traditional hayrack rides, picking pumpkins, pony rides, getting lost in a corn maze, navigating the play area, petting farm animals, and a

bubble bathtub in tow tractor ride! Lunch vouchers were provided but there were just too many activities to have fun, to stop and eat, for many! There was a huge turnout and so many friendly familiar PCMS member families and faces! Everyone had a great time, whether shopping in the big barn for décor, eating caramel apples or diving into the corn pool. We look forward to more exciting and memory building events with your family and all our PCMS physician colleagues coming up in 2024. Look for announcements in your email.



L-R: Juliet Romeo Bascom, PCMS/VPN Program Administrator, gives a big howdy to start the 2nd Annual PCMS Falloween Festival at Howell's Greenhouse and Pumpkin Patch.

*continued on page 12*

L-R: Has Elle Lyman seen a ghost? Or is she holding on for her life as the pony takes off!

*Continued from page 11*



L-R: It may be a pumpkin patch, but look at what Jen Fleming, Kate Massop, M.D., Mark Massop and Jane Massop caught – a beautiful butterfly!



L-R: Lucy Massey, Brad Massey, Sarah Massey, D.O., Joanna Massey and Gus Massey bounce for fun on the playground.



L-R: Amelia Kruse and Jason Kruse, D.O. ride circles around the rest of the kids!



L-R: Elle Lyman, Kathie Lyman, Paula Noonan, Arden Lyman and Anthony Lyman look for the great pumpkin.



Continued from page 12



L-R: Jason Kruse, D.O., Lydia Kruse, Kristina Kruse, Amelia Kruse, Christopher Kruse and Lucas Kruse plan their next stop at the farm!



L-R: Natalie Bingaman, Maddie Whiting, and Amy Bingaman, M.D. enjoy kettle corn, while popping off to the pumpkin patch.



L-R: Peggy Luciano, Arden Lyman and Elle Lyman explore the big white barn and wagons of pumpkins.



L-R: Liana Elliott, Kathy Warren, Arlo Warren, Chris Elliott, Kristi Elliott, James Patten, M.D., Jane Patten, Nina Warren, Roque Lester, Elizabeth Patten, Xavier Patten, Mara Elliott, Ira Warren, and Ben Warren pick a seat in the pumpkin patch.



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# The Second Annual Polk County Medical Society *Teddy Bear Tea Holiday Event*

The Polk County Medical Society (PCMS) held the second annual Teddy Bear Tea Holiday Charity event to raise money and toy donations for children's charities and the Volunteer Physician Network. The event was held on Saturday, December 2nd at Willow on Grand in Des Moines. Attendees brought a toy or monetary donation and were treated to an assortment of entertainment, ringing in the holiday season.

Once again, the Des Moines Choral Society engaged everyone as wandering minstrels singing the songs of the season throughout the event. Party goers arrived and sat for a traditional high tea, of sandwiches and delicious scones and cookies, while the Fred Gazzo Band serenaded them with new and old holiday favorites. Children leaped with delight at the chance to decorate cookies and ornaments, while families gathered

with fun props in our holiday fun photo booth.

The event was topped with the arrival of Santa Claus, bringing with him his book with the naughty and nice lists. Santa mesmerized all and took family photos with all who lined up to see the jolly old elf. The event was a success with a resounding collection of donations and toys for children in need!

Much appreciation to all the PCMS physician members and their families who made this annual holiday tradition the kickoff to the season with their families. Thank you, also, to the amazing public ticket holders who helped increase the opportunity to give to those in need. If you did not make it this year, we hope to see you at the 3rd annual Teddy Bear Tea Holiday Event, and that you make it your newest family tradition too!



L-R: Family and Friends reunite as their holiday season begins.

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L-R: Deb Danielson, Stan Danielson, M.D., and Jeremiah Jones, M.D. sit down to enjoy tea sandwiches and Teddy Bears.



L-R: Twas a few weeks before Christmas and all through the TEA, all you could hear was Santa tell stories of what was to be.

L-R: Samantha Danielson-Jones, M.D.,  
Sloane Jones, Jeremiah Jones, M.D.  
and Isaiah strike a pose with the  
Teddy Bear for a family photo!



*Continued from page 16*



L-R: Kristy Perrin, M.D. and family get ready for a visit from Santa after sipping hot chocolate.



L-R: RJ Erwin, Christy Erwin, Arden Lyman, Elle Lyman, Royce Erwin get checked off Santa's Naughty and Nice List.



L-R: The Fred Gazzo Band serenaded everyone with holiday music for all to enjoy.

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L-R: Lydia Kruse, Amelia Kruse, Kristina Kruse and baby Lucas Kruse felt the excitement of holiday fun, while getting ready for a special visit from the big guy in red!



L-R: And what to their wondering eyes should appear, but Santa!

L-R: PCMS President Jason Kruse, D.O. greets guests Rudolph Style as the doors open for the PCMS Teddy Bear Holiday Tea Charity Event.



*Continued from page 18*



L-R: James Patten, M.D. and his family sing along with the Des Moines Choral Society's jingle bell set.

L-R: Santa had big help this year from PCMS, Sponsors and donors with toys and charitable donations for children in need this holiday season.



L-R: The Des Moines Choral Society begins the jingle jangle fun by caroling for the crowd.

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*Continued from page 19*

L-R: Anthony Lyman, Elle Lyman, and Christy Erwin join a cookie decorating challenge.



L-R: Don't forget to decorate your holiday ornament to hang where all can see!

L-R: Ashley Houser, PCMS Administrative Coordinator, checks her list twice.





# WORDS COUNT



**By: Thomas Benzoni, D.O.**

We hear “words count” all the time but infrequently ask “What does it mean?”

From time to time, I’ll ask that question in this column. Today, I’ll talk about the term “burnout.”

Burnout is frequently used in the current literature but it’s actually quite old. I’m sure you’re likely aware of the original paper on it, dating to the 1970s.  
(<https://www.ncbi.nlm.nih.gov/books/NBK279286/>)

A current term that approximates burnout is moral injury.  
(<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6752815/>)

In general, it means you know what you should do but, for some reason, external to you, you’re prevented from doing it.

You then have several recourses: you can push against it, you can go around it, or you can turn around and go back (retreat).

If you push against the obstacle, it can be morally satisfying but frequently results in a bruised forehead. In general, these objects are immovable unless they want to move (until the pain of not moving exceeds the pain of moving, movement will not occur; basic rule of inertia).

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*Continued from page 21*

Turning around and retreating is commonly done. This is called the “quiet quit.” It means you give up on your ideals and concede the high ground.

The third mechanism is to go around the obstacle. This is a very powerful mechanism as it allows you to preserve your own internal ethos. Interestingly, viewed from behind, you find that many things, when viewed from behind, look like . . . a behind!

### **Burnup**

Burnup is a totally different idea than burnout. These terms are commonly conflated, but they are so different that I think it’s worth exploring. Burnup, as the name suggests, is a friction-related disorder. You have too much work to do and too little time within which to do it. It could be from too much work, too little time, or both.

If there’s too little time, you might need to shed some duties. If it’s too much work, you might need to shed some work.

In general, you can’t fix burnup by working harder and faster. That will only increase your mistake rate.

### **Burnout**

The best way to think about burnout is to take a person who is skilled, capable, and motivated, give them a task to do, and frustrate them in doing it. This is what we are currently seeing in healthcare and across multiple industries.

In general, this can be seen as a failure of leadership. It is not a failure of the person at the front line. The person on the frontline may be accepting too many tasks, but to call that burnout is a misdiagnosis. Accepting too many tasks is burnup, not burnout.

### **Fixing burnout**

Fixing burnout begins at the top. That means the absolute top which means a change in culture; culture is determined at the top. It may entail upper-level leadership telling the level above them, “Thanks for the great ideas but no thanks. My staff has enough to do. Find somebody else.” (That solution is remarkably similar to burnup, isn’t it?).

It may entail telling the customer “We have too much work here today. You’ll need to find what you’re looking for somewhere else.” It may entail telling someone



With gratitude, we extend our best wishes for a happy, safe and healthy holiday season to all of our Polk County Medical Society Volunteer Physician Network specialists. You give the gift of compassion and dedication through your service to our communities in need in Iowa.

You truly embody the **SPRIT** of **GIVING**.

**THANK YOU!**

*Continued from page 22*

“We don’t need your business. Our people work for us and are faithful to us. If you want to be mean to our people, you can take your business elsewhere.”

([https://www.huffpost.com/entry/top-5-reasons-customer-service\\_b\\_5145636](https://www.huffpost.com/entry/top-5-reasons-customer-service_b_5145636))

A proper diagnosis is the beginning of proper treatment.

When you make a misdiagnosis, telling people who are burned out just to “suck it up, buttercup” or “do

more yoga; eat more yogurt,” (the most common one openly said), you’re ridiculing the people who work for you and clearly misdiagnosing. By making a misdiagnosis, your prescription cannot be correct.

Fixing burnout begins at the top. This problem needs a new look. Let’s talk about it.

If you have ideas, please write. Open discussion is the beginning of the resolution of problems.



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# Polk County Medical Society Legislative Priorities 2024

## *SUPPORT*

1. **Volunteer Physician Network (VPN) funding - *VPN Growth & Expenditures*:** the VPN has incurred amplified growth of program participation and expenses for Iowa's at-risk population, over the last 10 years at a rate of up to 18%. Increased funding is critical for continued provision of services in conjunction with the increased growth rate of the patient population who require access to specialty medical care, pertaining to the following measures:
  - a) Growth of program referral population
  - b) Administrative costs for coordination of care
  - c) ROI year over year has surpassed funding costs (estimated \$12 M in care provided annually)
2. **Gold Card Prior Authorization - The practice where payers waive prior authorization on services and prescription drugs ordered by providers with a proven history of prior authorization approvals.** Bipartisan legislation of GOLD CARDING takes important steps to remove perfunctory barriers to medical care while improving the prior authorization process for physicians and patients alike. Physician input is required to guide this legislation in the following areas:
  - a) Physicians leading legislative language for the bill
  - b) Period of time and criteria to qualify for Gold Card status, Period of term of gold status
  - c) Peer review concerns
3. **Non-Medical Drug Switching/ Continuity of Care legislation** – Assure patients can stay on their medication during their insurance plan year.
4. **Provider Payment Statute of Limitations:** A statute of limitations on MCOs and insurance companies going back on billing and demanding repayment. \*\*The Chiropractors are leading the coalition and was a 6-month limitation.

## *Other Issues of Interest*

1. **Telehealth payment parity** – Move for continuation of established reimbursement for virtual care, at same level as an in-person care visit. This includes continuation of the telehealth policy flexibilities and payment parity that have proven vital to maintaining safe access to care for vulnerable patients.
2. **Continuing Mental Health Reform** – Build upon our successes to ensure continued progress in strengthening Iowa's behavioral health system and support efforts to streamline the involuntary commitment process. In addition, continue to monitor the implementation of the adult and children's mental health care system.
3. **Expanding Physician Workforce** – Continue to pursue a multi-pronged approach to addressing our state's significant physician workforce shortage. Support additional flexibility and expansion of the Rural Physician Loan Repayment Program that directly supports efforts to recruit more physicians to shortage areas. Support proposal of increased residency slots, program expansions. Will also support policy efforts to implement Iowa's Statewide Provider Workforce Strategy.

## *Monitor*

1. **Boards and Commissions Review Committee** – Monitor Recommendations to the Governor from the Boards and Commissions Review Committee to merge the Board of Medicine with several other boards.

## *OPPOSE*

1. **Scope of Practice Legislation** – In recent years, there have been a record number of proposed scope expansions as midlevel providers seek to offer additional medical services without the necessary corresponding training to ensure they are equipped to provide these services safely. PCMS will educate legislators on the implications of proposed scope of practice expansions and work to halt any measures that threaten patient safety.

# VIPs *at* Sea

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- Day 4 - Charlotte Amalie, St. Thomas
- Day 5 - Philipsburg, St. Maarten
- Day 6 - At Sea
- Day 7 - At Sea
- Day 8 - Arrive back in Cape Canaveral, Florida

**Presented By:**



# VIPs at Sea



**David Geier, MD**

In his inspiring keynote speech and webinars, Dr. Geier explains why burnout is so detrimental to physicians and healthcare providers. While sharing changes that must be made at an institutional and national level to curb the burnout problem, he shares key steps every individual can take to overcome burnout, reconnect with why they work in healthcare, and be at their best for their patients.



**Mukta Panda, MD.**

Tennessee's own, award-winning physician speaker. Dr. Panda serves as the Assistant Dean for Well-Being and Medical Student Education, as well as, a Professor of Medicine at The University of Tennessee College of Medicine in Chattanooga. In addition to authoring "Resilient Threads", Dr. Panda is a nationally recognized speaker helping physicians navigate and optimizing work/life balance.

**Featuring some of today's most prominent speakers on physician well-being!**

**DARINKA MILEUSNIC-POLCHAN, MD**



As the Chief Medical Examiner for Knox and many of the surrounding counties, Dr. Mileusnic-Polchan has taken an active role in prescribing practices, as well as, been an active member of the Knox County Drug Task Force. She will be presenting a 2-hour prescribing practices course which meets the BME licensure maintenance criteria.

**GREG PHELPS, MD**



Achieving work-life balance entails managing both professional and personal stressors such as aging parents, losing a patient or just aging gracefully. Dr. Greg Phelps, who specializes in palliative and end-of-life care, will address how to manage these life stressors while maintaining balance with your career.

**EDWARD CAPPARELLI, MD**



TMA President for 2022-2023, Dr. Edward Capparelli has brought physician well-being and the ramifications of burnout to the forefront in Tennessee. His efforts to reduce physician burnout continues to support physicians and help strengthen the medical profession.

**The CME session schedule will allow for ample leisure time and will not conflict with ports of call.**

**Join your colleagues from around the state for a fun-filled week in the Caribbean, building and strengthening relationships.**

Covenant Health is accredited by the Medical Association of Georgia to provide continuing medical education for physicians. Covenant Health designates this live activity for a maximum of 28 *AMA PRA Category 1 Credit™*. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

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Scott A. Meyer, M.D.  
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Shakuntala V. Advani, M.D.  
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Matthew Hill, D.O.  
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# TIME TO REVISIT YOUR CASH RESERVE FUND

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Did you know, nearly four out of ten Americans lack enough money to cover an unexpected \$400 expense<sup>1</sup>? The statistics on this have remained consistent over the years.

One of the first steps in building a strong financial foundation is creating an emergency fund. The idea is to prepare for the unexpected expenses of life. The word, emergency, sounds as though the funds are only available for events like a major home repair, job loss, or illness. In my household, it seems as though we have an unexpected expense pop up every few months. It may not be an emergency, but it can be disruptive to our cash flow. Whether you call it a rainy-day fund, emergency fund, cash account, or savings account, the fact remains that you should have one.

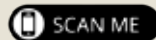
How much you should keep in this fund and what the account should do for you also are very common topics in client meetings. In my experience, opinions and comfort levels vary, so there really isn't a one-size fits all solution on how much to keep. For one person \$5,000 could be more than enough and for the next person, it could be \$500,000. Mostly, the amount will depend on your personal cash flow and expected expenses in the short term. I'd recommend having a discussion with your advisor on how much that amount should be for you. Where you should keep those dollars is also worth a review. Here's why. The job of a cash reserve is to provide you with a safe, secure, and predictable return on investment. Even more importantly, these funds should be available to you quickly and without cost. That usually narrows the scope of investment choices to checking accounts, savings accounts, or money market instruments. You could choose an alternative to the accounts mentioned, but you're likely taking some type of risk. Or, as in the case of a CD, your money

could be tied up for a set time frame, limiting access. For the last 15 years checking, savings, and money market options have yielded next to nothing. With the rise in interest rates over the last two years, these types of accounts are yielding anywhere from 4%-5% (October 2023<sup>2</sup>). These are some of the best rates in 20 years and are achievable at a local bank, online savings, or money market fund.

During many financial reviews this year, we have noticed that some banks have been slow to increase their interest rates on savings and money market accounts. If you think you may not be getting the higher rates currently available, it's worth your time to consider a change if your current rate is below 4%. In many cases, it will be worth the small hassle of setting up another account and making the switch. At Foster Group, we can connect you to whichever of these options make you most comfortable. We can also provide education about FDIC insurance limits and solutions for those who have more than the current limit, \$250,000 per account holder. It's time to take advantage of the opportunities while you can.

<sup>1</sup>Federal Reserve Board - Survey of Household Economics and Decisionmaking

<sup>2</sup>Best High-Yield Savings Accounts for October 2023 | Bankrate



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*Thursday, April 4th, 2024 / 5:30 - 8:30 PM*

*Willow on Grand / 6011 Grand Avenue*

*Cocktail Reception / 5:30 - 6:30 PM*

*Program and Dinner Begin promptly at 6:30 PM*

## RSVP

***Announcing Special Guest Speakers:***

***Senators Charles Grassley and Joni Ernst***

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# Bulletin

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