

BottomLine

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PERSONAL



HEARD BY OUR EDITORS

Big banks won't significantly increase savings account rates, says Greg McBride, CFA. The interest rates banks charge borrowers are rising rapidly, but the rates they pay savers have barely budged—0.1% on average as of late June. Most big banks have plenty of deposits and don't need to raise rates to attract more. *But:* Certain online and community banks and credit unions are increasing rates to attract deposits—FDIC-insured options recently included Bread Savings High Yield Savings, 1.65%...Citizens Access Online Savings, 1.25%...Barclays Online Savings, 1.1%.

Greg McBride, CFA, is chief financial analyst for personal-finance website Bankrate.com.

Treating back pain with NSAIDs may inhibit recovery, warns Luda Diatchenko, MD, PhD. Back pain was twice as likely to become chronic among people who took non-steroidal anti-inflammatory drugs (NSAIDs) such as ibuprofen and naproxen, versus people who took different or no drugs. Those whose pain lasted longest had the least inflammation, suggesting that dampening the inflammatory response may inhibit recovery.



Luda Diatchenko, MD, PhD, is professor of anesthesia at McGill University in Montreal, Canada, and coauthor of a study of 2,261 people published in *Science Translational Medicine*.

Tesla Models 3 and Y can be stolen in just seconds by crooks armed with laptops, reports security expert Sultan Qasim Khan. These vehicles unlock and can be driven when Bluetooth senses the owner's smartphone is near...but a laptop equipped with an inexpensive relay device can trick the locking system into thinking the phone is close. *Self-defense:* Disable the vehicle's proximity-based unlocking functionality.

Sultan Qasim Khan is principal security consultant and researcher at the global security consultancy NCC Group, Waterloo, Ontario, Canada. NCCGroup.com

Medical Malpractice How to Protect Yourself and Your Loved Ones

Stephan Landsman, JD DePaul University College of Law



Injury or infection caused by medical treatment is one of the leading causes of death in the US. In fact, most of us will experience a diagnostic error at some point in our lives, according to "Improving Diagnosis in Health Care," a report from the Institute of Medicine.

These errors are equal-opportunity killers, affecting patients regardless of gender, race and socioeconomic status. *Examples:* Receiving the wrong medication...contracting an infection in the hospital...having surgery performed on the wrong body part.....and more.

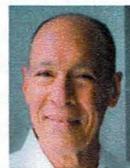
Three case studies of medical errors and what you can learn from them...

Case #1: In 2012, astronaut Neil Armstrong underwent coronary bypass surgery at Cincinnati's Mercy Health Fairfield Hospital. The procedure included having a temporary pacemaker implanted to regulate his heartbeat. It

was successful, but soon after, Armstrong began bleeding internally and his blood pressure dropped. He needed immediate surgical intervention but instead was taken to the catheterization lab where minimally invasive procedures are performed. By the time he got to the operating room, it was too late. He passed away a week later. *Result:* The hospital awarded Armstrong's family \$6 million in a wrongful death settlement, according to Harvard T.H. Chan School of Public Health.

What went wrong: Armstrong had chosen a local medical facility rather than a larger, renowned institution for the procedure. For a serious procedure—a stent in your heart, knee >>

Bottom Line Personal interviewed Stephan Landsman, JD, Clifford Professor of Tort Law and Social Policy, Emeritus, at DePaul University College of Law in Chicago and coauthor of *Closing Death's Door: Legal Innovations to End the Epidemic of Healthcare Harm*. Landsman has successfully argued before the US Supreme Court and is a member of the leadership of the American Bar Association Litigation Section. Law.DePaul.edu



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Editor's note

No More Sidewalk Chaos



My husband and I love wandering around our lovely New England towns, especially in the summer and fall. We spent this past sunny Saturday afternoon in scenic Mystic, Connecticut.

While Kevin sat on a bench by the river, I window-shopped along the main street, moving slowly with the flow of foot traffic. I was thoroughly enjoying myself, and then, bam...I ran into the back of a man who had abruptly stopped to look at his cell phone. Even worse, he was annoyed at me for bumping into him! Did he even deserve the apology I offered? Who actually was in the wrong here?

A recent study from researchers at University of Tokyo and Nagaoka University of Technology, both in Japan, showed that walkers tend to move in columns on sidewalks, unconsciously following the paths set by the people walking ahead of them. The same study showed that when walkers are looking down at their smartphones, they move unpredictably, confusing those of us walking behind them and generally turning the flow of traffic into chaos.

So now that we have established that there really is a type of sidewalk choreography, perhaps we all need to become sidewalk ballerinas...graceful, polite and very aware of the other dancers in front of and behind us on the sidewalk stage.

I realize that I am not tackling one of the world's biggest problems here—but sometimes it is the little things that make our days just a bit brighter and easier to navigate!

Kelli

Kelli McCourt

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Photo: Ron Hiner, www.ronhiner.com

>> replacement, treatment of chronic obstructive pulmonary disease—select a facility where the procedure is done frequently. A 2015 *US News & World Report* analysis of hospital outcomes for these procedures and two others between 2010 and 2012 showed that more cases equal fewer deaths. And according to a 2019 *Journal of Orthopaedic Surgery and Research* meta-analysis, patients undergoing hip arthroplasty had superior outcomes when the surgery was done in a high-volume hospital.

That's not to say you can't get quality care at a low-volume hospital—but

expect improved outcomes with hospitals that often handle your procedure... are equipped to handle problems that might arise...and are staffed by experienced health-care providers who are knowledgeable about your condition.

What to ask before moving ahead...

How many of these procedures do you do a day/week/month? You want large numbers. Ask how the number compares to that of other providers.

What are the potential complications, and how often do they occur? Data on complication rates depends on state and locality. You can contact several institutions to compare the stats. Also check LeapFrog (LeapFrogGroup.com), which collects, analyzes and publishes data on the safety and quality of health care.

Will you be performing my procedure? Make sure your provider is not just supervising—as is often the case in teaching hospitals.

Case #2: A grave mistake was made in 1994 when two patients—*Boston Globe* health reporter Betsy Lehman and teacher Maureen Bateman—both were being treated for breast cancer at Dana-Farber Cancer Institute. They were given huge overdoses of their experimental

chemotherapy medication. Lehman died immediately. Bateman recovered, but her heart was severely damaged and she died in 1997 from several cancers. *Result:* Both families were awarded undisclosed settlements from the hospital, according to AP News. The doctor responsible for prescribing the overdoses was suspended for three years by the Massachusetts Board of Registration in Medicine, and the hospital initiated a patient-safety campaign that continues to this day.

What went wrong: Health-care workers are overworked and overscheduled these days. You should always know what medication and dose you are receiving...and ask for it to be double-checked by a health-care professional. Inquiring is an added layer of protection. This is especially important for treatment that has potentially dangerous side effects, such as chemotherapy and kidney dialysis.

What to ask before receiving any medication...

Can you double-check that the medication and dose are correct? If this feels intimidating, lighten it up a bit by saying, "Humor me! I just need a little reassurance." Before you are sedated for a medical procedure, ask what procedure is to be performed and make sure the correct body part is clearly marked.

I regularly receive this medication. Does everything look the same, prescription-wise? The best health-care organizations welcome these questions from patients.

Are you and the institution QOPI certified for cancer treatment? The American Society for Clinical Oncology introduced the voluntary Quality Oncology Practice Initiative (QOPI) in 2006 to enhance patient safety for cancer patients. Participation in the QOPI Certification Program allows medical practices to measure the quality of their oncology care against 100+ measures and compare their performance with other practices nationwide. An interactive map of QOPI-certified practices can be accessed from Practice.asco.org (follow the drop-down menus under the "Quality Improvement" tab).

Case #3: When Christina Flach called her husband's doctor's office on March 7, 2018, saying that her husband was experiencing chest pain, fever, weakness and

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