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Networking Strategies

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February 2019
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San Diego: Explore the Pacific Coast

Explore the natural beauty and history of San Diego

When you think of California’s beaches and warm climate, the Pacific Coast city of San Diego comes to mind. This eighth-largest US city has been called “the birthplace of California” and is fast becoming a healthcare development and biotechnology research center, thanks in part to the presence of the University of California, San Diego Medical Center.

Visitors, for their part, adore San Diego’s mild year-round climate, world-famous attractions and friendly, easy-going downtown vibe. The following top five attractions will make your visit to San Diego feel like you’ve officially spent time in California.

La Jolla Shores & Sea Caves
La Jolla shores is a mile-long beach with soft sand, clean water and gentle waves, making it ideal for sun bathers and nascent surfers. It is consistently ranked one of the best family-friendly beaches in the United States with its grassy picnic areas, a cheerful playground and the nearby Kellogg Park. La Jolla shores also boasts fire pits and volleyball courts and offers a limited number of beach wheelchairs. Dogs are permitted before 9am and after 6pm (4pm winter months) daily.

La Jolla Sea Caves is an underwater marine preserve consisting of 7 sister caves formed from a 75-million-year-old sandstone cliff. This seaside cavern is replete with sightings of seals, sea lions, dolphins, pelicans, (gentle) leopard sharks and other wildlife. The caves are situated in one of the most beautiful settings, with picturesque Torrey Pines State Park’s cliffs and La Jolla as its backdrops. Kayaking tours for cave exploration are available year-round for all skill levels, given optimal ocean conditions. La Jolla Coast Walk trail offers hiking from La Jolla Shores beach to La Jolla Cove.

Balboa Park
Named for the Spanish maritime explorer Vasco Nuñez de Balboa, Balboa Park is a 1,200-acre urban cultural park managed and maintained by the Parks and Recreation Department of San Diego. In addition to open space areas, gardens, walking paths and natural vegetation, there is also the world-famous San Diego Zoo. The Park also offers multiple attractions like art studios, carousel ride and a mini railroad. It is home to fifteen major museums such as Marston House, Centro Cultural de la Raza and Fleet Science Center. The Botanical Garden, California Native Plant Garden and Alcazar Garden are a few of the cultural attractions among Balboa Park’s lush gardens. Performing Arts in the Park offer family fun with Marie Hitchcock Puppet Theater and dancing at Bon Temps Social Club.

Mission Beach/Coronado Beach
The classic boardwalk beach with almost two miles of oceanfront boardwalk, Mission Beach offers rental shops, miniature golf, bumper cars, rock climbing and an arcade. Belmont Park, an amusement park on the boardwalk featuring the Giant Dipper Roller Coaster is a main attraction for the millennial crowd with plenty of bars and a hot nightlife scene. Walking, jogging and biking are permitted on the boardwalk. Surfing, boogie boarding and kite-boarding are also popular activities.
For a more romantic or family-friendly beach setting, Coronado’s long sandy beaches are just the ticket. Consistently voted one of America’s finest beaches, the sand literally sparkles thanks to mineral mica. Take a stroll along Orange Avenue’s shops and restaurants with a backdrop of homes and mansions and the Hotel del Coronado (featured in Marilyn Monroe’s 1958 film “Some Like It Hot”). Drive across the 200-foot tall Coronado Bridge and treat yourself to one of the best views in San Diego. Enjoy the tranquil waters of the San Diego Bay while enjoying views of San Diego.

sandiego.org/explore/things-to-do/beaches-bays.aspx

Gaslamp Quarter

The Gaslamp Quarter is a historic 16½ block district in Downtown San Diego near the Convention Center. The Gaslamps became a symbol of the district during its redevelopment in the 1980s despite their not being the main source of lighting. Formerly known as New Town, it is the site of numerous entertainment and nightlife venues, festivals and other events, including Mardi Gras, Taste of Gaslamp and Street Scene Music Festival. Much of the architecture of the district date back to the Victorian Era and are still used today by tenants who operate restaurants, shops and nightclubs.

In the heart of Gaslamp is Michael J. Wolfe Fine Arts. It has been the premiere location for original works and fine arts exhibits from international, national and up-and-coming local artists for almost 20 years. Gaslamp District also has theatres offering entertainment from movies to musical acts and dining at restaurants ranging from hip to high end.

gaslamp.org

Torrey Pines State Reserve

Hiking trails, plants and animals abound in this geological wonder located in La Jolla. This Natural Preserve is 2,000 acres of the wildest land on the California Coast, with 1,500 acres remaining as it was before San Diego was even developed! It gives you an idea of how the Kumeyaay people, California’s original inhabitants, lived on the unspoiled lands and how it must have looked to early settlers. Visitors the world over go to Torrey Pines to enjoy the breathtaking overlooks, to walk the trail or to generally be at one with nature.

Because Torrey Pines is a natural reserve, there are restrictions in place to protect the beaches, the lands, the plants and the animals that inhabit them. No food or drinks are permitted (no trash cans are provided to drive home this rule). No pets are allowed anywhere in the reserve. Groups of 25 or more visitors must obtain a permit to be on the land.

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EOE/AA
In the business world, networking is an important skill. As a physician, the benefits of growing a network of colleagues are likely to be far reaching and long lasting. Because there are so many jobs available for physicians, networking may not seem necessary. However, if you have your eye on a leadership role or if you are interested in searching for a non-traditional job in the medical field, then networking is a good way to locate those opportunities at any stage in your career.

Maintaining a professional network of associates and co-workers can also help to keep your own skills and knowledge current and relevant. It will enable you to stay informed about the latest challenges, trends and best practices. By staying in touch with a variety of medical practitioners in different work environments, you can stay up-to-date with emerging areas of medicine, new specialty fields and job opportunities.

Also, by interacting with other physicians, you will be in a better position to develop a big picture view of healthcare. The perspective and insight gleaned from professional networks can help you to identify new ways to address old, familiar problems. A broader, informed perspective can also facilitate serving in leadership roles that may help shape medical research priorities or determine healthcare standards and practices in need of revision.

By and large, the majority of job opportunities for physicians are not widely advertised. Finding these types of opportunities requires creative problem-solving. Often, doctors who hold leadership roles or who have non-clinical jobs explain that they were asked or invited to assume such positions. This can only happen if those who are hiring for such positions know who you are and have a strong sense of what you can bring to the table which often requires networking. In fact, statistics from the U.S Bureau of Labor Statistics show that 70 percent of all jobs are found through networking.

The first step in creating a strong network is to determine your professional goal and what you intend to achieve. Networking requires a give and take and will only pay dividends if you are genuine about wanting to get to know and help others. This might sound counter intuitive, but only if you are sincere about helping others will they want to help you in return. Heidi Moawad, MD, in an article in MD Magazine advises that it is important to enter into any networking opportunity without a ‘me first’ attitude in order to maximize the benefit for everyone - including yourself.

Now, let’s take a look at seven networking strategies that you can use to expand your network:

1. Identify people who are likely to have the connections and knowledge to help you reach your goals. Start from your list of co-workers and associates. Begin with those you know and expand outward from there.

2. Expand your physician job opportunities by staying in close touch with your recruitment specialist. Prepare a high-level pitch. Keep practicing until you can convey who you are and your professional goals by speaking calmly, naturally and without hesitation.

3. Join professional groups and associations and take advantage of their physician networking opportunities by regularly attending meetings and conferences. Merritt Hawkins has this suggestion: When meeting a new, professional contact, get to know the person a little and start by asking for information—
not a job. By talking to contacts, you can find out more about the person. Once you have made a new professional contact, make sure you have each other’s information by exchanging business cards and follow up. Nothing beats sending a text, email, or even a handwritten note to demonstrate your appreciation and interest.

In an interview with ENT Today, Dr. Lisa Ishii, chief quality officer at Johns Hopkins School of Medicine in Baltimore says it’s important to take advantage of as many growth and development opportunities as possible. Advancing your medical career “does require someone to stretch beyond their comfort zone.” In fact, staying within your immediate circle means you will end up with a limited point of view. She adds, “It’s really just a matter of stretching yourself to do it. If you stretch yourself to seek other ideas, thoughts, and innovative ways to address problems, then you’ll come up with a more comprehensive [network].”

Dr. Ishii goes on to say that when you are at social events, you should limit your drinking. Getting intoxicated at social events with other physicians is unwise - your contacts could be scared off from your behavior and that could cost you valuable referrals.

4. Participate in online discussions and forums in order to make new contacts who you can meet later at conferences and/or networking events.

5. Connect via social media. The proliferation of social media sites such as LinkedIn is a game-changer for relationship building. While the traditional method of networking is attending local, regional, or national events, Dr Ishii says social media is “enabling people to stay connected in a way that they were never able to do.” Now, with just a few clicks, you can read about what someone was doing.

She adds, “With Twitter, Instagram, Facebook, and Snapchat, we have instant access with people all of the time. If anything, one has to be careful to limit oneself to not spending hours a day just browsing around, seeing what people are up to. But, with discipline, obviously, it’s a great tool to stay connected with people.”

When using social media to network, pay extra attention to what you post and how you represent yourself online. Based on the American Medical Association’s policy statements, the American College of Physicians and the Federation of State Medical Boards have social media guidelines.

6. Stay in contact with former colleagues and employers. Allow 5-10 minutes each day for a call; slow and steady relationship building is the foundation of good professional networking.

7. If and when you leave a facility or practice for another, resist the temptation to bad-mouth your ex-employer. According to Merritt Hawkins, it is important not to burn bridges with the people you are leaving behind. The medical community is small. If you leave a practice, fire an employee, divorce another doctor or experience any other touchy circumstance, don’t aggravate people too much in the process because you will pay the price when they try to sabotage your practice. Other disgruntled doctors can just as easily become your new practice’s whistleblower to the medical board, initiate a hospital peer review, or go on a negative online smear campaign.

By all accounts, there are many reasons why cultivating a professional network is important for physicians. At the end of the day, expanding the depth and variety of your professional relationships helps you become better at what you do, and can...
translate into an abundance of new—and often unexpected—professional opportunities.

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ABOUT THE AUTHOR
Melanie Grano is a freelance business writer and 20-year Journalism veteran who regularly contributes to career-based publications, including ThirdCertainty and Computer Times.

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Managing finances is often a headache for many people. Even though most doctors earn a reasonable income, it helps to practice good money management habits. Here are a few personal finance tips and tools to help you manage your money.

Track Your Finances

Keep track of how much you make, when you will be paid and how much you spend. List all your expenses, their costs, and when they occur. A little organization goes a long way. Each month, there are fixed expenses, such as rent or mortgage, insurance and car payments. These usually come due at about the same time every month and cost about the same each time. Then, there are the variable expenses which may be one-time expenses such as car maintenance or a recurring expense taken out at various times and amounts such as subscription or tax payments (see below). Know how much money you will need to make all these payments.

The traditional way is to use an Excel spreadsheet - which may work for some people while others prefer pen and paper or a ledger. Alternatively, there are pay-to-use tools that can help you manage your money. These include:

Mint (www.mint.com) is a budgeting app by parent company Intuit. The app creates a picture of your spending in real time. It automatically updates and categorizes transactions. Add in your own categories, track bills, split ATM transactions into the purchases made with that cash, and set budgets that alert you when they start to top out. This service enables you to check your credit score for free.

Wally (wally.me) is an app that provides insight into where your money is going. If you want to track your personal expense, this app can provide with what you need. Instead of manually logging your expenses at the end of the day (or week or month), Wally lets you simply take a photo of your receipts. In addition, if you enable geo-location on your device, it fills in that info which is convenient and saves you the hassle of filling in the relevant details.

Pay Bills On Time

Pay your bills when they come due. Many people tend to want to hold onto their money until the due date is near. Unfortunately, this may give them a false sense of how much money they actually have available. Use your money and/or credit cards wisely, and be sure to avoid late fees, overdraft fees, and declined charges. To help you pay in a timely manner, sign up for automatic payments, but only if you’re sure you will have money in your account. If you find that you have too many bills due at the same time, you may be able to contact the company to change your billing cycle.

Plan for the Future

Set goals if you have plans to buy big ticket items such as a house, a new car or pay off student loans. There are a few items to consider:

- Do you have any money left over after your bills are paid? If you find that you are scraping by each month, take a hard look at your expenses and see what you can cut out.
- Is your rent/mortgage payment too high?
- Are the subscriptions services you have worth the monthly expense?
- Are you eating out/entertaining too much?

Exercising discipline can be the key to achieving your goals. If you find yourself with a surplus after all your bills are paid, set aside a portion of it for your savings. Even if it is a small amount, every bit brings you closer to your goals.

Brian J. Knabe, a doctor and a Certified Financial Planner with Savant Capital Management says that there are certain expectations of wealth and lifestyle associated with the medical profession. In addition to entering the workforce later, he says that many physicians feel the pressure to live up to those expectations. Agreeing with Dr. Knabe is Dr. David Rosen who adds, “I have found that what is unique amongst physicians versus other highly educated and paid professionals is that they are never taught about money during their training, they don’t talk about it, and are actually encouraged not to.” Dr Rosen is a board-certified anesthesiologist with nearly two decades of residency experience specializing in obstetric, trauma, orthopedics, and regional blocks, who helped found the Midwest Anesthesia Partners. He explains that physicians finish their education after years of studying and inevitably start spending with abandon and usually “don’t think about saving, retirement or the impact of delayed investment.”

Both physicians acknowledge that many physicians are extremely confident and this serves them well in medical practice as it helps them to make good decisions for their patients. The downside of this overconfidence can be damaging financially. Dr Rosen adds, “They think that since they are knowledgeable in medicine, that knowledge translates into their finances.” In many cases, physicians are “more apt to listen to and act on a tip from a colleague regarding a hot stock, than actually do research, or even consult with a professional advisor.”

**Insurance**

Dr Knabe advises physicians to remember that the value of future earnings is a young physician’s largest asset. Be sure to invest in disability insurance to protect your financial future.

Aside from obtaining insurance to protect yourself should you become injured or disabled, you should also consider malpractice insurance. According to a 2010 American Medical Association report, 61% of doctors over the age of 55 were sued for malpractice. Although 65% of the claims are dismissed or dropped, they still cost doctors an average of $22,000 per suit. Sometimes, when a claim does go to trial, the average cost increases to in excess of $100,000. For this reason, be sure to purchase a good malpractice policy from a reputable insurance carrier.

In addition, physicians have a one in five chance of being on the wrong end of a lawsuit that’s outside of their practice. According to Dr. Knabe, physicians are viewed as having deep pockets so they are more vulnerable to lawsuits. This is why, to minimize risks, he suggests that physicians should make sure they are insured in all areas, “including a substantial umbrella policy.”

**Travel Expenses**

For regular physicians who make house calls and locum tenens physicians (before you take on an assignment), find out if you have to pay for travel out-of-pocket. These can include tolls, mileage, car service, gas, hotel and other unforeseen charges. Note that even if you are have these expenses reimbursed, you may still need to foot the bill upfront.
Record-Keeping

Use your smartphone as your digital assistant. Keep all your information about your assignments, speaking engagements or house calls in one place: a schedule of confirmations, travel itineraries, status updates, all through e-mail. Having your e-mail available on your phone in addition to using an app like Evernote (www.evernote.com), for example, helps keep you organized with all your information together. If you have receipts, paperwork, or notes that need to be kept together with a certain worksite, you can take a photograph and have access to all your documents on your phone and on your computer.

Taxes

One of the top priorities for physicians is to manage their taxes. Tax implications can vary depending on income level, family size, and property ownership. Typically, an employer pays one-half of your social security and Medicare taxes. Don’t think of taxes only at “tax time” when it’s too late to do anything about it. Most doctors file their personal taxes on a calendar year basis which means that you pay on April 15th for everything that happened between January 1 and December 31 of the prior year. It may be worthwhile engaging a financial advisor and tax specialist throughout the year to see what you can do to pay no more than what you owe.

If you are a locum tenens provider, you are an independent contractor. This means you are responsible for federal income, Social Security, and Medicare taxes. Depending on whether you own a corporation or file as an individual you will use different IRS forms. You may also have to pay tax estimates in quarterly installments. This is so you don’t find yourself with an unmanageable amount after you file your taxes.

Whatever your particular circumstances, if you still encounter financial challenges, consider hiring a financial advisor. While this is an added expense, financial experts may have some creative solutions for your situation and should be able to personalize their advice for you.

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Bronson Medical Group has an exciting opportunity for a Pulmonary Critical Care physician in Battle Creek, Michigan. The physician led Medical group is part of Bronson Healthcare Group, a multi-hospital health care system with a patient centered, multidisciplinary approach to patient care. We are currently adding to our Bronson Battle Creek Hospital pulmonary critical care team, which provides coverage for our medical ICU and in-patient pulmonary services, as well as our out-patient pulmonary clinic.

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