

American Music Festival

By Linda Seale

The American Music Festival will present Zephyros Winds on Saturday, February 21, at 8 p.m. at the History Museum of Carteret County (formerly The History Place) in Morehead City. In its 19th season, the group made its New York concerto debut opening the 2004 Mostly Mozart Festival and has appeared at the nation's most prestigious concert venues. The quintet is composed of Jennifer Grim on flute, Marianne Gythfeldt on clarinet, Saxton Rose on bassoon, Zohar Schondorf on horn and Fatma Dozlar on oboe. They will be playing an audience favorite, Beethoven's Piano Quintet for winds and piano, accompanied by Barbara McKenzie, as well as Ravel's Tombeau de Couperin and the light-hearted but virtuoso suite for winds by Servanszky.

Tickets are available at the door for \$27, tax included, and reservations may be made by calling 728-6152 or by visiting eventbrite.com.



PIKSCO

(Continued from page 18)

(PHR). Her professional affiliations include American Payroll Association, Golden Key International Honor Society and Alpha Sigma Lambda.

Work history. Automatic Data Processing, 2011-2014 (worked from home office); Lisle Park District (Lisle, IL), 2005-2008, Payroll/Accounts Payable Analyst

Hobbies and interests. In her spare time Erica enjoys crafts such as sewing, scrapbooking and card making. She also enjoys spending time paddle boarding, kayaking and swimming at the beach.

Community involvement. Erica has a history of being involved: Home of the Sparrow, McHenry, Illinois, 2009-2014; Chicago Chapter of American Payroll Association, 2006-2014; Key Volunteer Coordinator, USMC, Jacksonville, NC, 2003; and Junior Varsity Girls Fastpitch Softball Coach at Patrick Henry High School, Minneapolis, Minnesota, 1999-2002. Since moving to Pine Knoll Shores in 2014, she has volunteered at Tiller School and helped maintain the American flag and the POW flag at Hammer Park.

Why the Blairs chose Pine Knoll Shores. Husband Blair's grandparents, Melba and George "Buck" Sloan, built the house at 103 Juniper Road in 1981, and they have been using it as a vacation home ever since. George Sloan passed away in 2013 and Blair and Erica decided to purchase the home, and moved here permanently in June 2014 so they could be more involved in a small community atmosphere.

For questions, concerns or feedback, please contact Erica at 247-4818, piksco@ec.rr.com, through the website (piksco.com) or by mail at P.O. Box 366, Atlantic Beach, NC 28512.

The Independent Investor

By Bill Schmick

Is there a doctor in the house?

A doctor shortage in America has been predicted ever since the first Baby Boomers started to retire. Now that shortage is coming into question as technology and non-doctor medical professionals are stepping forward to fill the gap.

The Association of American Medical Colleges predicts the nation will need 90,000 doctors by 2020 and 130,000 by 2025. It is understandable how that organization arrived at that number: just compute the proportion of Americans who will reach the age of 65 between now and 2030; add to it the number of Americans newly insured, thanks to the Affordable Care Act; and you come pretty close to those numbers. However, those figures simply represent the demand side of the equation, assuming everything else remains the same.

To be sure, there will still be a shortage of general practitioners, those frontline physicians who are our first stop in accessing medical treatment and services. But a whole host of breakthroughs in medical knowledge, technology and treatment protocols are reducing not only the hours required to treat an aging population, but also the location of such treatment. As a result, fewer patients visit hospitals today and when they do, their stay is reduced by a variety of outpatient choices. This pares down the number of doctor visits each patient requires. In addition, many surgical procedures, thanks to advances in knowledge and technology, can be accomplished today through minimally invasive procedures that require less recovery time and therefore less doctor time.

Take my upcoming knee replacement, as an example. I have only seen my orthopedic surgeon once and will probably not see him again until the surgery. My hospital stay will be two-three days at the most, barring complications, and I'll most likely see him a week or so after the operation. That's it. Of course, in the meantime, I am seeing an army of technicians, physical therapists and so on.

This brings me to another sea change in medical treatment, the rise of the non-doctor primary care providers that include physician assistants, nurse practitioners, pharmacists and social workers. More often than not, you will find them working in teams. Think of the doctor's assistant as the operations manager who, in my case, is sending me hither and yon to see various practitioners before, during and after my operation.

In today's world you may never even see the doctor for some ailments. This year my internist suggested I see a dermatologist, something I have avoided in the past. I have been back five times since that first visit and have never once seen the doctor. My skin ailments have been handled by a physician's assistant and a nurse practitioner. I'm sure the same thing is happening to you.

Training 130,000 doctors over the next decade requires an enormous amount of resources. In contrast, expanding medical practice law to allow nurses and pharmacists to provide more comprehensive primary care is a cheaper and more time-efficient method to fill much of this potential doctor shortage. More emphasis on team care in our medical schools would also help leverage an underutilized medical work force that could do much, much more. Combined with the continued breakthroughs in medical technology and devices, we may just be able to keep up with the demand from people like me.

Bill Schmick is registered as an investment advisor representative and portfolio manager with Berkshire Money Management (BMM), managing over \$200 million for investors in the Berkshires. Bill's forecasts and opinions are purely his own and do not necessarily represent the views of BMM, and none of his commentary is or should be considered investment advice. Direct your inquiries to Bill at 1-888-232-6072 or Bill@afewdollarsmore.com. Visit www.afewdollarsmore.com for more of Bill's insights.