



Do You Have Any Other Option?

Last week, a young physician just barely in his 40s had a heart attack. It appeared “out of the blue.” Was this simply fate?

A recent new study published in the [European Heart Journal](#) indicates that cumulative work stress is linked to coronary heart disease, especially in those under 50. The stress acts either by stimulating detrimental neuroendocrine pathways, or contributes to an unhealthy life style. Either way, the average risk of coronary heart disease was 68% higher for those who reported stress at work compared to those who didn't.

Physicians, who are experiencing job dissatisfaction in increasing numbers, are no doubt among those at risk for early coronary heart disease. It can be fatal. This is a real dilemma for an MD. He/she needs to earn money to live, but doesn't want to die early because of it. Yet a doctor feels helpless in the face of increasing demands from a healthcare system that is uncontrollable. In addition, rewards are diminishing for medical service, including financial. What can a doctor do, if anything, to improve his/her vulnerable position?

From my perspective, a long overlooked avenue of escape from the frustrations of everyday medicine is to take control in a whole new way. I'm not talking about trying to change the health caresystem, which almost certainly would add to frustration. What I mean is controlling what you can—your own financial destiny. In this way, doctors are less dependent on their day job for their ultimate financial freedom. Instead, physicians direct how they invest their own money**.

If they do it wisely, they will be richer, more secure and happier. Their stress levels might even drop because they know they are doing something constructive for themselves by earning more money with their investable dollars than they otherwise could. This knowledge, combined with action, projects to an easier lifestyle in the future.

It may be that doctors can no longer control the economics of their medical practice, but they can manage their own lives, and using the money they do make to best advantage is part of that concept.

** For more on how to do this, see: [Asset Allocation: Just a Buzz Word?](#)