



Vanderburgh County Medical Society
Evansville Indiana

Volume 36 | Issue 6

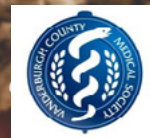
MONITOR

PHYSICIANS DEDICATED TO THE HEALTH OF THE COMMUNITY

The holidays can be associated with very different feelings for each of us. For some, those feelings may be joy, warmth, and excitement. For others, it can spark feelings of loneliness, worry, and stress. Regardless of where you typically fall on the holiday spectrum, we at the Wellness 360° Program and the Vanderburgh County Medical Society want you to know:

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The Vanderburgh County Medical Society is an Alliance of Physicians dedicated to the promotion of the Art and Science of medicine, to the continual Improvement of Community Health, and to the Advocacy and Protection of the Patient Physician Relationship. The purpose of this organization shall be to unite and strengthen the local medical community, to inform the public on matters of health and medical care, and to promote the best in medical care in our community.

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Wellness 360

Vanderburgh County Medical Society

Better Health Through Balanced Living



VCMS Members receive:

- **Wellness 360°** – A program offering confidential whole-person care in a safe, supportive environment where medical professionals receive a customized plan to promote a healthy life balance
- Two complimentary sessions with Health and Wellness coach, Social Worker and Financial coach that includes a Legacy Planner
- Spouse Access to Wellness 360°, which includes a complimentary session with Health and Wellness Coach
- Discounted coaching with Dike Drummond, MD Team
- Wellness, Financial, and Legal Seminars provided with coaching and CME
- Discounted Auto Buying Concierge Program through Kenny Kent Toyota
- Home buying concierge program through Team McClintock (Talk To Tucker)
- Advocacy for physicians and patients at the state and local levels that includes a forum to submit your legislative concerns
- Bi-monthly informative newsletter, "The Monitor"
- Validation of your training and your membership for patients
- Social Mixers
- Interactive family events that include your children of all ages
- Executive Board Member Opportunities

HOW SAVINGS BONDS ARE TAXED



NOVEMBER 22, 2022

Many people have savings bonds that were purchased many years ago. Perhaps they were given to your children as gifts or maybe you bought them yourself. You may wonder how the interest you earn is taxed. And if they reach final maturity, what action do you need to take to ensure there's no loss of interest or unanticipated tax consequences?

Interest deferral

Series EE Bonds dated May 2005 and after earn a fixed rate of interest. Bonds purchased between May 1997 and April 30, 2005, earn a variable market-based rate of return.



Paper Series EE Bonds, issued between 1980 and 2012, are sold at half their face value. For example, you pay \$25 for a \$50 bond. The bond isn't worth its face value until it matures. New electronic EE Bonds earn a fixed rate of interest that's set before you buy the bond. They earn

that rate for their first 20 years and the U.S. Treasury may change the rate for the last 10 years of the bond's 30-year life. Electronic EE bonds are sold at their face value. For example, you pay \$100 for a \$100 bond.

The minimum ownership term is one year, but a penalty is imposed if the bond is redeemed in the first five years.

Series EE bonds don't pay interest currently. Instead, accrued interest is reflected in the redemption value of the bond. The U.S. Treasury issues tables showing redemption values. Series EE bond interest isn't taxed as it accrues unless the owner elects to have it taxed annually. If the election is made, all previously accrued but untaxed interest is also reported in the election year. In most cases, the election isn't made so that the benefit of tax deferral can be enjoyed. On the other hand, if the bond is owned by a taxpayer with little or no other current income, it may be beneficial to incur the income in low or no tax years to avoid future inclusion. This may be the case with bonds owned by children, although the "kiddie tax" may apply.

If the election isn't made, all of the accrued interest is taxed when the bond is redeemed or otherwise disposed of (unless it was exchanged for a Series HH bond in an option available before September 1, 2004). The bond continues to accrue interest even after reaching its face value but at "final maturity" (after 30 years) interest stops accruing and must be reported (again, unless it was exchanged for an HH bond).

If you own EE bonds (paper or electronic), check the issue dates on your bonds. If they're no longer earning interest, you probably want to redeem them and put the money into something more profitable.

Inflation-indexed bonds

Series I savings bonds are designed to offer a rate of return over and above inflation. The earnings rate is a combination of a fixed rate, which will apply for the life of the bond, and the inflation rate. Rates are announced each May 1 and November 1.

CONTINUED ON NEXT PAGE

HOW SAVINGS BONDS ARE TAXED

Series I bonds are issued at par (face amount). An owner of Series I bonds may either:

1. Defer reporting the increase in the redemption (interest) to the year of final maturity, redemption, or other disposition, whichever is earlier, or
2. Elect to report the increase each year as it accrues.

If 2 is elected, the election applies to all Series I bonds then owned by the taxpayer, those acquired later, and to any other obligations purchased on a discount basis, (for example, Series EE bonds). You can't change to method 1 unless you follow a specific IRS procedure.

State and local taxes

Although the interest on EE and I bonds is taxable for federal income tax purposes, it's exempt from state and local taxes. And using the money for higher education may keep you from paying federal income tax on the interest. Contact us if you have any questions about savings bond taxation.

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ON MY HARD DAYS, MY PATIENTS ARE MY HEROES

AN ARTICLE FROM
KEVIN PHO, M.D. ONLINE

BY
SABA FATIMA, MD
PHYSICIAN

I was standing outside the patient room, feeling slightly restless that day. A few days ago, I had just received some news from my doctor that I was not expecting. My mind sifted through the various possibilities and directions this could take me. When will I get to see my doctor to discuss this? What does this mean? As my brain was walking through the various unknowns, my physical body was also not volunteering to comply. I had some constant nagging pain that was preventing me from prolonged standing that day.

I knew, however, that amongst all the commotion in my brain and body, I had to refocus to provide care to the patients I was responsible for. It was time to apply those expert compartmentalizing skills that we had been taught as physicians. Once you turn that doorknob on a patient room, your personal life takes a back burner, and the patient is your top priority. Most patients come to you in a time of their own pain and vulnerability, and we, as physicians, owe it to them to give them the best care and time they need. This doesn't, however, change the fact that many of us are dealing with a surfeit of struggles in our own lives when we come to work. And some days may be harder than others.

The day that I received the not-so-good news from my doctor. The day that my foot was not cooperating, withstanding. The day my grandmother was critically ill and undergoing surgery in a hospital miles away. The day my daughter started daycare and cried relentlessly at drop-off. Those were the days when my heart was split. However, I knew that I owed it to my patients to show up and give them the care they deserve.

I remember one specific day when I walked into the room, I had a family worried about their toddler who had also received a life-changing diagnosis. I looked into their eyes and told them with all honesty that "it would get better." They believed me, smiled, and thanked me for their time. I remember the day I convinced a hopeless teenager that she mattered to the people around her, even though it didn't feel like this at the time. She believed me and called me an angel. I remember the day my foot wouldn't let me stand, so I sat down in the room with my parents, to whom I had to break some bad news. And we grieved together. By the end of it, my own pain seemed less worrisome.

I realized that I was struggling with my own, shifting my focus and listening to others salvaged me on the days. My patients' stories, their acceptance of their situations, their bravery in the face of adversity, their unwillingness to give up, their smiles, and their patience despite it all were the armor I needed to survive my day. I needed their compassion. And despite not realizing it, they imparted it to me.

Despite the world's fluctuating opinions, medicine is a noble profession, and health care providers are heroes. They show up for their patients time and again and give them their best, often fighting their own personal struggles at the same time. But I am also here to say that my patients have been my heroes in the last few weeks. They have given me hope and salvaged my courage in a time when I needed it the most. Their bravery has given me courage, and their gratefulness has given me hope that the work I do has meaning. And I need to keep fighting for it.

Saba Fatima is a pediatric hospitalist.

Founded in 2004 by Kevin Pho, MD, KevinMD.com is the web's leading platform where physicians, advanced practitioners, nurses, medical students, and patients share their insight and tell their stories.

Hook's

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FROM THE DESK OF THE HEALTH OFFICER

KEN SPEAR, M.D.
VANDERBURGH COUNTY
HEALTH OFFICER

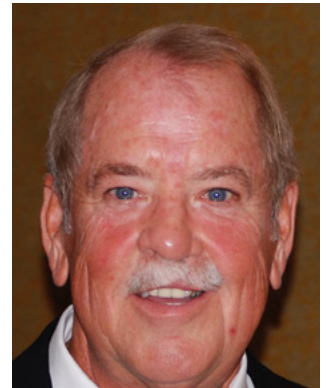
The Vanderburgh County Health Department now has a mobile clinic joining forces with Deaconess and St Vincent's. Our Mobile Clinic was the dream of our Immunization team and the CD Division.

One of our county's most significant barriers to care for many is inadequate transportation. This mobile clinic allows us to go out to our clients and not always think they can make it to us.

Frequently clients will have a diagnosis and need treatment but miss their appointments. Still, if we diagnose an STD with a rapid test, we can provide treatment at that time, hopefully helping reduce the incidence and the spread of the disease.

It will provide significant impetus to close our Immunization gap by going directly to schools, churches, and other sites where people gather, like the Fall Festival and church socials.

It has already served a great purpose in Mobile Vaccination clinics at night and on the weekends. We might add other services as we see how well it is received, but right now, we are thrilled to be a part of the transportation solution in Evansville and Vanderburgh county to improve access to care for all.



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The holidays can be associated with very different feelings for each of us. For some, those feelings may be joy, warmth, and excitement. For others, it can spark feelings of loneliness, worry, and stress. Regardless of where you typically fall on the holiday spectrum, we at the Wellness 360° Program and the Vanderburgh County Medical Society want you to know:

You matter. You are loved. We are here.

May the true spirit of Christmas shine in your heart and light your path.



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VCMS Holiday Party 2022



VCMS Holiday Party 2022



A special thank you to First Federal Savings Bank for hosting and sponsoring our fabulous Holiday Party. We are grateful for their generosity and hospitality. Thanks to Casey Williams and Dilegge's Catering for making sure we had a great time and delicious food!

VCMS Holiday Party 2022



VCMS Holiday Party 2022



Tri-State Medical Alliance

TSMA is committed to assisting our physician spouses to improve healthcare through the effective action and leadership of our members.

Our purpose is to assist with medical education, improve healthcare, and conduct charitable activities in the Tri-State.

Community Impact Update

TSMA's Seventh Annual Style Show, The Everyday Runway, was a success on many fronts, but none more so than the money raised for Young & Established (Y&E).

Y&E is a local charity which exists to inspire and motivate youth, by developing and participating in various activities and events focused on addressing the challenges of today's youth. The main goals of Y&E are that all youth realize their self-worth and potential, establish and reach goals, become successful members of their communities, and to fulfill their dreams!

Courtney Johnson is the passionate executive director of Y&E, and several members of TSMA were familiar with his work. A TSMA meeting was held at the Y&E Community Center. At that meeting, Courtney described how badly they needed new computers so the students at their Community Center could do homework, work with mentors and interns, and learn to code. Impressed with the mission and need, TSMA chose to make Y&E the recipient of its Fund a Need auction at the Style Show. In less than 10 minutes of bidding, the members of TSMA and their generous guests raised more than enough to fund the goal of 15 computers. The check was delivered the week of Thanksgiving so that Y&E could take advantage of the Black Friday deals at Best Buy. The Y&E students are thrilled to have top notch computers, and TSMA was delighted to meet that need.



*TSMA is always open to new members!
Contact Becky Kasha, 812-746-8826.*

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Kenny Kent Lexus and Kenny Kent Toyota wish to provide the Vanderburgh Medical Society's Tri-state area physicians a program that addresses time constraints and navigation through the purchasing process and servicing of their vehicles. The Kenny Kent Toyota and Kenny Kent Lexus programs enhance the automotive purchasing and servicing experience with savings and convenience.

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December

Susan M. Martin, MD	12/1	R. Buckland Thomas, MD	12/11
Thomas J. Rusche, MD	12/1	Todd M. Dunaway, DO	12/15
David E. Schultz, II, MD	12/1	Carl H. Linge, MD	12/15
Brian W. Schymik, MD	12/1	Richard A. Tibbals, MD	12/17
Dora R. Spears, DO	12/1	Bruce W. Romick, MD	12/18
Gary L. Beck, MD	12/2	Thomas M. Harmon, MD	12/20
Thomas B. Anderson, MD	12/3	Peter A. Rosario, MD	12/20
Nicholas C. Kuchle, MD	12/3	Steven G. Becker, MD	12/21
Andrew S. Pfaff, MD	12/3	Hunter J. Hicks, DO	12/21
Todd S. Burry, MD	12/4	Robert L. Rusche, MD	12/22
Taylor S. Gardner, DO	12/4	Gene R. Flick, MD	12/25
John D. Guletz, MD	12/4	V Paul Banning, MD	12/26
Jerry D. Becker, MD	12/6	Jean S. Haseman, MD	12/27
Jon D. Frazier, MD	12/6	Edward L. Brundick, MD	12/28
William J. Millikan, Jr., MD	12/6	James R. Porter, MD	12/28
Andrew T. Saltzman, MD	12/7	Craig T. Carter, MD	12/29
Mark E. Meyers, MD	12/9	Bryn N. Thatcher, MD	12/29
Sally G. Primus, MD	12/9	Juan C. Cabrera, Jr., MD	12/30

January

Jason M. Conaughty, MD	1/1	William C. Houser, MD	1/18
Daniel B. Daniels, MD	1/1	John F. Lawler, MD	1/18
Theodore J. Stransky, MD	1/1	Barney R. Maynard, MD	1/18
Mell B. Welborn, Jr., MD	1/1	Terry A. South, MD	1/18
Santi Vibul, MD	1/6	Michael R. Sutton, MD	1/19
Cory L. Dixon, MD	1/7	Craig A. Triola, MD	1/21
Eric S. Brackett, MD	1/8	Alex V. Baronowsky, MD	1/22
Peter A. Knoll, MD	1/9	David S. Risner, MD	1/24
Mohammed S. Adeel, MD	1/10	Richard L. Gries, MD	1/25
Kevin W. McConnell, MD	1/10	Larry W. Lutz, MD	1/25
Shari L. Barrett, MD	1/13	James M. Heinrich, MD	1/26
David D. Christeson, MD	1/13	Gary R. Moore, MD	1/26
Darla R. Grossman, MD	1/14	Philip Jackson Kline, MD	1/27
Thomas S. Hastetter, MD	1/14	Susan Elizabeth Nesbitt, MD	1/27
Jeana J. Lee, MD	1/14	R Kenneth Spear, Jr., MD	1/29
Joseph C. McConaughy, MD	1/14	Randall R. Stoltz, MD	1/29
Michael R. Hodges, MD	1/15	Robert R. Penkava, MD	1/30
John M. Myers, MD	1/16		

CALENDAR OF EVENTS |

Save the Date

JANUARY 2023	January 14	VCMS Trivia Night Hamilton Pointe Recreation Room 6:00 - 9:30 pm
JANUARY	January 18	VCMS Board Meeting Virtual via ZOOM 6:00 pm

Updated 2023 schedule coming in January!

Stay updated on future events and visit the
VCMS website at <http://vcmsdocs.org/events/>



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Vanderburgh County Medical Society
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Volume 36 | Issue 6

MONITOR

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An Array of Services – A Single Source

- Talk to Prospects**
 - Marketing Mail
 - Postcards
 - Self-Mailers/Flyers
 - Personalized Letters
 - Mailing Lists
 - Presort Bulk Mailing Services
 - Brochures, Booklets & Catalogs
- Stay In-Touch with Customers**
 - Newsletters & Postcards
 - Presentation Pocket Folders
 - Note Cards & Envelopes
- Marketing Services**
 - Professional Marketing Guidance
 - Logos & Graphic Design
 - Copywriting Services
- Office Operations & HR**
 - Bank Checks & Deposit Slips
 - Carbonless Business Forms
 - Envelopes & Letterhead
 - Employee Manuals
 - Labels
 - Rubber Stamps
 - Big B/W Copy Jobs
 - Color Copy Jobs
 - Bindery Services
- Signs and Banners**
 - Posters and Banners
 - Yard Signs
 - Magnetic Signs
 - Way Finding Signs
 - Feather Flags
 - Floor Graphics
 - Wall Art
 - Trade Show & POP Graphics
 - Vehicle Graphics
- Promote Your Brand**
 - Logo Pens
 - Calendars
 - Notepads
- Nonprofits**
 - Event Promotions, Invitations
 - Announcements
 - Annual Reports
 - Donor/Member Newsletters
 - Fundraising Campaigns
 - Personalized Donor Acknowledgments

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