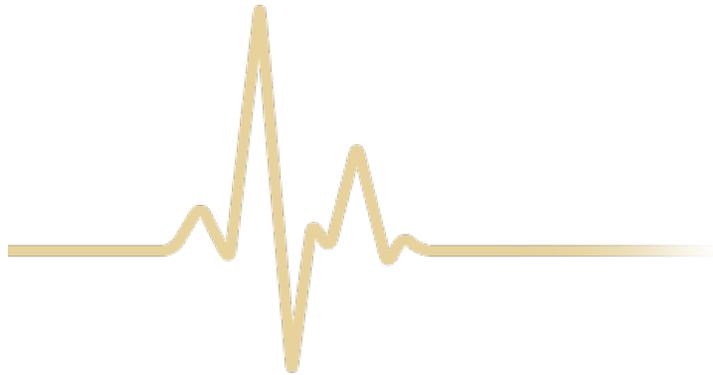


# The Pulse

The Voice of Medical Partners

Spring 2021



## A Note from the President...

Our dark days appear to be melting away as the temperature rises outside and the sunshine emerges from the clouds. The uncertainty of what the spring season will hold for us cannot eclipse the hope that better days are coming. It is hard to say how the changes in the course of the pandemic will impact our daily lives going forward; nonetheless, we have more knowledge, more data and more guidance to help us assess and manage the risk. Many of our spouses have even received the COVID vaccine, a feat of science we did not even know was possible a year ago!

There are many things I want to keep with me regardless of what direction life takes this spring. I want to recognize the overwhelming loss we have collectively experienced: every person whose life ended too soon, all the family and friends whose hearts can never fully heal, the impacts directly and indirectly related to living in a pandemic, and each person who has been overwhelmed with life's demands. I also do not want to lose the clarity that is in plain sight of the disproportionate impacts over the last year. We are all connected to everyone else living in this world, but many of the opportunities and safety nets to which I have access are not equally accessible to others. I can choose to ground myself in humility, gentleness and advocacy as I engage as a part of a whole working toward a better future.

IMP has existed since 1945, and our officers embraced change to keep our group strong even in a year as chaotic and precarious as 2020. The 2020-2021 officers were remarkable, and I cannot thank everyone enough for their creativity, resilience and commitment. A support group like this would not be possible without so many people volunteering their time to serve all of us. Having a group like IMP is truly special. March marks the transition of IMP officers as many in our community prepare for their next steps in their family's medical education journey. I am so grateful to everyone who volunteered to serve our community for the upcoming year! While we do not know what exact form many of our upcoming events will take, we will always continue to support each other.



*Megan Pai*

Iowa Medical Partners President

# Tundi's Realtor Round Up



Tundi Brady  
REALTOR  
P: 319-621-6600

## START SPRING WITH A CHANCE TO WIN AN INTERIOR DESIGN GIVEAWAY

Spring is around the corner as is the season for selling and buying homes. Whether you're planning to sell your home or to search for a new home, I am here to help & to make it fun along the way. Don't miss entering the Urban Acres giveaway of a

FREE 2-hour consultation with [Evolve Staging And Design](#), one of my local staging and home design partners. If you are selling your home they can make it look its best for the market. And if you are buying a home or staying right where you are, they can help design your space so it is perfect for you. Keep an eye on our [Urban Acres Facebook](#) page for details on how to enter. (Follow our Facebook page to catch 3 other upcoming giveaways!)

And to make sure you are a savvy home seller or buyer, the blog on my [Urban Acres website](#) is loaded with informative entries to help you with anything from how to crank up your curb appeal and spring cleaning ideas to how home pricing works and even about fun local excursion ideas.

If you are selling your home, get the insider scoop and spring ahead of the competition with our [Seller's Guide](#), which is chock-full of insider tips for how to get your home ready for the market. You will want to make sure that your home's first impression is a great one by:

- Decluttering living spaces
- Doing a deep clean
- Pricing your home accurately

There is no better time to search for your dream home than spring and our [Buyer's Guide](#), can help you prepare, giving you the edge over other buyers. Homes are going quickly in today's market, so it's important to act fast when you find your perfect home. Before you start get ready by:

- Making a list of your wants and needs
- Getting pre-approved for a loan
- Working with an Urban Acres agent to find the right home

Regardless of if you're staying in the home you have or if you're preparing for a move, enjoy the warmer weather and longer days!

Urban Acres Real Estate  
250 Holiday Road,  
Coralville, IA 52241  
[www.urbanacres.com](http://www.urbanacres.com)

# Bobby's Financial Facts

## I have some extra cash, should I start investing?

A brief guide on deciding when to invest for physician families

In my time working with young res/fellow families, I get asked this question quite frequently: “**I have some extra cash, should I be investing into a Roth IRA or another investment?**” As is the case with most financial planning questions, it depends.

Before I recommend to anyone that they start investing, I take a look at these items to see if they truly “**have some extra cash**”.

1. I always recommend to set aside a pile of cash worth at least 3 months of fixed expenses. If you don't have this, **you don't have extra cash**.
2. I always recommend to review their current debt management plan. You don't need to have 100% of your debt paid off (although not a bad idea), but you at least need to make sure you understand your debt, it's interest rate, and your current repayment plan to see what it's costing you. If you haven't done this... **you don't have extra cash**.
3. I always recommend that families have their biggest risks insured (death, disability, liability/lawsuits). If you don't have these risks covered, saving a few thousand to your Roth IRA should be the least of your concerns... **you don't have extra cash**.

If these are all new concepts, there are a couple options that I would recommend. For the DIY'ers out there, take a moment and check out the White Coat Investor or Physician on Fire blogs. For you delegators out there, don't hesitate to reach out to me at [info@partnerwealth.com](mailto:info@partnerwealth.com).

Best of luck and I hope to hear from you!

**B O B B Y S C O T T | CFP®**  
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The Nanci Kohl State Farm agency can help you with your Insurance and Financial Service needs whether you are buying or renting here in the Iowa City area! We have an experienced team to assist you in transferring your current policies with State Farm from another state or we can help you set up new policies with State Farm. We offer a free needs analysis and can educate you on the risks to your assets that insurance can help alleviate. Call us to schedule a time to talk or meet!

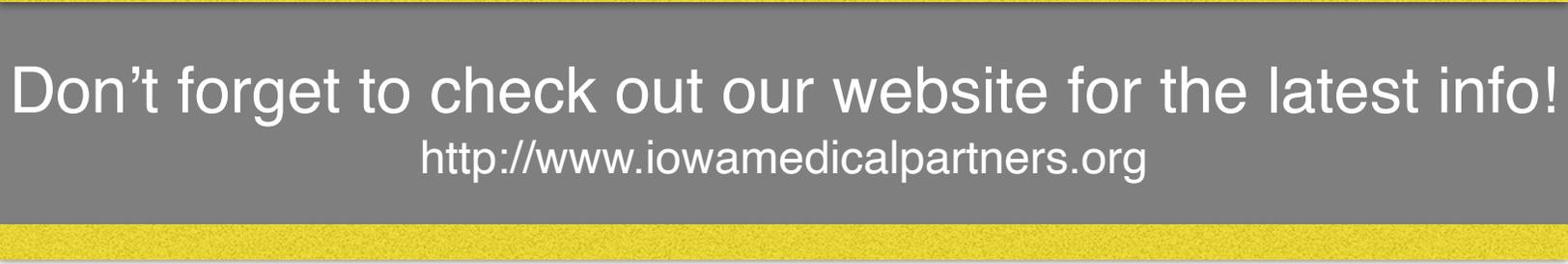
**Nanci Kohl | INSURANCE AGENT**

Call in: 319-338-6200

Click in: <http://nancikohl.com>

Email: [life@nancikohl.com](mailto:life@nancikohl.com)

Come in: 431 Hwy 1 W Iowa City, Iowa 52246



Don't forget to check out our website for the latest info!  
<http://www.iowamedicalpartners.org>

If you want to give service to others, signing up as part of a Meal Train is a great way to do it! Member Outreach Chairperson Kelsey Sprowell has taken over arranging them, so please contact her if you are willing to help out. We also have a link to sign up through our website, click here for that: <https://www.iowamedicalpartners.org/postpartum-meal-trains.html>

Iowa Medical Partners would like to thank all of the community businesses and programs that support our resident families--in particular, Partner Wealth, Green State Credit Union, State Farm Insurance Agent Nanci Kohl, and Tundi Brady, Realtor, for their years of dedication and support to Iowa Medical Partners. We thank you!



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