



Randy L. Flink, Principal ❖ Christopher M. Gregory, Principal
Robert I. Kramer, M.D., Medical Advisor

September 5, 2008

A PERSONAL MESSAGE FROM DR. BOB KRAMER

For the past 18 months, *DocOnomics* has provided its readership with a framework for intelligently managing one's wealth. The primary elements of this framework are Accumulate, Allocate, React and Protect, better known as "AARP."

We are pleased to report that those who have applied AARP to their planning efforts have experienced significant benefits. However, chances are that you have been too busy to get on with utilizing "AARP" to its full potential.

Today, we are ready to offer our readership a customized application of the "AARP" model. This is both a service and a solution that can produce meaningful and even life-changing results.

Contrary to popular belief, the best things in life are not free. There will be a cost for this "AARP" product which we think is both reasonable and affordable.

Many of you undoubtedly will ask, "Was the original motive behind *DocOnomics* to get me to buy something?" The answer is an emphatic "No!"

Why have we decided to go down this road? In short, during the past 18 months the global financial system has taken an abrupt turn for the worse. Markets are breaking apart. Risk cannot be properly priced. Trust has all but vanished. If most of the leading financial institutions were required to mark all of their investment assets to market, their capital would be wiped out in a heartbeat. This is completely unprecedented since the 1930s and certainly during our adult lives.

We cannot know where this road will lead but one thing is clear. The next Presidential administration has no idea what is coming.

"First we have to recognize that Government has no money..."

These words were spoken on August 21, 2008 by David M. Walker, former Comptroller General of the United States and the chief Government financial watchdog. Mr. Walker's statement was made during a town hall discussion that followed the recent debut of the documentary film "*I.O.U.S.A.*," which candidly lays out the facts about the massive fiscal problems this nation faces unless major changes are implemented, beginning with how Congress spends money.

At the root of our economic problems are the massive Federal debts and deficits which are strangling our economy, leaving us fewer choices in life. In a pure sense, our Government is flat broke and is living off the largesse of countries that hold massive trade surpluses and savings. While the United States of America may be too big to fail, it is also too indebted to make the rules.

FELLOW PHYSICIANS...IT IS TIME TO WAKE UP! Healthcare is at the epicenter of our national fiscal crisis. Collectively, Medicare, Medicaid and the prescription drug plan will dwarf the accrued liability for Social Security entitlements. Accordingly, there will need to be serious cutbacks in socialized healthcare services provided and either means testing or tax increases to pay for the medical service provided to the 80 million Baby Boomers. That includes you.

Here is what David Walker had to say about healthcare:

“Healthcare is the real problem, no question about it. We are the only country on the face of the earth that does not have a budget for what the Federal Government spends on healthcare. Every other country on earth has recognized that healthcare can bankrupt a country. And we need to learn that, too...”

Do you believe we can keep going in the direction we are headed? Do you think that insurance companies will curtail their quest for shareholder returns in order to make the practice of medicine more profitable for you the physician? You know better! Not only will the practice of medicine will be squeezed more and more by the payers but physicians will have to work harder, see greater numbers of patients and look for additional ways to cut costs. Where will it end? Each of you should be asking what this scenario will mean to the quality of your life in the present and future.

During the last year, I have spent considerable time evaluating my personal financial preparedness for the future. Following 45 years in practice, I thought I had prepared myself well. However, after becoming a co-author of ***DocOnomics*** and spending time in “committee meetings” with my associates, I took the all- important step of subjecting myself to the “AARP” testing regimen. The result was a revelation. There was an impending amount of tax waste, investment market risk and a threat to the lifestyle I had anticipated for my wife and me, as well as a threat to the legacy we would wish for our children and grandchildren.

In these highly uncertain times, it behooves you to re-examine your approach to building and maintaining wealth. All parts of the financial body need to be thoroughly scanned.

For a nominal fee, the ***DocOnomics*** consulting team will provide you with the following:

- An examination of cash flows (Accumulate)
- An investment portfolio assessment (Allocate)
- A study of lifestyle affordability well into the future (React)
- An estate plan breakdown and evaluation (Protect)

You are busy. We are busy. In the spirit of fairness, we shall be booking appointments on a “first come first served” basis. Please make your appointment by contacting Chris Gregory at chris@doconomics.com or by calling 972-839-7395. Your initial consult will be priced at \$300.00. This is far less than the going rate for our time. The delivery of your customized “AARP” product will be based on a separately-negotiated fee.

I hope to see you as a ***DocOnomics*** patient. If you have questions or comments for me, please click on the email link below and send me your thoughts.