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■ Tasting New York City
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Career Guide

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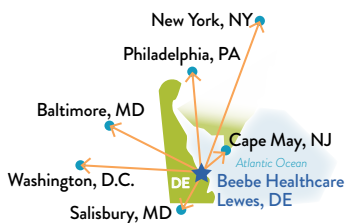
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Tasting New York City on a Budget

Explore great, inexpensive eats in the city that never sleeps.

New York City is one of the most populous cities in the world, known as the cultural, financial and media capital, as well as an economic superpower. Thanks to New York City's round-the-clock transportation, there is always something to see, somewhere to go and something to do in the city that never sleeps. You can also find great eats at any time and on any budget!

New York City is known in particular for its world-class restaurants such as Nobu, Smith & Wollensky and Red Rooster as well as their celebrity chefs. However, these eateries can take a chunk out of your wallet and your schedule. Here is a list of some of New York's lesser known eateries that you may not find on a top-ten list but are still quality eats.

Dell'Anima

A fabulous Italian restaurant located in the West Village, Dell'Anima changes its menu daily to make the most of seasonal produce. Not to mention, the pasta is made fresh daily, making it even more delicious. For all the wine lovers, there is an extensive wine list that can also be enjoyed at the wine bar next door, owned by the same proprietor as Dell'Anima. This reasonably priced Manhattan eatery is definitely worth a visit.

600 11th Avenue | New York, NY 10036 | 212-366-6633
dellanima.com

Pietro Nolita

This lower Manhattan Italian restaurant is an Instagram lover's dream with its distinct bubblegum pink interiors. The food is excellent and on the healthier side, with lighter pasta classics and traditional entrees with a modern twist. Pietro Nolita doesn't take reservations so bear that in mind if you are

planning to visit. A firm favorite with the fashion crowd, this restaurant offers a great value for your buck.

174 Elizabeth Street | New York, NY 10012 | 646-998-4999
pietronolita.com

Chinese Tuxedo

This Chinatown restaurant is set in a former opera house and is elegantly designed with black leather banquettes, lush green foliage and chic marble tables. This is definitely a place to head to if you are in the mood for sharing some yummy Chinese food in one of New York's most famous dining districts. The staff are friendly and the menu is kind on your wallet.

5 Doyers Street | New York, NY 10013 | 646-895-9301
chinesetuxedo.com

Gray's Papaya

No trip to NYC is complete without a visit to one of its most iconic cheap eats. This 24-hour hot dog chain restaurant is famous for their high quality inexpensive hot dogs and non-alcoholic fruit drinks. Gray's Papaya is a New York staple, and has been featured in movies and television shows from *For Love of Money* to *Sex and the City* and was featured in Anthony Bourdain's *No Reservations*. Go for a late-night stroll around the city and find your way to Gray's Papaya for two hot dogs with the works and a papaya drink. (Also has a Broadway location)

612 Eighth Avenue | New York, NY 10018 | 212-799-0234
grayspapaya.nyc

Quality Eats

Usually a steak dinner at a nice restaurant can be quite expensive, but Quality Eats bucks that trend and provides a broad and affordable menu. This up-and-coming steak



New York City is known for its world-class restaurants. However, these eateries can take a chunk out of your wallet and your schedule.

eatery has locations in NoMad (Madison Square Park North), Greenwich Village and the Upper East Side. The warm, relaxed ambiance makes it a wonderful destination for a night out.

19 Greenwich Ave. | New York, NY 10014 | 212-337-9988
qualityeats.com

Sugarfish

Originally from Los Angeles, Sugarfish's New York branch is worth a visit when you are in the mood for some sushi. The chefs believe in creating incredibly delicious yet simple dishes using only quality ingredients. This is a stylish destination located in the Flatiron District, great for lunch or dinner with a price point that is affordable. (Also has a SOHO location) Sugarfish prides itself on a "no tipping" policy.

33 E 20th Street | New York, NY 10003 | 347-705-8100
sugarfishsushi.com

Bubby's

Bubby's, located near the city's Highline (as well as in Tribeca), is a great place to head to when your taste buds need some American style food and exceptional desserts. It's reasonably priced, especially when you consider the portion sizes, and there is something on the menu to suit all tastes. For those that like breakfast food at any time of day, you can enjoy pancakes or an omelet for dinner.

73 Gansevoort Street | New York, NY 10014 | 212-219-0666
bubbys.com

Babbo New York

Babbo is a Michelin star restaurant that, while it has a higher price point, deserves to be on this list for its exceptional Italian food. For a truly outstanding culinary experience, try one of their tasting menus with a wine pairing.

110 Waverly Place | New York, NY 10011 | 212-777-0303
babbonyc.com

Buvette

With outposts in Paris and Tokyo, this French eatery is located in the West Village. It serves fantastic French food with lots of small plates on offer. The management sources food as locally as possible and really believes in nurturing their relationships with their suppliers. The food is delicious, fresh and all set within a chic setting and an affordable menu. Buvette really shines for brunch, so it's perfect for a weekend visit.

42 Grove Street | New York, NY 10014 | 212-255-3590
ilovebuvette.com

Minetta Tavern

This French-style bistro attracts the rich and famous and its price may reflect that. It is also a Michelin star-rated restaurant which is a testament to the mouthwatering food it serves as well as some of the best wine selections available.

113 Macdougal Street | New York, NY 10012 | 212-475-3850
minettatavernny.com ■



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Suzanne M. Olbricht, M.D. Chair, Department of Dermatology
Department of Dermatology
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Gryzmish 522
Boston, Massachusetts 02215 Email: solbrich@bidmc.harvard.edu

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For additional information, please contact Jenni Kelly at
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Saving for Retirement

CONTRIBUTOR: MELANIE GRANO

Retirement planning is an essential but much under-appreciated part of life for any profession. For physicians, planning for retirement presents its own particular challenges, including the high rates of burnout and the high debt levels upon entering the profession.

The 2016 Survey of America's Physicians: Practice Patterns and Perspectives conducted for The Physicians Foundation by Merritt Hawkins reported that 46.8% of physicians plan to accelerate their retirement plans in order to retire early. This is an increase in the number of physicians who reported that they planned to do so compared to the previous survey in 2014. At the same time, a greater number of physicians are continuing to practice beyond the traditional retirement age of 65.

This uncertainty about projected retirement age can make planning for retirement difficult. For a physician just out of medical school, thinking about possible burnout or future retirement isn't at the top of the agenda; there are many competing demands for their salary following years of accruing student debt. However, successful planning that allows for much-needed flexibility requires physicians to start saving for their retirement as early as possible.

The Importance of Savings

Medscape's 2017 Physician Compensation Report found that the average income for all physicians in the report has risen steadily since 2011. It states average income rose to \$294,000 in 2017. With compensation packages of this kind, retirement planning should be straightforward.

However, the reality isn't so simple. According to the AMA Insure, the average student loan debt a medical student graduated with in 2012 was \$166,750. The Association of American Medical Colleges (AAMC) has found that 79% of medical school graduates carry \$100,000 or more of education debt.


There are many competing demands on a physician's salary, including malpractice insurance, buying a home and the cost of raising a family. Added to this, a physician typically doesn't start achieving higher rates of income until well into mid-career. For those coming late to the profession, the limited time available for paying into a plan creates even more of a challenge.

Given the way pension saving works, a lack of investment into pension schemes and the loss of the potential compound interest during these early years of a career can create a serious hole in pension funding.

Options for Employed and Self employed

Increasing numbers of physicians are turning to employment rather than self-employment, as the options for pension planning and employer contributions are more readily available.

The Medscape Physician Compensation Report 2016 found that 66% of employed physicians had a retirement plan with employer match, compared to just 39% of self-employed physicians. Those benefitting from retirement plans without employer match was found to be 27% for employed physicians and 25% for self-employed physicians. The findings, while encouraging for the majority of employed physicians, highlight



For a physician just out of medical school, retirement planning isn't at the top of the agenda. There are many competing demands for their salary following years of student debt.

Retirement Savings

a worrying minority who are not paying into a pension plan: 7% of employed physicians and 36% of self-employed physicians.

Self-employed physicians have access to a potential pension plan of sorts, however, if they are able to successfully invest in real estate and equipment, build their private practice and sell the practice to a younger doctor when they reach retirement age. Changes to reimbursement rates and record-keeping compliance requirements are encouraging increasing numbers of physicians into self-employment.

What You Can Do

Today, it is more important than ever for all physicians to own and be contributing into a pension plan in order to sustain the lifestyle they currently enjoy post-retirement. According to a 2015 survey by Fidelity Investments featured in the Chicago Tribune, nearly 60% of female physicians and 45% of male physicians are not paying in maximum contributions to their retirement plan. Experts recommend contributions of between 15% and 20% of salary.

While it may be difficult for young physicians to see the need to put a significant proportion of their salary into savings for retirement, it is this early planning that can help secure a decent retirement income. It is important to seek expert independent financial advice as early into your career as possible in order to ensure that you choose the right plan and secure the necessary flexibility further down the line.

Self-Employed Pension Planning

The pension plans available differ for employed and self-employed physicians as well as for physicians working in government facilities and for-profit healthcare facilities.

Self-employed physicians will first need to make the decision about whether they should choose a tax-deferred retirement plan or a tax-qualified pension plan. Plans such as a 401(k) are tax-deferred plans which enable self-employed physicians to defer up to \$18,000 on a pre-tax basis. This rises to an allowance of \$24,000 over the age of 50. After the age of 59½ qualified distributions are taxed as ordinary income.

The most common form of tax-qualified pension plans for self-employed physicians are defined benefit plans, such as the cash balance plan. These provide the option of a lifetime annuity, but via an individual account for each covered employee, complete with a specified lump sum. They offer a higher maximum contribution rate than a 401(k) plan; in 2017, a maximum contribution was \$149,203 versus a 401(k)'s maximum contribution of \$60,000. Contribution limits vary by age, but this type of plan need not necessarily be an alternative to a 401(k) plan; it is possible to own both plans for additional future security.

Employed Pension Planning

If employed by a facility or an organization, the physician will need to choose whether to use the pension savings plan offered by the employer or to seek an alternative. If the employer is offering to make contributions, this choice is an easy one; the

physician will want to take advantage of this significant benefit and use the employer's plan.

This is likely to be:

- a 401(k) plan, a defined benefit plan that for-profit facilities offer;
- a 403(k) or 457(b) tax-deferred retirement plan offered by non-profit (government or non-governmental) organizations; or
- an Individual Retirement Account (IRA).

Each type of plan has its own characteristics, so it is important to seek expert independent advice to determine which option on the table is right for your retirement goals and whether the retirement plan your employer offers should be supplemented by additional arrangements in order to achieve those goals.

For those physicians choosing to pay into an employer's plan, this doesn't – and shouldn't – preclude the possibility of making additional arrangements beyond the employer's scheme; for example, making further savings contributions to tax-efficient investments in taxable accounts, or making further contributions into a private defined benefit plan.

It is important to seek expert and independent investment advice. However, by far the most important decision that a physician can make when planning their retirement savings is to start preparations as early as possible. ■

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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*.

Dermatologists

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HealthPartners Medical Group is one of the largest multi-specialty physician practices in the Upper Midwest. We're proud of our extraordinary team and their contribution to the care of and service to the people of Minnesota and western Wisconsin. Our practice opportunities are ideal for BC/BE experienced or recently graduated dermatologists interested in becoming part of a successful group that is making a difference!

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General Dermatologist

The Department of Dermatology at VCU Health is seeking a General Dermatologist to participate in both clinical practice and medical student/resident education at our urban campus and in our new, community-based suburban office. The position is offered at an academic rank that is commensurate with qualifications.

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- Demonstrate scholarly activity through professional journal publications
- National meeting presentations
- Opportunity for clinical research

QUALIFICATIONS:

- Board Certified/Board Eligible in Dermatology
- Must have demonstrated experience working in and fostering a diverse faculty, staff, and student environment or commitment to do so as a faculty member at VCU.



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RESPONSIBILITIES:

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- Participate in Grand Rounds and opportunities to speak in other forums on our medical campus
- Provide adequate case numbers for Fellowship program in order to improve our ability to focus on the education of patient care and surgical techniques
- Involvement in clinical research activities
- Expectation to publish

QUALIFICATIONS:

- Board Certified/Board Eligible in Dermatology
- Must have graduated from an ACGME-approved Residency and Fellowship or an approved Mohs Fellowship
- Must have interest in teaching and research

Both positions are located in Richmond, VA. For more information, please contact Janelle Tolentino at 804-628-6012 or janelle.tolentino@vcuhealth.org



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www.hsdermatology.com

Networking Strategies



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—



By staying in touch with medical professionals in different work environments, you can stay up-to-date with new opportunities.

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*.

Dermatologists

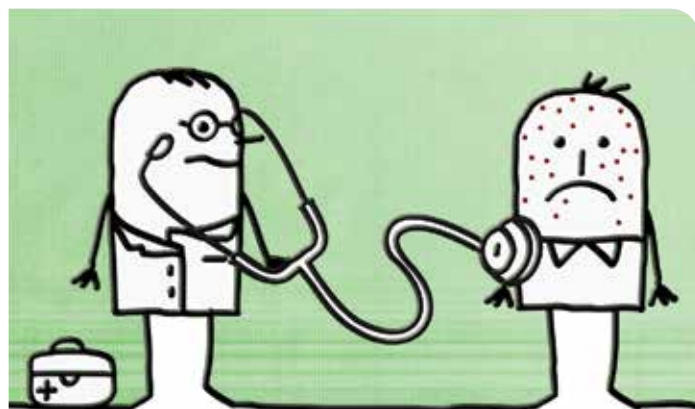
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About The Iowa Clinic, P.C.

- Launched in 1994, The Iowa Clinic currently has over 250 providers (90+ Primary Care providers) practicing in 40+ specialties
- External referral base that includes 1.3 million
- Among Wellmark's 13 Accountable Care Organizations (ACOs), we are in the top three in the state in terms of Wellmark's Value Index Score (VIS), a measure of quality and outcomes
- In 2017, achieved a perfect 100% MIPS score; in 2018, ranked as the #1 lowest beneficiary cost ACO in the country

Our Mission: To provide excellence in healthcare through a patient-focused, physician-governed multi-specialty clinic

Why choose Dermatology at The Iowa Clinic?

- Variety of work types available – general, medical, cosmetic, and MOHS
- 4-day work week and flexible hours, no call
- Access to aesthetics equipment – Cutera Excel HR, Cutera TruSculpt 3D, Ellman Pelleve, Sciton Laser,
- ClearFX Skin Microdermabrasion 5000, Permark UltraEnhancer Pigment Machine, Rejuvagen
- Micropigmentation System, and UVB Light Phototherapy Unit
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Why Des Moines?

As Iowa's capital city, Des Moines is a hub of government action, business activity and cultural affairs. With a metro population over 655,000, Des Moines is truly a **bustling metropolis** with a small-town atmosphere. There are tons of activities to enjoy, such as shopping, restaurants, 100+ miles of trails, golf, performing arts, Blank Park Zoo, Des Moines Botanical Center, and both amateur and professional sports.

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- Nationally recognized teaching hospital affiliated with the University of Florida
- Affiliated with M.D. Anderson Physician's Network

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- University town with active arts community
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The Dermatology and Plastic Surgery Institute is currently recruiting BC/BE General Dermatologists to meet the needs of our expanding programs within the Cleveland Clinic Health System.

The first is a “community clinical dermatologist” track. Our community clinical dermatologists practice in one of our many, state-of-the-art

Family Health Centers (FHCs) located throughout the greater Cleveland area.

These individuals have dynamic dermatology practices that include clinical dermatology, surgical excisions and incisional biopsies, oversight of phototherapy, and the opportunity for performing laser procedures depending on qualification and experience. Our community clinical dermatologists see patients presenting with the full spectrum of dermatologic problems and develop strong relationships with patients from the local community. They have access to an exceptionally strong physician referral network that includes other specialists at each FHC and dermatologists at the Main campus who specialize in complex dermatologic diseases. Highly qualified candidates should be committed to excellence in patient care and possess strong clinical skills.

The second is an “academic clinical dermatologist” track. Our academic clinical dermatologists practice at the Main campus, which provides care to the local community and additionally serves as an international tertiary care referral center. Although these physicians also see the full spectrum of dermatologic disease, there is an abundant and exciting array of patients with complex dermatologic diseases who are either referred directly from outside physicians or indirectly from other CCF physicians who will be evaluated and treated. Such individuals tend to focus on medical dermatology, and often a medical dermatology subspecialty, but incorporating some surgical dermatology is an option. In addition to practicing clinical dermatology, our academic clinical dermatologists actively participate in resident education, our hospital inpatient consultation rotation, lecturing at local, national and international conferences, and research that is protected with access to state-of-the-art resources. Such individuals should have a strong desire to advance both their reputation and the department’s reputation as world leaders in dermatology.

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Frank A. Papay, MD, FACS, Chairman, Dermatology and Plastic Surgery Institute

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