



# In retirement, guarantees matter.

1 in 5 Americans age 65 or older are working or looking for work.<sup>1</sup> Why do so many expect to postpone a typical, leisure-filled retirement? One theory points to the decline of pensions and the need to replace the income stream that used to come — guaranteed — from a past employer. Approximately 14% of private sector employers offer defined contribution or traditional defined benefit pension plans.<sup>2</sup> And traditional defined benefit plans are disappearing as only 16% of Fortune 500 companies offered defined benefit pensions to new employees.<sup>3</sup>

With private pensions becoming rarer, guarantees in retirement may be few and far between, but it doesn't make them any less important. For starters, guarantees might make you happier. Research shows that retirees with some form of insurance (e.g. annuity or LTC) spend more freely and improve their quality of life in retirement.<sup>4</sup> That's because you're more likely to be confident spending money when you know another check is right around the corner.

Guarantees can also help you be a more confident through market ups and downs. Guarantees can be the guardrails you need to stay the course when investing, knowing that you have some protection built into your portfolio. And, with Americans living longer than ever before, guarantees<sup>5</sup> in your overall retirement plan, which can be provided by fixed annuities, may help assure that your money lasts as long as you do.

Just as no two retirements are alike, not all guarantees are alike, so it's important to understand the options available to you and to identify what's appropriate for your own retirement.

<sup>1</sup> John F. Wasik, "Why Working Past Retirement Age Makes Sense," Forbes, June, 3, 2019.

<sup>2</sup> "Ultimate Guide to Retirement," CNNMoney 2018.

<sup>3</sup> Gabrielle Olya, "14 Companies That Still Offer Pension Plans," YahooFinance, June 6, 2019.

<sup>4</sup> The Decumulation Paradox, Investments & Wealth Monitor, July / August 2018.

<sup>5</sup> Guarantees are dependent upon the claims paying ability of the company issuing the annuity.

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To learn more about the information or topics discussed, please contact me.

## Presidential Message:

AIPNO is a nonprofit charitable organization founded in 1983 by visionary Indian physicians with the purpose of giving back to the society. This organization has grown due to the hard work of its leaders and dedicated members. AIPNO has more than 400 multi-specialty members geared toward enhancing the quality of health care by fostering excellence and professionalism in the practice of medicine and supporting efforts to improve the availability of health care in under-served population in local and international communities.

Every day, we are appreciative and proud of our AIPNO members hard work. They are a medical staff that embodies self-sacrifice and commitment, and has an unwavering dedication to improving the health and lives of our patients throughout our numerous and diverse communities. They embody our mission and are integral to our success.

I am honored to serve as AIPNO president for the year of 2020. We are determined to take our mission ahead with the help of our dedicated members, especially who have come forward to serve on the executive committee, volunteers and generous donors.

Our mission is to enhance community involvement, bring awareness about different diseases and their prevention among masses. We will coordinate with local, national and international organizations through philanthropy, health care access and education. We will continue to organize health fairs and provide health education to enhance the quality of life. We will also continue to organize CME programs, Research Show case and provide medical scholarship to medical students.

AIPNO encourages the participation of medical residents, nurses, researchers, and high school students, like-minded donors and valued benefactors.

The future of AIPNO is brilliant. All of our members possess a zeal to serve. They bring ideas which improve healthcare, increase healthcare awareness in our communities, increase health care cost effectiveness and help the those who are most in need. Please come forward with your ideas. Together we will create a new reality of hope and inspiration.

I request that you join this initiative set by our predecessors by participating, sponsoring and contributing in any capacity for a noble cause and spread its vibrancy in the communities we live in.

Rupesh Raina, MD, FAAP, FACP, FASN, FAcadTM and FNKF

Adult-Pediatric Kidney Disease/Hypertension

Associate Professor of Medicine

Americare Kidney Institute

Director of Research Akron Nephrology Associates

Staff AGMC, Cleveland Clinic, Cleveland, Ohio

Staff Medical Research, Rebecca D. Considine Research Institute

Staff at Akron Children's Hospital, Akron, Ohio

Council for Faculty of Internal Medicine - Northeast Ohio Medical University, Rootstown, Ohio

Faculty Staff at Case Western Reserve University School of Medicine, Cleveland, Ohio





### **AIPNO Vision from The Chairman of the Board of Trustees**

AIPNO was founded in 1983 with the vision of promoting education, philanthropy and improving health care access. We now have over 400 active members who live and practice in Northern Ohio. We are very involved at local, national as well as international levels. We have had ongoing efforts since 2013 to resurrect and revitalize communications among the members and the leadership teams. Results of these efforts are now easily apparent with the most dynamic membership ever in AIPNO currently furthering its mission.

We have organized health fairs, CMEs, and yearly research showcases with the goal of involving the younger generations and newer members. We have donated \$100,000 over 5 years to support Cleveland Sight Center in the first Legacy Gift of AIPNO established in 2014. Currently we are supporting iPromise School with \$10,000 per year, Dawson Foundation with \$5,000 per year, and the American Heart Association with \$5,000 per year.

Our members are in the frontlines fighting the Covid19 pandemic both locally and nationally. Educational webinars in the national level have included efforts by Dr. Rupesh Raina, the President and Dr. Dharmesh Mehta, the President Elect. AIPNO is partnering with Sewa International for Convalescent Plasma donation and currently the younger members are actively helping to protect the frontline workers by 3D printing facemasks and other essential PPE.

We are currently partnering with multiple organizations in an ongoing effort to help the community and culture: Red Cross, “Naach Di Cleveland”, FICA, ICAGA, the Marwari Association of Ohio, IndiaFest USA, “Save a Child” program, Cleveland International Hall of Fame, EOMM-North East Ohio Maratha Mandal, India food fair organized by St George’s Church, Shiksha Daan, Benjamin Rose institute on Aging, Cleveland Sight center, BAPS charities and Shiva Vishnu temple to name a few.

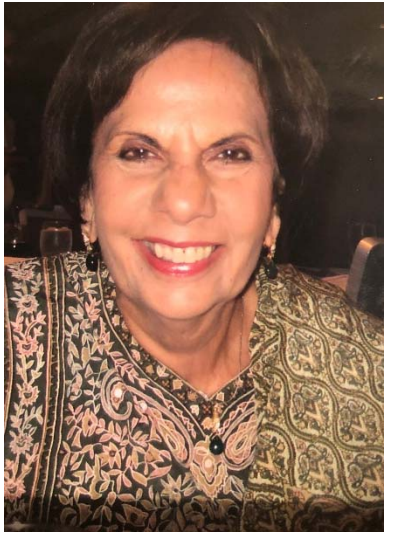
In the future along with increasing the charitable work, it will be important to add to our endowment fund. A very strong leadership team including our President, Dr. Rupesh Rain, President Elect Dr. Dharmesh Mehta, Secretary Dr. Manmeet Ahluwalia and the treasurer Dr. Rajesh Saraiya, along with the very active and dynamic Executive Committee and the Board of Trustees will all be working together to make our goals easily attainable. Increasing the participation in Research Showcase and restarting Pulse will help to further our mission.



### **AIPNO- THE FUTURE**

It is 1983, twenty docs & spouses met in a motel dining room & AIPNO was born. It grew by leaps & bounds by the hard work of leaders & enthusiasm & dedication of its members & their spouses. The goals were to network, practice excellent medicine & give back to the community.

In these thirty seven years since its inception, AIPNO is now recognized locally, nationally & internationally with the medical yatra. Our physicians bring new ideas e.g. research showcase where we have encouraged young people to exhibit posters. We have continued with CME courses, health fairs & significant yearly donations to local organizations. We have developed a prestigious standing in the Cleveland community. Our young leaders are enthusiastic, vibrant and have spawned new ideas for AIPNO.



What should we aim for in the future?

1. We must continue community involvement. Cleveland and its suburbs have been our home so we must support the community. Educational seminars highlighting prevention of diseases & wellness education is needed in the community. Health fairs for the uninsured & disaster relief e.g. with Corona epidemic must be budgeted for.
2. Working together with Sewa International, FICA etc. will involve us in the welfare of the Indian community. Developing liaison with Cleveland chapters of Alzheimer Assn, Sight center, Arthritis foundation etc. will help us introduce these institutions to our community. We can channel resources available from these people in our community. AIPNO should serve as a conduit for the medical & psychological needs of our community.
3. Cultivate relationships with medical students and residents in Cleveland. AIPNO can organize a welcome get together in August for newcomers and then one in May-June to celebrate them. Each institute e.g. CCF, UH and other hospitals will have couple of AIPNO members as ambassadors from AIPNO for the residents. A standing committee of AIPNO should help mentor these young people in work life balance & in shaping their careers.
4. A strategic planning effort for next 5-10 years should be the goal for future of AIPNO. This will require input from health & business leaders in the community. You all want to be pioneers of the future & treasure this legacy.

Gita GidwaniM.D

**AIPNO Member of the Month:**

**Dharmesh Mehta**

Dr Dharmesh Mehta is an Internal Medicine Physician working in Private Practice at Atrium Medical Group. He is affiliated with Euclid Hospital, Lake West Hospital and Hillcrest Hospital. He is Chief of Staff Elect at Euclid Hospital. He is Medical Director at Heartland of Willoughby. He is also Team Physician with Heartland Hospice. He treats medical conditions such as hypertension, diabetes, hyperlipidemia, and hypothyroidism. He also focuses on health maintenance and preventive screening.



I am proud to be part of AIPNO as President Elect. Last year I served as AIPNO Secretary. This year, we have started a variety of initiatives under the leadership of our president, Dr Rupesh Raina. We will continue to work with local organizations to serve our community. We are looking forward to expanding our organization and involving more members to actively participate. We will continue to improve website and expand our social media presence. We have a busy year planned ahead. I would kindly request your humble support for our organization.

“Always remember to fall asleep with a dream and wake up with a purpose”

Dharmesh Mehta, MD  
President Elect, AIPNO

**Saloni Khatri**

Saloni Khatri, MD is an Internal Medicine physician who has been practicing Medicine for 16 years. After being in a private practice for a decade, she joined Cleveland Clinic, Ohio as a staff physician 6 years ago. She completed ophthalmology residency and practiced in India, prior to moving to United States. Dr. Khatri did research fellowship at Case Western Reserve University where she was involved in ophthalmology research, and publication prior to joining internal medicine residency at University of Toledo. She treats hypertension, diabetes, hypothyroidism, dyslipidemia and many other medical conditions. Her focus is on the holistic approach to patient care, their mental well-being and preventive care. She feels that her profession gives her the opportunity to look at many lives closely and she is grateful that she is able to assist people in their journeys of physical and mental health.



Her vision is to inspire the awareness that each of us has potential for unconditional happiness within us. She is an active student of philosophy and finished a certified 18-month course through Academia of Sanskrit research and Indic studies in 2018. Dr. Khatri is currently enrolled in Science of Wellbeing from Yale University. She finished a course on Inner engineering in 2020. She has been part of numerous service missions, silence retreats and self-development camps. She also serves as a director on the board of Cleveland Chapter of a worldwide Non-Profit organization-Chinmaya Mission, through which she continues to help in organizing various workshops and events for the community. She has a special interest in mindfulness, yoga, spirituality and meditation. She is an avid reader. Her other interests include traveling and writing. She published a poetry book-Sum of my sins in 2015, which is a collection of poems inspired by inward journey.

Dr. Khatri is proud to serve in AIPNO under the visionary leadership. She loves her work as internist and is grateful that it gives her a platform for service with meaning and purpose. She aspires to be able to make a positive contribution to the world around her with compassion, kindness, humility and in that process inspire the love for learning the art of happiness in all.

*“Be the reason someone smiles. Be the reason someone feels loved and believes in the goodness in people.  
”from the Light in the Heart.*

### **New Initiatives: President**

Association of Indian Physicians of Northern Ohio (AIPNO) Services to COVID 19 Pandemic

Dr. Rupesh Raina, a practicing Adult-Pediatric Nephrologist in Akron, is the 37<sup>th</sup> elected president of the Association of Indian Physicians of Northern Ohio (AIPNO). Dr. Raina’s presidency coincided with the worst pandemic this generation has seen: COVID-19. As a physician and a leader, he endeavored to create a positive global change during these difficult times in collaboration with the president elect Dr Dharmesh Mehta, Board of trustee Dr Beejaadi Mukunda, Executive Committee and AIPNO members.

In conjunction with SEWA International, Dr. Raina and his team led several initiatives to provide assistance for those affected by COVID-19. AIPNO dedicated their annual medical yatra to help local, national, and international communities, who are in dire need of personal protective equipment. Dr. Raina and his team along with several AIPNO members hosted the annual AIPNO fundraiser to raise funds for healthcare facilities, private practitioners, and the local foodbank. Team members used their time and talent to sew masks and donate them to local hospitals. Thus far, over 400 masks have been donated and 500 more are in production. AIPNO with SEWA also created a phone call triage process for Northeast Ohio to help direct questions to appropriate AIPNO physicians.

Furthermore, AIPNO and SEWA launched a 24/7 COVID-19 Convalescent Blood Plasma Registry for Northeastern Ohio. This national registry allows for plasma collection from donors who had complete COVID symptom-resolution in order to save the lives of patients currently suffering from COVID-19. This massive task involved the collaboration of hundreds, who offered live-phone and social media support, and was overseen by the Food and Drug Administration (FDA).

Seeing the effects of COVID-19 on local university students in Northeast Ohio, Dr. Raina led an executive initiation in conjunction with SEWA to support the needs of these students. Dr. Raina heard about the residential difficulties of many, especially international students, and strove to extend a helping hand. AIPNO partnered with several student affairs’ offices along with student organizations to learn more about local students’ needs and work to create a positive resolution for those so immensely affected by the pandemic.

Acknowledging the need for more information and stress-relief for healthcare workers combatting COVID-19, Dr. Raina worked with several medical educators in order to create an informative web series aimed at teaching students, residents, and physicians evidence-based medicine centered around COVID-19. These hour-long webinars gave participants an opportunity to ask questions and dispel myths about the coronavirus while learning how to combat this global health crisis. These online seminars were accessible and efficient in dispersing emerging information about the virus. The speakers included a wide-mixture of specialists discussing the following topics: an update on COVID 19; involvement of ACE and ARB medications in relation to COVID 19; the evolution of telemedicine during this time; the effects of the virus on the pediatric population; the impact on kidney health in relation to the virus; a hepatologist’s perspective of the virus; the management of diabetes in COVID-19 patients; the acknowledgement of physician burnout and ways to avoid this fate; the involvement of GI system relative to the virus; and effective communication with patients and families affected by COVID 19. These series were presented by physicians from around the state, who were experts on the topic.

The Wellness of Health Care Professionals During COVID-19 webinar was also conducted by spiritual teacher Shree Vivek Gupta. This provided physicians and participants an opportunity to learn skills on decompression and meditation during this difficult time. As part of the wellness initiative, AIPNO along with SEWA International worked with world-renowned singer, lyricist, and music composer Padma Shri Kailash Kher in order to create an online concert dedicated to frontline COVID-19 Healthcare Workers. This concert, “Music is the Medicine of the Mind”, drew several thousand viewers and was a monumental success in de-stressing healthcare workers around the global.

There are still several initiatives in progress, which will be worked on in the upcoming months. In collaboration with SEWA International, Dr. Raina along with the AIPNO Executive Committee, including Dr. Sundaresh and Dr. Harneet Walia, undertook a noble initiative labeled “Quilts for Kids”. AIPNO called for volunteers around the community to sew quilts for local children’s hospitals and anticipate on donating several dozen blankets. Furthermore, the committee is working with local homeless shelters in order to serve food to the most vulnerable patient-populations in Northeast Ohio. This initiative will continue for the next 24 months. They have also collaborated with world-renowned speaker and teacher Acharya Vivek to present on the Faces of Leadership via virtual forum on May 21<sup>st</sup>. The organization continues to provide groceries to the elderly, work with immigration issues for local residents and students, provide human resources for volunteering around local counties, and find transportation for patients wanting to be tested for COVID-19.

Dr. Raina along with the entire AIPNO team has worked tirelessly to help communities combat this global pandemic. They have worked diligently to offer support to hospitals, students, and residents during this difficult time. In collaboration with several other organizations, including SEWA and FICA, the organization has undertaken the enormous task of rallying support for the healthcare community and collaboratively impacting local, national, and international counties in a positive manner.



### **AIPNO Research Initiative:**

Research is and has been an integral part of AIPNO's activities and AIPNO is committed to supporting research amongst its members and in particular supporting the students aspiring to be a career in medicine or medical research to support the community. The research showcase has been a feature of the AIPNO's annual event for several years. Upcoming Research Showcase will build on previous research showcase. Seventh Research showcase in 2019 was successful with 19 basic science abstracts, 28 clinical research and 4 quality improvement abstracts.

The research initiatives are mainly focused on basic science, clinical research and quality improvement research. There are several NIH funded researchers in AIPNO and North East Ohio Indian community who are willing to mentor and support medical students and those interested in a career in medical research. AIPNO is committed to connecting these medical students with their areas of interest and basic science researchers who can help them learn the basic skills of laboratory medicine providing initial access to research endeavors. This will be a unique opportunity for students interested in a medical career as well as medical school students in the NEOMED, Case Western University and Cleveland Clinic system to have access to high-quality research opportunities.

AIPNO is committed to supporting clinical research and have several members who are leading clinical research at national and international level. One of the research initiatives this year will involve potential opportunities for students to access programs to introduce them to skills in conducting clinical research. Additional research opportunities will be ability to work with established researchers for projects that will involve hypothesis generation, working under guidance of researchers to culmination of projects that will lead to presentations and publications in peer reviewed journals.

Another initiative will be a mentor – mentee program. Number of AIPNO members will be identified as mentors with their areas of interest and will be available to help mentor budding high students and university students who are interested in career in healthcare to provide opportunities for research projects. The mentors will include established investigators with expertise in basic science, clinical research and quality improvement.

Manmeet Ahluwalia, Rupesh Raina

### **CME AIPNO Update:**

The COVID-19 pandemic blindsided all of us, with the stealth and ferocity of an unknown enemy. Although our entire country knows this, none know it more intimately than frontline medical professionals. Thankfully AIPNO, led by president Dr. Rupesh Raina and his team including Dr. Dharmesh Mehta, Dr. Neil Mehta and Dr. Mukunda, organized a series of informative Zoom webinars filled with useful knowledge to help the medical community fight back against this novel virus.

To recap, the series began April 24th covering vital topics of conversation surrounding COVID-19. Topics such as details surrounding masks, telemedicine, kidney health, gut and liver disease, communicating appropriately and effectively, and the Cleveland Clinic New York experience. Several of these topics have been published and presented in national and international meetings and journals. Most impressively, the webinars were not limited to medicine but included practical advice around daily life challenges in the pandemic. In particular, Vivekji detailed a spiritual journey about deeper understanding of the inner self. All these were extremely well received, well attended, and left us with more confidence knowledge and peace. These webinars can be revisited at AIPNO and various on line sites.

More CMEs to follow later this year by CME co-chairs Dr Neil Mehta and Dr Vikram Kumar. We applaud our AIPNO community and leaders with the foresight, zeal, hard work, direction, commitment and achievement bringing a new age of academics and teaching of the highest order.

### **COVID-19 CCLCM curriculum**

In anticipation of the COVID-19 patient surge, it was expected that healthcare providers would be caring for patients with an unfamiliar diagnosis or in unfamiliar settings. To help ease the burden of the learning curve, Cleveland Clinic developed an online curriculum, available to all physicians in AIPNO, to prepare you to care for patients with and without COVID-19 in the ICU, inpatient and ambulatory settings. Some of the curriculum links to content developed by outside organizations and societies, but the majority of the content was internally developed by colleagues from the Respiratory Institute at the Cleveland Clinic, in consultation with Neil Mehta, MBBS and a team of other experts.

At the time of writing, content is available for 90 topics and more topics are being added. You can pick and choose which topics you want to learn about. Each course has information about available CME credit. The curriculum is available here: <https://healthcareedu.ccf.org/>

Dr Neil Mehta and Dr Vikram Kumar

## MEDICAL YATRA-2020

Medical YATRA Team consisted of 20 Physicians + 24 volunteers and the 44 YATRIs worked 10 days and covering 20 clinics in Ludhiana, Barnala, Patiala, Jalandhar, & Amritsar. Medical YATRA provided Health services to estimated 7,000 patients.

“37 yrs. Charanjit, a daily wage and mother of a 15yr old boy, referred by Dr. Shashi Vora, Internist from Columbus, Ohio for Mitral Valve replacement surgery at Global Heart center, did get new life”, Dr. Param Saini- our Host and Rotarian wrote to AIPNO. There were many success stories coming out every week from Ludhiana.

Our success is possible because of our strategic partnerships with Rotary Clubs, Rotary Districts in USA & India, and unwavering support from Rotary Foundation. With \$6,500 from Medical YATRA funds, RC- Ludhiana with AIPNO YATRA support received \$102,000 (Rs.75 lacs) for funding 500 surgeries (General- Hernia, Gall Bladder, Hysterectomy, Cardiac, Cancer etc.). Sarabha hospital & Global Heart Center in Ludhiana are our Hospital partners.

With the request and support from Rotary Club of Jalandhar, AIPNO-YATRA is actively involved in designing & funding “Operation Theater” through Rotary Global Grant.

Dr. Dharmesh Mehta, Chair MY

Dr. Mona Gupta, Co-Chair,

Dr. M. Vuppala, Co-Chair

Ramesh Shah- Director Global Programs

## AIPNO-Sewa COVID-19 Response Student Outreach Initiative

As part of **AIPNO** and **Sewa** (Cleveland’s) joint COVID-19 community response effort, Dr. Reema Gulati is leading a student outreach initiative aimed to support the needs of local university students affected by COVID. The idea sparked when she learnt about the residential difficulties these students (especially international) were facing as university campuses were vacated, and how organizations like the AHOAA swiftly stepped in to provide free accommodations to these vulnerable students. That got her curious to learn about, and serve, other (unmet) needs of local university students.



In this ongoing initiative, she is continuously connecting with Offices of Student Affairs at various universities (e.g. Case, Cleveland State University, Baldwin Wallace, John Carroll) and student bodies (like Student AMWA) to learn about COVID related needs. She has also offered to partner with campus organizations with similar missions to facilitate student relief response on and off campus. In the brief time since the launch of the operation, it’s heartening to share that her outreach effort has received overwhelming appreciation, and her group’s assistance and resources are being warmly welcomed by various university staff. Just as an example, Case and Baldwin Wallace University shared AIPNO-Sewa’s high quality, evidence-based web-based resources for mental-health and stress management with their medical students and nursing students. Dr. Gulati’s group has also identified pressing needs for a large group of international students at Cleveland State University, like food, visa issues, medical prescriptions for student’s visiting parents who got stranded due to the travel restrictions, fall admission issues of prospective students, and loss of on and off campus jobs with the ensuing financial strains on these students. They are working hard to connect these students to available resources and develop pathways to sustain their needs. To address one of the most critical needs related to campus job loss, the group is working a plan to develop an impactful ‘Virtual Summer Internships Program’ to connect these students (as interns) with local companies for apprenticeship and skill development. Further, the group aims to coach these students with skills, both hard and soft that are needed in the work force utilizing the vast network of professionals in AIPNO and Sewa. As Dr. Gulati says, “*Simply stated, this initiative is a work in progress. As we learn more about what our students need, we will strive to do more for them. In the coming days, we hope to connect with many other institutions and become a valuable COVID relief response resource for them. I wholeheartedly thank the leadership of **AIPNO** and **Sewa** whose encouragement and support has been instrumental in inspiring me to undertake this student outreach initiative.*”

We at AIPNO, thank Dr. Gulati for her dedication and commitment to furthering AIPNO’s mission through service to her local community during these challenging times of COVID 19. AIPNO takes this opportunity to congratulate Dr. Gulati, Director of Pediatric Gastroenterology at MetroHealth, for completing her Master’s in Public Health with a focus on population health leadership and management. Dr. Gulati has special interests in investigating the effects of social determinants of health in children with digestive diseases and is passionate about mitigating health disparities in children.

### **New Year Gala:**

After receiving tremendous and enthusiastic response the year before, we hosted our family friendly New Year's Eve Party again on 31<sup>st</sup> December 2019 at Cleveland Marriott East, in collaboration with other local community organizations.

It was a **fundraiser** to benefit **family services**. The event was supported by Margaret Wong and Associates (Attorneys at Law), Howard Hanna Real Estates (Chintan and Lipi Shah), Hegemon Group International (Rajiv Choksi) and Dingus and Daga Inc (CPAs).

We are proud to say that over 200 people attended the Party making the event a grand success. Cleveland Indian Community enjoyed non-stop DJ by Desi Soundz Entertainment, live dhol, and delicious food provided by Saffron patch. We had a photo booth with party props for people to create long lasting memories.

We had a dance performance by Dr Sangita Mehta, Dr Hetal Mehta and Seysha Mehta. We also had a kids performance by VEDI Mehta, Neil Mehta, Arya Podar and Meera Masurekar. The dance was choreographed by Dr Sangita Mehta and Poonam Podar. Dr Mukul Pandit amazed everyone by singing melodious songs.

We welcomed 2020 with a champagne toast at 12 midnight. Child supervision was also provided and kids enjoyed pizza, cookies, face painting, henna tattoo etc. We provided complimentary valet parking and offered discounted room rental at Marriott. All in all a complete fun package. Both the New Year parties were a huge success encouraging us to continue to organize these kinds of events in future.

We believe AIPNO New Year's Eve Bash is an excellent medium to highlight AIPNO and further enhance our mission. We want to thank our AIPNO executive committee, sponsors, supporters and other people without whom this event wouldn't have been possible. This is the beginning of a movement and with the support of our AIPNO family, we look forward to bringing such quality family friendly collaborative events and entertainment in the future.

Sincerely

Dharmesh Mehta, MD, President Elect, AIPNO

Mona Gupta, MD, AGSF, Past-president, AIPNO

### **AIPNO YOUTH INITIATIVE PROGRAM**

Our youth are the future of our society and their mentoring and development is a top priority for AIPNO. AIPNO will be conducting its first youth initiative program for high school and college students this year in the fall of 2020. This program was the idea of our president, Dr. Rupesh Raina. He has been mentoring many youths in research and scholarly activities every year, helping them develop aptitude for scientific thinking.

This program will comprise 4-5 half hour sessions on various topics of interest to our youth. These topics may include research opportunities for youth, college counselling, finance management in college and life, paths of dentistry, perspectives on discrimination and bullying, leadership training, Artificial intelligence and data mining as career options, and paths to law depending on the availability of the speakers and dates. The aim of this program is to educate our younger generation about various career options outside the field of medicine and seed some knowledge about personal finance while also empowering the youth with leadership skills.

The AIPNO team is planning to conduct this program either as a webinar or as a half day live session depending on the COVID-19 situation and social distancing guidelines in the coming months. Dr. Saloni Khatri and Dr. Vikas Jain are working on getting the speakers and arranging the logistics of this youth initiative. We sincerely hope that this activity would be of immense interest for our youth and 50-100 students from high school and colleges would participate in this activity.

Dr. Jain and Dr. Khatri



## Karoke Night

"After a three-year hiatus, AIPNO celebrated the long-awaited return of Karaoke Night on Saturday, March 7th, 2020. The event was held at Marriott Beachwood, where about 125 guests came together for an evening full of Bollywood songs and dance, as well as dinner catered by Tadka Restaurant.

Dr. Kalpana Varma served as emcee for the evening, which began with a rousing game of *Antakshari* to loosen things up. *Antakshari* had large participation, mainly by senior members. Following the ice-breaker, renowned classical vocalist Sugaata Chatterjee delivered two wonderful songs and set the stage for the night's performances. Dozens of incredible crowd-pleasing Bollywood numbers followed, including songs like *Ghungru toot gaye* from movie *War*, *Piya Tose Naina Lage Re* from the classic film *Guide*, *Ik Rasta Hai Zindagi* from the hit film *Kaala Patthar*, *Dil Hai Chhota Sa* from the popular movie *Rosa*, *Dard e dil dard e jigar dil main jagaya aapne* from late Rishi Kapoor's famous movie *Karz*.

*AAj ki raat hona hai kya* from cult movie *DON 2*, *Kajra mohabbat wala* from old movie *Kismet* etc etc. Few kids surprised everyone with their melodious singing. Among the vocalists, there was also a beautiful instrumental performance.

Karaoke Night was a joyous hit among attendees, and many are already selecting pieces to perform next year. Let's hope we all stay healthy as we look forward to next year!"



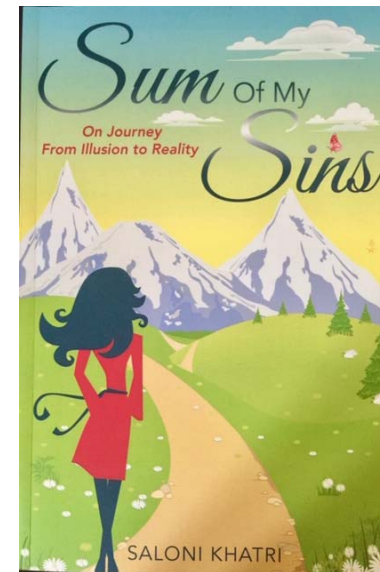
## Book Review Synopsis of Sum of my Sins:

The ***Sum of My Sins-On journey from illusion to Reality***, is an assortment of poems published in September 2015 by Saloni Khatri. The poems epitomize the universal theme of love, agony, spirituality, and destiny. The verses in this collection are a manifestation of her quest to develop a vision to see the unseen. The peace and tranquility that we all aspire for can be reached within, yet we keep on searching for it in all outward manifestations. The life that has been given to us is a priceless opportunity to recognize the divine within and see the extraordinary world as the play of the same divinity. The eternal questions of: Who am I? What is my role in this multiverse? Am I happy? are the ones that stirred her to write these verses as she tries to search for her own answers to these timeless questions. Life is more than what meets our sight.

The poems are interspersed with inspirations from visionaries like Sri Ramana, Lao Tze, Rumi, Khalil Gibran, Eckhart Tolle and others. In our journeys, we are all the same on our way to pursue our personal legend. As our life unfolds over the meadows of time, one can learn the art of self-development irrespective of where we come from and what age we belong to. We all may get proficient in many things, yet we fail to learn the most important skill - The Art of Happiness. In her pilgrimage of knowing the Self, she experienced the joy, love, and also the challenges that makes her who she is. With sincerity and steadiness, she is optimistic of reaching her destination while training continuously in this journey of life.

In the poem “***Box of memories,***” she explores the emotions produced by the baggage of old memories. In “***Armor,***” she shares the surrendering of one’s mind to the heart. In “***Mysteries of Life,***” she reflects upon the unexplained interpretations of sculpted and arithmetic minds. “***A Mother’s Prayer,***” reflects upon a mother’s love and fear of death. The verses in “***A Prayer,***” expresses her dialogue with the Omnipresent as she struggles to learn the path laid for her. In “***I Am,***” she tried to reconcile the truth of Oneness.

Follow her as she moves each piece of spiritual abacus. Then add up the sum on your own and embark on your inner journey. Know that - Our nature is happiness.



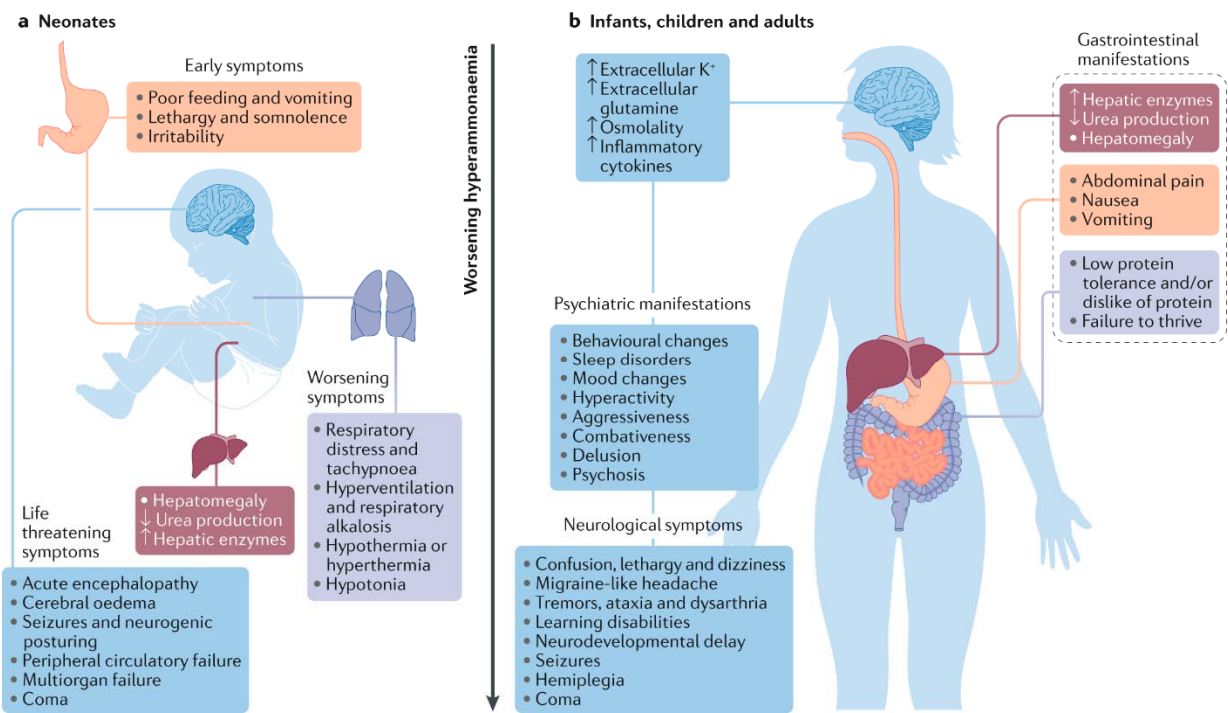
Saloni Katri

**Manuscripts:**

The study was published by the consortium of pediatric continuous renal replacement therapy (PCRRT) lead by Dr Raina and Dr Bunchman, first of its kind consensus panel published in Nature Nephrology.

Consensus guidelines for management of hyperammonemia in pediatric patients receiving continuous kidney replacement therapy. Raina, R., Bedoyan, J.K., Lichter-Konecki, U. *et al.* Consensus guidelines for management of hyperammonemia in pediatric patients receiving continuous kidney replacement therapy. *Nat Rev Nephrol* (2020). <https://doi.org/10.1038/s41581-020-0267-8>

Hyperammonemia in children can lead to grave consequences in the form of cerebral edema, severe neurological impairment and even death. In infants and children, common causes of hyperammonemia include urea cycle disorders or organic acidemias. Few studies have assessed the role of extracorporeal therapies in the management of hyperammonemia in neonates and children. Moreover, consensus guidelines are lacking for the use of non-kidney replacement therapy (NKRT) and kidney replacement therapies (KRTs, including peritoneal dialysis, continuous KRT, hemodialysis and hybrid therapy) to manage hyperammonemia in neonates and children. Prompt treatment with KRT and/or NKRT, the choice of which depends on the ammonia concentrations and presenting symptoms of the patient, is crucial. This expert Consensus Statement presents recommendations for the management of hyperammonemia requiring KRT in pediatric populations. Additional studies are required to strengthen these recommendations.



**Association of Use of Angiotensin-Converting Enzyme Inhibitors and Angiotensin II Receptor Blockers With Testing Positive for Coronavirus Disease 2019 (COVID-19)**

JAMA Cardiol. 2020 May 5 : e201855.

Neil Mehta, Ankur Kalra et al.

The SARSCoV-2 (the virus that causes COVID-19) was found to enter the human cell via the ACE2 receptor. In animal studies, it was reported that Angiotensin Converting Enzyme Inhibitors (ACEI) and Angiotensin II Receptor Blockers (ARB) increase the amount of ACE2. , In addition, right from the early days of the pandemic, it was reported that patients with diabetes and hypertension had worse outcomes with COVID-19. Since a number of patients with these conditions are on ACEI or ARB, a question was raised whether taking these medications would make a person more susceptible to getting infected with SARSCoV-2 or have a more serious course of disease. On the other hand, based on evidence from other lung infection, it was proposed that these agents could protect the lung from severe injury. Regardless, stopping the medication without good evidence would also be dangerous.

Our study found that taking ACEI or ARBs was not associated with increased risk of contracting COVID-19. Being an observational study with potential for confounding bias, it was not possible to say with confidence if there was any association with taking these medications and a higher risk of more serious outcomes.

The recommendation based on this study was that patients should continue to take these medications in the setting of COVID-19.

**Effect of Nivolumab vs Bevacizumab in Patients With Recurrent Glioblastoma:**

The CheckMate 143 Phase 3 Randomized Clinical Trial *JAMA Oncol.* Published online May 21, 2020  
AIPNO co-author: Manmeet Ahluwalia

This was the first randomized phase 3 study to investigate an immune checkpoint inhibitor, Nivolumab in patients with a primary brain tumor that targets the PD1 pathway compared to the antibody against vascular endothelial growth factor (VEGF), bevacizumab. In this study, 184 patients received nivolumab and 185 received bevacizumab between September 2014 and May 2015. The median follow-up was 9.5 months and the study found that progression-free survival (PFS) rates and the overall response rate (ORR) were numerically better in the patients receiving bevacizumab. However, the durations of response were numerically longer in patients receiving nivolumab.

The median OS (mOS) was 9.8 months in the nivolumab group compared to 10.0 months in the bevacizumab and the 12- month OS rate was 42% in both groups.

The trial did not meet its primary endpoint of improved overall survival (OS). This study investigated whether single-agent PD-1 blockade with nivolumab improved survival in patients with recurrent glioblastoma compared with bevacizumab.



## **Youth Activity:**

### **Arul Mehta**

During the school year of 2019, I was fortunate to get an opportunity for research under guidance of Dr. Raina. Research is something that has always been of interest to me. I believe that the future of medicine and science lies within its hands. The practice of medicine still has lot of unanswered questions and research helps in that quest. Dr. Raina had assigned me to work on 2 projects under the distinguished faculty of Case Western Reserve University and Akron Children’s Hospital. The first research project I worked on was on “Nocturnal Home Hemodialysis in Children: Advantages, Implementation, and Barriers.” I worked with Dr. Manpreet Grewal on this informative project that allowed me to truly experience what being in the research field could be like. I learned that chronic kidney disease and end-stage renal disease are significant health concerns worldwide. The majority of patients with pediatric end-stage renal disease are dependant on dialysis. Studies have confirmed that there are long term unfavorable morbidity linked with the conventional dialysis program, therefore, we were attempting to discern what some advantages of doing dialysis from home are rather than going in 3 times a week for in-center hemodialysis. The main contributions that I was able to make were in researching, analyzing, and obtaining critical information from various articles and documents that correlated to the research. I was able to summarize and paraphrase articles that were useful for understanding the advantages of certain treatments. I ran a meta-analysis of certain sets of data as well. Our work has recently been published in the International Journal of Nephrology on March 10, 2020. The link to the publication is here - [https://pubmed.ncbi.nlm.nih.gov/32155297/?from\\_single\\_result=Arul+Mehta&expanded\\_search\\_query=Arul+Mehta](https://pubmed.ncbi.nlm.nih.gov/32155297/?from_single_result=Arul+Mehta&expanded_search_query=Arul+Mehta).

The 2nd project I worked on was with Case Western Reserve University student Nikhil Nair. Our project was on “ACTH Treatment for Management of Nephrotic Syndrome: A Systematic Review and Reappraisal.” We reviewed the literature on patients who were steroid and immunosuppressive resistant to try and see how efficacious the ACTH treatment was for them. Conclusively, we ascertained that there was a reduction in proteinuria when given the treatment. I had the opportunity to summarize and paraphrase certain articles that were beneficial in understanding what ACTH gel performs and how it is administered. Our work has recently been submitted for publication in the International Journal of Nephrology as well. I would like to thank Dr. Raina for giving me these two wonderful opportunities. I am truly grateful to him for enabling me to receive a glimpse of what a research experience is like. I was able to utilize this learning process in the science research internship I did at Case Western Reserve University in the summer of 2019.

### **Rahul Jain**

The journey to pursue a successful career in medicine starts early. It is long, and it is hard. In the past few years, I have had the privilege to engage in a number of programs and interact with various groups to begin that journey. I can thank AIPNO for being one of these opportunities.

My name is, and I am currently a junior at Westlake High School. The summer of 2019 was an eye-opening experience for me. I participated in a 9-week Science Internship in Applied Medicine with Cleveland Clinic. I remember walking into the auditorium at CCF’s Beachwood campus and seeing so many new faces. I was nervous to meet new people, excited to see new things, and eager to see what campus I was placed at.

Throughout the summer, I rotated between shadowing physicians of different specialties in the office and operating room and collaborating with peers and caregivers on various research projects and workshops. I shadowed pediatrics, orthopedics, internal medicine, oculoplastics, pulmonology, radiology, oncology, and more. I also had the opportunity to observe orthopedic and cardiovascular surgery, including a heart transplant. One surgeon even let me stand right next to him after scrubbing in and wearing a sterile gown.

I got an opportunity to volunteer at the AIPNO CME in 2019; I helped with setup, snacks, and lunch. In between, I also got a chance to listen to some of the lectures from accomplished physicians. Though I was not able to comprehend most of the information being presented, the experience heightened my interest in medicine.

I also prepared a research poster, “Effect of Educational Pamphlet on Advance Directive Completion Rates,” for the 2019 AIPNO Gala. I presented my poster and met other high school and college students who were presenting their own posters; we shared our passion for medicine in a wonderful evening dedicated to the progression of medical knowledge. Aside from just presenting my poster, I had the chance to view many posters and work of others. That evening was an excellent way to promote networking. I met a lot of students from other high schools, and colleges. Many of them are still friends to this day.

In September of 2019, I was very fortunate to have the opportunity to work with a team of research fellows, residents, and students under the mentorship of Dr. Raina. I helped proofread text, do data entry, and create tables. In late 2019, I got my first publication. I felt very honored to be a part of something that involved so many great physicians, research fellows, and students. Currently, I am working on my second publication under Dr. Raina.

As we all know, COVID-19 has caused many changes in our day to day lives. Among them is the cancellation of the 2020 summer internship with Cleveland Clinic. I have been accepted into the Case Western Reserve University’s Scientific Enrichment and Opportunity program. This will most likely be a virtual distance learning program this summer rather than the traditional lab setting program due to the pandemic and social distancing protocol.

### **Krishna Mukunda:**

Personal Protective Equipment (PPE) is essential to frontline healthcare workers battling against COVID-19. The new strain of coronavirus is easily transmissible and can be spread asymptotically. It means that those who have the virus may not exhibit any symptoms at all but still infect others. Face shields are among the simplest and most protective of the common PPE. However, the pandemic has left face shields in short supply across the world. Fortunately, face shields can be made using low-cost materials. This has enabled those with a 3D printer to produce hundreds of face shields on a single device within weeks.



3D printing attracted me when I was eleven. I got my first 3D printer when I was 12. Medical Yatra helped me connect with a group that was designing and 3D printing artificial hands. I participate in this project and supplied artificial hands to people in India who had lost their hands in accidents. At Hawken, I worked in the Fab Lab and completed Design and Art Fundamentals elective and subsequently Web App Development. Dr. Lee Ponsky’s CWRU urology group provided me with an opportunity to design 3D printed models of prostate cancer using Slicer to assimilate CT scan images to help educate patients and family members.

Currently I am leading a group of volunteers in a global effort to produce hundreds of face shields that will be donated to medical professionals through Sewa International and Sewa. Beginning in its Cleveland Chapter, a group of students will create over five hundred face shields within six weeks that will be given to several medical facilities in the region. These donations come at a time where Ohio is reopening the state, and several healthcare professionals will desperately need PPE. AIPNO is partnering with Sewa International in this charitable work which will directly impact local communities. Ms. Viji Vijay, the President of Sewa International Cleveland Chapter, Dr. Rupesh Raina, President of AIPNO and Dr. Dharmesh Mehta, the President Elect of AIPNO are supporting this project.

Those interested in learning 3D printing technology are welcome to be involved in this project. Please reach out to us if you would like to help protect the front-line workers from AIPNO and other organizations locally, nationally and internationally.



### Award Announcement:

**Congratulations to Dr. Harneet Walia** for being the recipient of the **Gita Gidwani, MD, Mid-Career Development Scholarship at the Cleveland Clinic for the year 2020.**

The Gidwani Mid-Career Leadership Development Scholarship has been made possible through a gift from Gita Gidwani, MD, a founding member of the Women's Professional Staff Association (WPSA) and the first woman surgeon appointed to the staff at Cleveland Clinic in 1976.

This scholarship in her name is awarded specifically to advance women professional staff to leadership positions at Cleveland Clinic. The Gita Gidwani Mid-Career Leadership Scholarship is awarded annually to a woman Cleveland Clinic staff member to defray the cost of attending an established program, workshop, seminar with the purpose of developing professional competencies as a leader in academic medicine.

The eligible participants should demonstrate excellence in academic and or clinical expertise and have institutional support to attend the program.

Dr. Walia will attend **“Career Advancement and Leadership Skills for Women in Health Care” at Harvard Medical School in November, 2020.**



## **AIPNO with Sewa International Launches 24/7 COVID-19 Convalescent Blood Plasma Registry for Northeastern Ohio**

The **Association of Indian Physicians of Northern Ohio (AIPNO)** is PROUD to have a collaboration with **Sewa International** to launch a **COVID-19 Convalescent Blood Plasma Registry for Northeast Ohio** ([www.sewacovidplasma.org](http://www.sewacovidplasma.org)), the 24/7 service that offers a national registry for both donors and recipients under the Convalescent Plasma Therapy program with live phone and social media support. The Convalescent COVID-19 Plasma Therapy is an FDA regulated investigational therapy where plasma collected from eligible Donors is used as therapy for a restricted class of Recipient Patients, both of whom have compatible blood type.

**A donor is defined as:**

1. Male or a non-pregnant female
2. No prior history of Hepatitis B, Hepatitis C, HIV, or intravenous drug use
3. And COVID-19 survivor with either one of the following:
  - a. Complete resolution of symptoms at least 28 days prior to donation
  - OR
  - b. Complete resolution of symptoms at least 14 days prior to donation, AND Negative results for COVID-19 either from one or more nasopharyngeal swab specimens or by a molecular diagnostic test from blood.

The recipient is a COVID-19 patient who is acutely ill with respiratory failure deemed to benefit with this therapy after discussion with their physician. We have worked with Sewa's registry to be mobile enabled, fully functional, self-registry service with 24/7 live phone and email support that offers both pre-screening and donor-patient matching services.

The registry includes status updates and email communication with an automatic status change intimation. Run by a dedicated team of Sewa and AIPNO volunteers, the services adhere to HIPPA medical data protection laws, and protects the privacy and confidentiality of the registered users (donors and recipients). "A dedicated group of physicians and technologists designed and developed this registry rapidly because they saw the urgent need for such a service nationwide," said Prem Pusuloori, Sewa Director of National & International Programs.

Users of the registry can call **(302) 659 - SEWA / (302) 659 - 7392** or contact via email: [plasmasupport@sewausa.org](mailto:plasmasupport@sewausa.org).

"Our mission is to bring together matching blood donors and COVID-19 patients seeking the plasma in-time and save lives, and we are open round-the-clock to serve"

For any help and support for the Greater Cleveland community, please do not hesitate to contact Sewa and the AIPNO executive committee.

**All should be helped and one in need should be helped with 100 times the enthusiasm — being aware of privilege, one becomes an advocate of spreading the same privilege.**

Mrs. Viji Vijay, President  
Sewa Cleveland Chapter.  
Dr. Sree Sreenath, President  
Sewa International.  
[Cleveland@sewausa.org](mailto:Cleveland@sewausa.org)

Dr. Rupesh Raina  
President, AIPNO  
Chairman & Board of Advisors,  
Sewa Cleveland Chapter

Dr. Dharmesh Mehta, President Elect  
Dr. Beejadi Mukunda, BOT Chair  
AIPNO  
[admin@AIPNO.org](mailto:admin@AIPNO.org)



Partnering With



# Donate **Plasma** To Save A



Please register with us so that we can inform you when a match is available.

**Call: +1 (302) 659-7392**

**OR**

**Visit: <https://www.sewacovidplasma.org/>**

For any help and support for the Greater Cleveland community, please contact:

**Mrs. Viji Vijay**  
President  
Sewa Cleveland Chapter  
[Cleveland@sewausa.org](mailto:Cleveland@sewausa.org)

**Dr. Rupesh Raina**  
President, AIPNO  
Chairman & Board of Advisory,  
Sewa Cleveland Chapter

**Dr. Dharmesh Mehta**  
President Elect, AIPNO  
**Dr. Beejadi Mukunda**  
BOT Chair, AIPNO  
[admin@AIPNO.org](mailto:admin@AIPNO.org)

## **AIPNO PRESIDENT DR. RUPESH RAINA AND EXECUTIVE INITIATIVE FOR COVID 19 PANDEMICS FOR OUTREACH EFFORT TO SERVE NEEDS OF LOCAL UNIVERSITY STUDENTS**



Dr. Rupesh Raina  
President, AIPNO



Dr. Reema Gulati  
Project Lead and Executive Member

As a part of **AIPNO** and **Sewa's** (Cleveland) joint COVID-19 community response effort, AIPNO feels extremely fortunate to **lead a student outreach initiative aimed to support the needs of local university students affected by COVID 19**. The idea sparked when we learned about the residential difficulties many students (especially international) were facing as university campuses were vacated, and how organizations like the AHOAA swiftly stepped in to provide free accommodations to these vulnerable students. This motivated us to learn about and serve the other (unmet) needs of local university students.

In this ongoing student initiative, we are continuously connecting with various Office of Student Affairs (e.g. Case, BW, JCU, etc.) and student bodies (like Student AMWA, etc.) to learn how we can serve their needs related to COVID 19. We have also offered to partner with campus organizations who have similar missions to facilitate student relief response both on and off campus. In the brief time we've launched this operation, it's heartening to share that our outreach effort has received overwhelming appreciation and our assistance and resources are being warmly welcomed by various university staff, e.g., various web-based resources for mental-health and stress management, coronavirus-issues and concerns for folks on visa in the US, are being shared with university students.

Simply stated, this initiative is a work in progress. As we learn more about what our students need, we will strive to do more for them. In the coming days, we hope to connect with many other institutions and become a valuable COVID 19 relief response resource for them.

As per Dr Gulati "I wholeheartedly thank the leadership of **AIPNO** and **Sewa** whose encouragement and support has been instrumental in inspiring me to undertake this novel outreach operation!"

Sincerely,

**Reema Gulati, M.D. Project Lead and Executive Member**

**Rupesh Raina M. D. President AIPNO**



## AIPNO's MEDICAL YATRA – COVID-19 INITIATIVE



Dr. Rupesh Raina  
President, AIPNO



Dr. Mona Gupta  
Chair Public Relations Committee

AIPNO's Humanitarian services- MEDICAL YATRA conducts medical camps in India every year. **COVID-19** virus has inspired & motivated **MEDICAL YATRA-AIPNO** to rise to the challenge to help out the local, national and international community in dire need of personal protective equipment. AIPNO MEDICAL YATRA members utilized their spare time and latent talents in these challenging times to sew masks and donate to local hospitals as per hospital guidelines. So far, they have made and donated 400 masks. This wave of enthusiasm and creativity has created a ripple effect and more & more volunteers are coming forward to donate their time & talents to sew masks and do anything else needed. Now we are ordering more kits to sew 500 masks. This is one-way **AIPNO** is giving back to our local community hospitals.

Additionally, in collaboration with SEWA International, to serve the community, AIPNO -MEDICAL YATRA is creating a phone call triage process for the Northeast Ohio community to direct them to appropriate AIPNO physician for medical questions.

"Service to humanity is service to god" is the motto of the AIPNO- MEDICAL YATRA. We welcome the help of any volunteers and physicians willing to join in to give a helping hand to the needy victims of this ferocious **COVID-19** pandemic.



## President AIPNO Initiative For COVID-19

### Upcoming Webinars via Zoom

ID: 669912467

Password: 123456



**April 24,  
Friday**

**Friday April 24<sup>th</sup>, 7 PM - 7:45 PM**

Masks, ACE, and ARB in COVID-19 Pandemic

By Dr. Neil Mehta

COVID 19-Update

By Dr. Beejadi Mukunda

**April 26,  
Sunday**

**Sunday April 26<sup>th</sup>, 7 PM - 7:45 PM**

Telemedicine – in COVID 19

By Dr. Dharmesh Mehta

COVID-19 in Pediatrics: An Evolving Story

By Dr. Reema Gulati

**May 1,  
Friday**

**Friday May 1<sup>st</sup>, 7 PM - 7:45 PM**

Kidney Health and COVID-19

By Dr. Rupesh Raina

How to Live Life in this Era of a COVID-19  
Pandemic

By Dr. Vikas Jain

**May 3,  
Sunday**

**Sunday May 3<sup>rd</sup>, 7 PM - 7:45 PM**

Communication with Patients and Families  
During COVID-19

By Dr. Mona Gupta

Decoding the GUT Feeling in COVID-19

By Dr. Dalbir Sandhu





# The Silent Monster – Physician Lifestyle Inflation

By: Johnathon Opet, CFP®  
Financial Advisor - Embrescia Wealth Management Group

## Life Style Inflation: What is it?

Imagine that your spending habits are a monster. This monster can be tamed, it can be your friend, but whatever you do, don't let it control you. This is what Life Style Inflation is... Life style inflation is when you are so excited that you start getting a physician paycheck and go a little overboard with your spending. It tends to become greater of an issue every time you get an increase in pay. The average resident makes an average of \$61,200 per year and the average physician makes around \$243,000 per year (Source: Physician Salary & Debt Report 2019). When you make a years' worth of salary in just 3 months, your idea of a budget disappears and the nicer THINGS appear. It's okay for you to enjoy the fruits of your labor but when you realize that the monster has control over you (your poor spending habits) it's already too late. Why do we let this happen to us?

## Contributing Factors to this Beast

1. **Poor Financial Literacy** – If you don't know what a IRA, Roth IRA, or 403(b) is, it means YOU ARE NORMAL! The average physician goes through 11-14 years of school and you are not required to take a financial literacy course! Thus, you don't know how to make your money efficient.
2. **No Time** – Residents and physician work long and grueling hours. After work, you go home, cook, workout, take care of kids, and still have to find some type of social life in-between. You don't have the time/energy to focus of your personal finances... I don't blame you, reading what a Roth Conversion is or how it can help you doesn't sound too appetizing after a 28-hour shift...
3. **Student Debt Mountain** – Not only are you fending off this beast, you are also climbing the Student Debt mountain. A large chunk of your salary will be going towards repayment of your loans. But where do you start when you have anywhere between \$100-\$200k in student debt? You have one of the highest paying jobs but carry the largest amount of student debt. Climbing this mountain with an advisor helps you understand where spending should be allocated and what's the best course of action for your loans.
4. **Late to the Party**– Being in school for 11-14 years you are late to the party when it comes to savings/retirement planning. All your peers are out of school in usually 4 years and start their lives and have a few years of saving on you. You don't need to keep up with them, you need to keep up with yourself! Even though you are at the start of your career, you want to think about the end of it as well. How you start will dictate how hard you need to work later to live the life you want to live. Working with an advisor can help you see the entire landscape and how everything works together for the long term.
5. **Social Expectations** - Our society is very materialistic and we perceive doctors and physicians as "they make a lot of money so they probably have a lot of nice things." Don't get trapped in this! A nice car/house is nice but at the end of the day it is all THINGS. Instead of focusing on things,

maybe look towards experiences. The cars will come and go but time/memories with you children, spouse, and friends will always be there.

## What to do & How We HELP

Here at the Embrescia Wealth Management Group, we take a handholding process to prevent the monster from taking over your life. Think of us as "the knight in shining armor" coming to help fight this beast. Below are the steps we/you take to help:

- Step 1. **Recognize It** - We help with the use of a few apps to track how you're spending and see where the areas of improvement are.
- Step 2. **Get Financially Organized** – We help organize your financial life. We can't plan unless we get organized first!
- Step 3. **Develop a Plan** – Together we develop a custom plan tailored to you and your needs. We want you to live the lifestyle you want but make sure you can retire when you want to!
- Step 4. **Implement & Monitor & Win the Small Battles**– We help implement the plan and meet on a regular basis to monitor and adjust as needed. *Remember, celebrate the little things, control what you can control, and we will get there together!*

## Your Time Will Come

I know it seems like you have been waiting forever, but the lifestyle upgrades **will** come. You will have a home you love and a life you have been waiting for. You will get the car of your dreams, the vacation home, and possibly create that foundation you have been dreaming of. You will take care of your kids and possibly your grandkids for their lifetimes.

However, if you rush the process and try to do everything at once, you could be putting YOUR financial future at risk. But working with a professional throughout your career will help your "game of life" run a lot smoother. It may not be me, but find someone you are comfortable with to get you to where you need to be.

**If you would like to talk more on our process, I offer free consultations, and I'd would love to help you find a way to reward yourself and set up your financial future. Please call me at (216) 544-4233 or email me at [johnathon@embresciawealth.com](mailto:johnathon@embresciawealth.com) to schedule a time to talk.**

*Don't let that monster take control of your life.*

*Visit us at [www.embresciawealth.com](http://www.embresciawealth.com)!*

## AIPNO's Donation Initiative "QUILTS for KIDS"



Shaila Sundaresh MD  
BOT member AIPNO



Harneet K Walia MD  
AIPNO member

AIPNO President & The Executive Committee, along with **SEWA International**, are pleased to introduce "**Quilts for Kids**", a volunteer Quilting group that is a part of the National Quilts for Kids Organization. This group makes and donates quilts to sick children in the area Children's Hospitals.

This is a call for AIPNO sewing Volunteers to make quilts for sick children. These will be given to the **local Cleveland representative of QUILTS for KIDS, Michele Merin**. This group will then donate the quilts to the local Children's Hospitals.

The Quilts are quick and easy to make. Quilt Kits and Instructions will be provided! It is a great cause to help the sick children in our local Children's Hospitals, through the Cleveland chapter of Quilts for Kids. Please contact:

**Shaila Sundaresh, MD**

**Tel: 216-409-2814**

**Email: [shailasundaresh@gmail.com](mailto:shailasundaresh@gmail.com)**



Dr. Rupesh Raina  
President AIPNO



Dr. Dharmesh Mehta  
President Elect AIPNO



## PRESIDENT MESSAGE

As an executive committee lead and president of AIPNO I want to speak to the repeated horrific displays of violence we as a community continue to witness. The national outcry of our citizens in anger and frustration is not merely understandable but also important. It constructs a national platform for imperative and comprehensive change. It is our moral obligation to ensure equity for all. As President of AIPNO and behalf of executive committee we encourage everyone peacefully and constructively express their right of free speech for justice and equality for all. ***SPREAD LOVE EVERYWHERE YOU GO. LET NO ONE EVER COME TO YOU WITHOUT LEAVING HAPPIER. INTENSE LOVE DOES NOT MEASURE, IT JUST GIVES. KIND WORDS CAN BE SHORT AND EASY TO SPEAK, BUT THEIR ECHOES ARE TRULY ENDLESS.*** We are facing unprecedented pandemic uncertainty, and we are facing an equally destructive and formidable enemy, inequality. Both are life and societally threatening. As a physician organization we must aggressively and thoughtfully work together as a society for equality and peace. YESTERDAY IS GONE. TOMORROW HAS NOT YET COME. WE HAVE ONLY TODAY. LET US BEGIN.

Thanks  
Rupesh Raina MD  
President AIPNO



## AIPNO's INITIATIVE FOR PROVIDING FOOD TO SHELTERS



Saloni Khatri, MD  
Executive Committee  
AIPNO



Saroj Mahalaha, MD  
Past AIPNO President



Viji Vijay  
President-SEWA  
International Cleveland

AIPNO President and the Executive committee are introducing the initiative for SERVING FOOD to the Homeless shelter every month. Additionally, AIPNO is working in collaboration with SEWA International to serve the community with this initiative.

This year, the first adoption of this initiative is being undertaken by AIPNO president, Dr. Rupesh Raina, and will continue for 24 months. Please join us by volunteering every month to adopt food for the shelter.

“Service to humanity is service to god” is the motto of the AIPNO. We welcome the help of any volunteers and physicians willing to join in to provide a helping hand and contribute to our motto.



Dr. Rupesh Raina  
President AIPNO



Dr. Dharmesh Mehta  
President Elect AIPNO

# FUNDRAISER MASKS FOR ALL



In  
collaboration  
with



## SUPPORT AIPNO

You can support various causes  
AIPNO contributes to with your donation.



Go to [www.AIPNO.org](http://www.AIPNO.org) and click on  
**AIPNO Fundraiser for Covid-19**  
or make check payable to AIPNO and mail to:  
4370 Karen Lynne Dr. Broadview Hts, OH 44147

216.228.1168

ADMIN@AIPNO.ORG



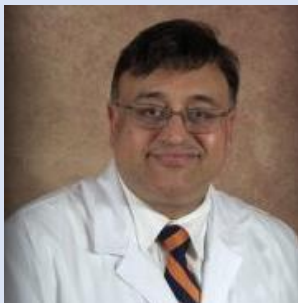


Dear AIPNO Member,

In anticipation of the COVID-19 patient surge, AIPNO member providers will be caring for patients with an unfamiliar diagnosis or in unfamiliar settings.

To help ease the burden of a learning curve, Dr Neil Mehta and Dr Vikram Kumar our CME chairs collaborated with Cleveland Clinic to have access an online curriculum, available to all physicians in AIPNO, to prepare you to care for patients with and without COVID-19 in the ICU, inpatient and ambulatory settings.

Some of the curriculum links to content developed by outside organizations and societies, but the majority of the content was internally developed by colleagues at Cleveland Clinic, in an effort led by Neal Chiasson, MD in consultation with Neil Mehta, MBBS and a team of other experts. Depending on how many lessons you complete, the activity provides approximately 20 hours CME. Please see the next page for details.



Dr. Rupesh Raina  
President AIPNO



Dr. Neil Mehta  
Co-CME Chair



Dr. Vikram Kumar  
Co-CME Chair



Dear AIPNO Member,

In anticipation of the COVID-19 patient surge, it is expected that healthcare providers will be caring for patients with an unfamiliar diagnosis or in unfamiliar settings.

To help ease the burden of a learning curve, Cleveland Clinic has developed an online curriculum, available to all physicians in AIPNO, to prepare you to care for patients with and without COVID-19 in the ICU, inpatient and ambulatory settings. Some of the curriculum links to content developed by outside organizations and societies, but the majority of the content was internally developed by colleagues at Cleveland Clinic, in an effort led by Neal Chaisson, MD in consultation with Neil Mehta, MBBS and a team of other experts.

The content is organized in five major areas:

1. COVID- 19 Resources
2. Inpatient Provider Training
3. Outpatient Provider Training
4. Just-In -Time Management Guides for Inpatient Providers
5. Attend or Facilitate Hands-on Procedure Training (CCF employed providers only)

You can pick and choose which topics you want to learn about. Each course has information about available CME credit. Cleveland Clinic employees and those who have a MyLearning account can directly [access the curriculum via MyLearning](https://mylearning.ccf.org/course/view.php?id=5293). [https://mylearning.ccf.org/course/view.php?id=5293]

If you don't have an account you can start by clicking this link:  
<https://mylearning.ccf.org/login/signup.php?selfregister=covid>

Complete the **New Account** screen:

1. Enter your email address in the **Username** field
2. Enter a password in the **Password** field
3. Complete the **More details** fields
4. Expand and complete the **Other fields** section, if you want CME (required)
5. Expand and complete the **CME** section, if you want CME (required)
6. Check the box to be enrolled in the **COVID Preparation Training** course
7. Click the **Create My New Account** button

You will receive an email confirmation to complete your registration. Click the link in the email confirmation then click the **Preparation for COVID Surge** course link in the **My Courses** block.



We hope you find this curriculum useful and eagerly welcome your feedback.

Jamie Stoller, MD, MS  
Chairman, Education Institute  
Cleveland Clinic

