SCREPIS

A JOURNAL OF THE COBB COUNTY MEDICAL SOCIETY

Honoring our Healthcare Heroes

Perspectives
During a
Pandemic

with Jeff Stone, MD, Elizabeth Whitaker, MD Katherine Pearson, RN Bob Harper, MD James Tallman, MD & Brandy Cross, MD Antibody Testing, in Pictures

MARKET UPDATE,
SPRING 2020
with Kelly S. Miller



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Healthcare Heroes

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2020 ad Quarter Issue

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Letter from the Editor



STAN DYSART, MD Editor at Large member since '92

hankfully, we are moving out of a pandemic that has taken so many lives and that has been so disruptive on many levels worldwide. Much work needs to be completed as we resolve, in these still uncertain times, to care for our patients and to faithfully serve those still ill from Covid. There are many in pain who have delayed care due to this issue and it will take some time to treat those who are awaiting surgery and other treatment.

I have worn an N-95 mask the last several months and it IS difficult to breathe while working. I can't imagine those in our hospital system who attempted to breathe through one consistently while caring for patients.

I now find myself gasping...gasping for air, as I attempt to breathe through the current crisis now unfolding in our nation.

I cannot breathe and I am not wearing an N-95 mask and I sit aware that I will not be deprived of what I need to survive-air.

Anyone who has seen the very graphic video of George Floyd as he lay begging and striving for air as he was restrained and forcefully pinned to the ground, cannot breathe either and has to be horrified and shaken. This tragedy follows another, as we just witnessed the devastating shooting and death of Ahmaud Arbery.

The African American community and yes, all Americans grieve over this

Our medical society, CCMS, grieves with you.

Pray for healing and for respect and love for all people regardless of race and the color of one's skin. Pray for the families of George Floyd and Ahmaud

We owe that to humanity.



Thank you.

Stan Dysart, MD

CCMS STAY CONNECTED







Letter from the President



Brett Cannon, MD

CCMS President

member since 6

recall seeing an article earlier this year about how rough 2020 had started out. I went back and looked, and it had been published in early February. It was still at a time when it wasn't apparent that January, with fires in Australia, missile exchanges in the Middle East, earthquakes, and the death of an NBA star was more than a month with an unfortunate concentration of events, but rather an early prelude to a very challenging year.

I have neither the words nor column length to address the tragedies of Covid-19 and the deaths of George Floyd and Ahmaud Arbery, other than to say the tragedy of 400,000 global coronavirus deaths to date is undeniable. But at least it's easy to understand Covid-19 in terms of virology and transmission patterns. The ongoing racism and violence are far harder for many, me included, to process. I know you'll join me in hoping that when the current protests die down, the conversations about how to be and do better will continue and real, lasting change will occur.

I have to briefly thank our community for all the support over the past few months. The signs, cards, meals, and good will that flowed to our hospitals and first responders was incredible. During what has been difficult times, this was truly a bright spot.

We're not quite half way done with 2020, or maybe it's not half way done with us. Either way, we've got a lot of work to do to give 2021 a fighting chance... Stay safe, and thank you for being part of CCMS.

The Society



JOANNE M. THURSTON

CCMS Executive Director

member since 0 1

an we get back to "normal?"

These last few months have created challenges and opportunities with our work, home life, health, relaxation, friends... everything. We tend not to use words like "every" and "never" but that too has changed. For most of us we have never experienced a pandemic, we have never been asked to work in situations where we too could be infected.

We have never needed to stay away from our family and friends, and for some, we have never eaten so much and watched so much TV. We did this all while

we have never eaten so much and watched so much TV. We did this all while trying to stay sane.

You did it! You survived and our idea of "normal" has changed.

The change came though in our experiences and now, regulations are becoming more flexible, Telemedicine is more prevalent, an expanded healthcare model now exists, medical supplies are coming home, and our relationships have become stronger and more permanent.

Your society appreciates what needed to change and will work to address new challenges. During this turbulent time, CCMS is focused on helping our members manage the overwhelming, unprecedented challenges of practicing medicine during and after COVID-19.

Your Medical Society ia here to address the challenges and celebrate the new normal.

WANT WOUL

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CONTRIBUTOR

Nominate yourself or a fellow CCMS peer for **article submission**. Send article inquiries and requests to **joanne.thurston@cobbdoctors.org**

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Honoring our Heroes in Healthcare

With many of our CCMS Doctors on the front lines of the Covid-19 Pandemic that has rocked our world, country, state and now region, we find no better time to honor their sacrifice, strength, and grace during these challenging times.

In these next few pages, we will look back at a few of our *Heroes in Healthcare*, covered over the years in our Society's own, SCRIPTS Magazine.

Please enjoy reviewing some of our past "I am CCMS" and "Behind the White Coat" articles and interviews, that have helped catalog the character and evolution of the Cobb County Medical Society since 2010.



Behind the White Coat

Past excerpts from 10+ Years of SCRIPTS Magazine

with Larry Clements, MD member since '82

Clements credits his upbringing with his philosophies on wellness today. The simple things like eating supper with your family, getting outside and playing sports - we've come so far away from that - it's easy to get into bad eating habits. Family and community is at the heart of much of what Clements describes as 'living well."

Along with regular visits to your family doctor and a healthy diet, Dr. Clements says people should be wary of all the information that's available to them. 'Theories come and go - sometimes even if you're wrong, if you can hang in there long enough, you find you might be right again."

Excerpt taken from "Behind the White Coat"-SCRIPTS Magazine, Winter 2010





Lam CCMS

ELIZABETH A. STREET, MD member since '89

Emory University Medical School Class of 1985

SPECIALTY: OBGYN

PRACTICE: UNIFIED PREMIER WOMEN'S CARE

mbeth Street.

What made you decide to practice medicine?

Overall I think it is a desire to serve others and to help maintain and improve health.

My father was a physician, but I never considered medicine. At 15, I worked at Kennestone Hospital as a ward secretary. It was then I started looking at medicine for a career path. I enrolled at Grady Hospital Nursing School after high school. While taking pre-requisite classes I decided to enter medical school.

I graduated from Emory University in 1985. During my senior year, I studied at Parkland Hospital in Dallas. It was at Parkland that I chose OB/GYN as my specialty. When I received my residency match letter, I saw "UT

Southwestern Medical Center" and thinking, "where the heck is that?" I did not realize that UT Southwestern was Parkland Hospital. I had received the perfect match.

What do you think it takes to become successful in your field?

Diligence, compassion, energy, and most importantly - a supportive family and staff. There is a saying that goes, "Medicine is a demanding mistress."

In medicine, it is so important to have friends and family backing you up. I am blessed to have my support system. This job is not glamorous...it takes everything you have and then some. A great staff (like I have) is crucial.

EMORY UNIVERSITY MEDICAL SCHOOL CLASS OF 1994

SPECIALTY: FAMILY PRACTICE
PRACTICE: MEDICAL DIRECTOR OF
GOOD SAMARITAN CLINIC OF COBB

I am CCMS

Allan Campbell Purdie, MD

member since 6

What made you decide to practice medicine?

I have been interested in medicine since I was a youth, but I was also interested in ministry. After graduating from Seminary I had the privilege of pastoring a growing church. Yet my interest in medicine didn't wane. Medical Missions was a logical pursuit to combine these two interests. So in my early thirties I started my medical training at Emory University.

What do you think it takes to become successful in your field?

The concept of "success" is not the same for everyone and it is even not the same for the same person depending on where they are in life's journey. For me, at this stage in my career, I would define success as being able to apply quality medical skills to bring health to the whole person. It is to consider the psychological, social and spiritual well being of my patients. To accomplish this goal requires consistent growing in one's understanding of medicine, people, and a team approach with other others.

Teenagers Respond to the Pandemic: A Survey

By: Nairita Siddiqui Grade 10, Walton High School



Background and Objective

COVID-19 is an infectious disease caused by the novel coronavirus that causes respiratory illness. It emerged in Wuhan, China in December, 2019, and has been spreading worldwide since then. The number of cases is growing exponentially everyday. As of March 11, 2020, COVID-19 had infected 118,000 people across 114 countries. Nearly 4,300 people had died. On this date, the World Health Organization declared COVID-19 a global pandemic. Page 12.

On March 13th, 2020, my county announced that all public schools would be closed "until further notice." Apparently, several other counties around the country had made the same decision on that same day. The following days, my social media feeds were filled with posts about COVID-19, except they weren't informative posts. I saw meme after meme, my friends joking about the virus and cheering for no school. Every now and then I would see comments from older people judging my generation for taking things so lightly. The responses to those comments were always the same: we are desensitized because of informa-

tion overload. Once a few days had gone by and the jokes started to settle down, I decided to conduct this survey out of curiosity of how people my age are processing and dealing with the pandemic. My purpose for this survey is to get a better understanding of teenagers' thoughts concerning COVID-19, how it is being dealt with, and how it has impacted them personally.

Methodology

I created this survey on Google Forms on March 21, 2020. I first sent it to a group chat of about 30 of my friends in my grade at my

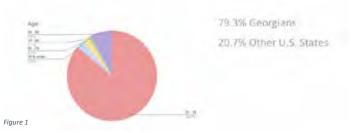
school, Walton High School. I also posted the link on my Snapchat and Instagram story, which exposed it to my social media friends who were willing and able to take the survey. I analyzed my data using Google Sheets. This survey took place over a period of two weeks, from March 21, 2020, to April 4, 2020. In this time, the number of cases worldwide jumped from 303,180 to 1,2 million.



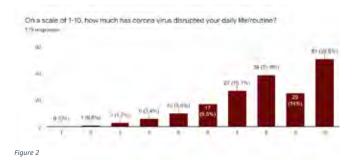
Nairita Siddiqui, an upcoming Junior at Walton High School.

Results

The survey had 179 participants, 86% of which were teenagers aged 15-18, my main group of interest. 79.3% of all participants were Georgians, and the other 20.7% were residents of other U.S. states [Figure 1].

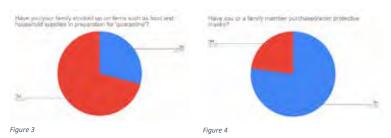


When asked how much corona virus has disrupted daily life/routine on a scale of 1-10 (1 being not at all, 10 being highly disruptive), 64.3% of survey takers said 8-10 [Figure 2].



33.5% also reported that their family's source of income had either been partially or completely cut off because of the virus.

Participants were asked about the precautions they took when the threat of the pandemic was introduced. The graphs below show that the majority of people did stock up on food/household supplies for quarantine, but did not purchase protective masks [Figure 3, Figure 4].



When asked how many times they had hung out with friends in the past 10 days, 59% answered 0 times, and only 7.9% answered 5 or more times [Figure 5].

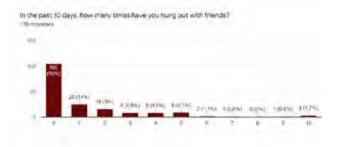


Figure 5

A follow up question asked for thoughts on people continuing to go out with their friends. Nearly all responses said this is not okay, but even out of those responses, several participants said there are exceptions. They said that it is okay if there are no large groups and social distancing is maintained.

Participants were asked whether they believe there should be a national lockdown in place. A national lockdown has no set definition; it varies by interpretation of the government, but it would imply shutting down of non-essential businesses and mass quarantine. Here were the answers in Week 1 vs. Week 2 [Figure 6, Figure 7].



The number of people in favor of a national lockdown jumped 23.9% from Week 1 (60.7%) to Week 2 (84.6%).

Here are comments from a few of the participants who said yes:

"It can help us deal with the problem faster and get us back to operating normally sooner. Plus, people don't feel obligated to stay home; however, the way the government enforces it could be harmful to specific communities. Also, companies need to be paying salaries of people who can't get to work and giving them health insurance."

"This will help prevent the spreading of the virus and lessen the burden on the country's healthcare system."

Here are comments from a few of the participants who said no:

"I think there are many individuals in the country who have to continue running errands or work because they can't afford to stay home. Also, I feel like people would be more defiant to this lockdown and attempt to break the rule even more. I feel like it'll just make people miserable." "I feel like there are better ways to deal; making tests more available for example."

Participants were asked about the impacts of corona virus and quarantine on their mental health. The trends were very clear. Much of the surveyed population mentioned higher anxiety and depression caused by lack of social interaction and not being able to leave the house. Physical health went both ways; many people said that they were staying in and eating a lot more, while others said that they were exercising and going on walks more frequently.

At the end of the survey, participants were asked to give their opinion on how their community has been dealing with the crisis.

"I think high school students are not taking it seriously. Some parents are allowing [their] children to hang out with others. This isn't a vacation it's a pandemic. We need to keep others safe. You could be a carrier of the disease and not know it and you could be infecting people." "I like that schools have closed and restaurants are taking precautions, but I wish that the citizens would be more responsible. People need to stop hoarding food and toilet paper because they are just scaring more people into hoarding. Many poor families won't be able to afford supplies for their family if everyone is buying out the grocery store supplies."

"Hospitals need more resources."

"[I] believe that the extensive measure are okay in the short run but we have not been prepared enough for this."

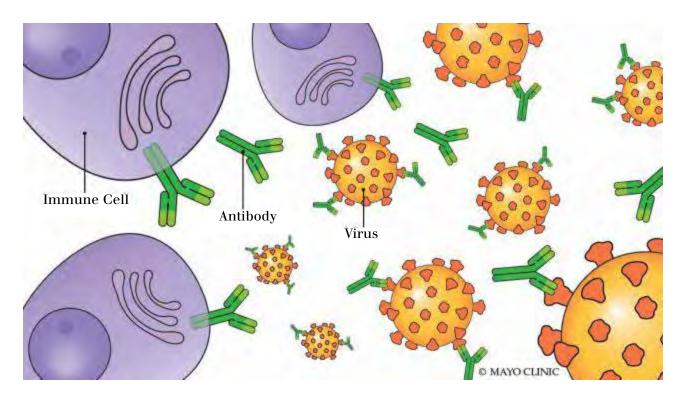
Conclusion

The findings of this study indicate that while most teenagers are aware of the seriousness of COVID-19, many may not understand how the virus is transmitted and may not be sure of what precautions to take. This may be a result of confusing messages sent through news, or perhaps misinformation on social media. It is clear that teenagers need to be better educated on COVID-19 and its implications in order to ensure public health safety. In case of future global crisis such as the current pandemic, the public health system and the education system should play a major role in keeping kids well informed and up to date on current issues and health safety.

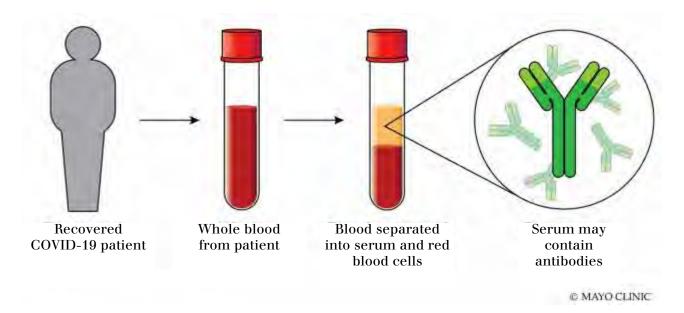
Supplementary Material

Appendix A – Questionnaire https://docs.google.com/forellms/d/1D29Vwvelt8FEpKjznO2Q_wkRNvM1DzGcdTErj5ehZmo/editwkRNvM1DzGcdTErj5ehZmo/edit

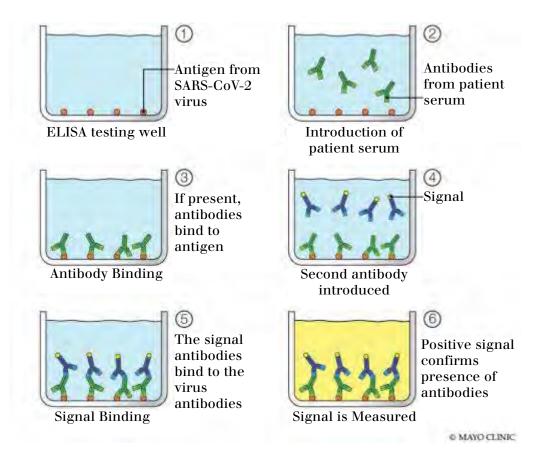
Antibody Testing, In Pictures



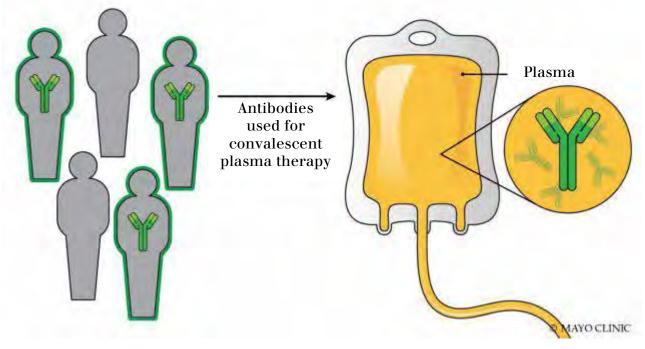
Convalescent plasma therapy for the treatment of COVID-19 virus infection is based on the function of antibodies, tiny proteins created by the immune system, that combat invaders to the body in a variety of ways. Some are capable of neutralizing a virus, while others work by mobilizing a range of other immune cells that fight off disease.



A type of serologic test known as ELISA is used to determine if the blood does actually contain antibodies specific to the virus. Blood is collected from patients who had a PCR test to diagnose their illness as COVID-19. The blood is processed to separate whole blood into serum and red blood cells to determine if the patient's plasma can be used for convalescent plasma treatment.



Unique components of the virus, known as antigens, are placed in a testing well. Additional antibodies, tagged with a signal, are introduced that can then be measured if antibodies specific to the virus are present.



Once COVID-19 antibodies are confirmed, the donor blood can then be used for convalescent plasma therapy. This type of therapy introduces antibodies that can bind and kill the virus from one person into the blood stream of an infected patient that does not yet have immunity to the virus. The blood is processed through a machine that collects the plasma, a different part of blood than serum, and returns the blood cells to the patient.

For more information on the Mayo-led, federally-sponsored Convalescent Plasma Expanded Access Program, go to https://www.uscovidplasma.org/.



Perspectives During a Pandemic

How have you managed during the Pandemic? Perhaps you worked more, read more, worried more, and probably (hopefully) walked more.

With so many new norms developing, now daily, during COVID-19, SCRIPTS Magazine asked 5 professionals in healthcare, how our current health crisis has affected them in life - both professionally and personally.

Though our future, as it relates to this health crisis, is somewhat muffled, the insight from our peers can help provide some clarity and solace in knowing we truly are *all in this together*.









Perspectives During a Pandemic

Jeffrey Stone, MD
Family Medicine
Acworth Family Practice/Internal Medicine

1. How has COVID 19 affected your practice, family, and you personally?

Covid 19 has upset the practice with staff fear, supply chain deficits (PPE for a while), switch to more Telehealth, drop in revenue, and lots more triage with emails, phone calls and time consumption.

A major drop in social and travel, it's tested my family's resilience and challenged the budget with furlough and dropped income for 3 immediate family members.

Personally, it's postponed my daughter's May wedding, cancelled other personal time off and CME conference. It's tested my leadership skills and time spent with industrial partners to innovate and adapt to the current crisis and rethink the future of medicine and my retirement.

2. Have you gained any insight into new policies and procedures and general "new norms" that will continue after the pandemic is over?

Insights favor a practice with more Telehealth and better preparation for future epidemics.

Family time has increased in value and will not be taken for granted for time to come. Stay-cations will be the norm for a while. Personally, I'm looking to future affiliations that favor more home and family time, the things I value most.

3. What has surprised you most about this pandemic?

The pandemic has brought out the best and the worst of people, but far and away it's been the best of people in our country and community.









Perspectives During a Pandemic

Elizabeth Whitaker, MD

Facial Plastic Surgery

Atlanta Face and Body Center

www.AtlantaFaceAndBody.com

1. How has COVID 19 affected your practice, family, and you personally?

Since I perform elective procedures, I closed the office for several weeks to help preserve PPE for hospitals and flatten the curve. We just reopened on May 1st.

My family has been very supportive. I continued to work from home doing virtual consultations, but overall had more time to spend with my family, which was a positive.

It is very stressful times for everyone and we are taking all the necessary safety steps in the office to protect both patients and staff.

2. Have you gained any insight into new policies and procedures and general "new norms" that will continue after the pandemic is over?

As a AAAHC accredited office based surgery center, we always followed strict safety and cleanliness practices. That has been taken to another level with COVID-19.

I am proudest of how my daughter has handled this. She went from having a schedule full of activities to being at home all the time and not being able to see her friends. I look forward to her being able to get back to a more normal life.

Obviously, simple things are no longer simple. Even going to the grocery store, or running errands we have to be careful and more diligent. That is likely to continue for the long run.

3. What has surprised you most about this pandemic?

The biggest takeaway for me personally was how cooperative most people have been with significant changes to their lives. I wear a mask for work, so wearing it all the time is not a big change for me. For the practice, I was pleasantly surprised at how well I was able to connect with patients on virtual consultations as opposed to an in person interaction. That is one change in practice that is here to stay.

Perspectives During a Pandemic

Katherine Pearson, RN, CCRN Director of Operations Northside Hospital - Cherokee

1. How has COVID 19 affected your practice, family, and you personally?

We have seen a concerning drop with patients feeling comfortable leaving their homes for not only routine healthcare needs, but also potentially life threatening situations (e.g. chest pain) out of fear. There are vast avenues of information through digital and social media saturating community conversations. The overwhelming amount of varying messages about this unprecedented event have had the unfortunate side effect of individuals afraid to enter healthcare environments in fear of exposure to the virus. This continues even though healthcare environments have some of the strictest and most comprehensive infection prevention safeguards in place protecting staff and patients.

This pandemic has been wonderful, yet challenging at the same time for my family. It has made it much easier for us to have our 19 (home early from college) and 17 year old children spend time with us (as there is nothing else for them to do). It has been more of a challenge on the young adults as they could no longer go to the gym or catch up with friends; at this time in their lives socializing plays a large role in their identity and schedule. It has been an interesting time where I have been learning a lot about those around me. I am one of the few individuals in my neighborhood who get up and go to work every day. My personal social network of friends have struggled with sheltering at home (some with young children) while also trying to work.



2. Have you gained any insight into new policies and procedures and general "new norms" that will continue after the pandemic is over?

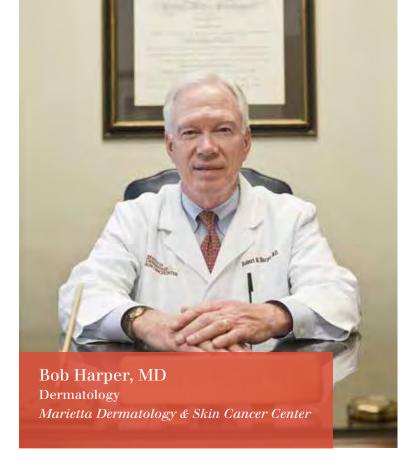
I believe our focus and attention on highly communicable diseases has escalated for everyone in healthcare. As our policies and procedures have always focused on transmission prevention, we have found ourselves reconsidering basic concepts such as HVAC filtering systems and touch free movement throughout buildings. We have also had difficult conversations on how to manage visitation policies and patient care giver roles in our new reality.

As a nurse, my family has always had a front row seat to unexpected infection prevention discussions. As a family, we have found ourselves (my children included) talking to others more about personal safety considerations (masking) as well as handwashing v. hand sanitizer.

There has been reinforcement on the importance of recognizing that every individual has to make a choice in how to process information presented and respecting the decisions of others.

3. What has surprised you most about this pandemic?

I'm not surprised by the amazing level of community support or willingness for the healthcare community to unite to fight this pandemic. I think what has surprised me somewhat though, is the strain on relationships within the community due to how individuals have different perspectives (and thus actions) on how to handle it.



1. How has COVID 19 affected your practice, family, and you personally?

I changed to seeing telemedicine patients for about 3 weeks. I have now resumed seeing patients in person.

Personal distancing has been an adjustment. We've had to keep distance from our children and grandchildren, and that has been difficult but workable so far.

One of the biggest changes for me personally comes with the realization that my income will be significantly decreased this year. Otherwise, I have kept occupied even on those days when my schedule was abbreviated because of changing to telemedicine. I haven't been bored!

2. Have you gained any insight into new policies and procedures and general "new norms" that will continue after the pandemic is over?

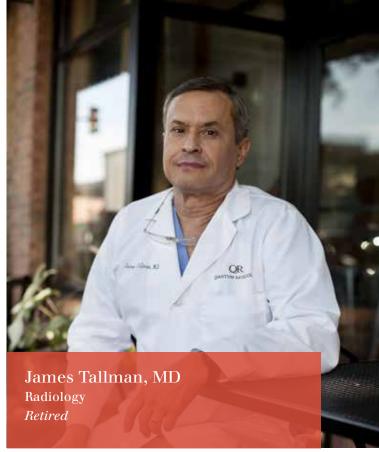
I will probably continue to see an occasional patient via telemedicine. I hope that all of our staff will continue to practice the additional methods of hygiene that this pandemic has prompted.

As for changes in the family, these will mainly center around continuing to practice meticulous hygiene.

In my daily life, this pandemic has given me even greater cause for being thankful for the most important things in life: faith, family, and friends.

3. What has surprised you most about this pandemic?

Unfortunately, the politicization of what should be a nonpartisan issue. 🔇



1. How has COVID 19 affected your practice, family, and you personally?

I only make necessary trips from the house. If a repair person comes to he house, I issue them a mask, if they don't have one.

I wear a mask, when I visit any facility. My children have only visited twice, and this has taken place in the yard, with social distancing.

2. Have you gained any insight into new policies and procedures and general "new norms" that will continue after the pandemic is over?

When someone asks me about a possible SARS-Cov-2 vaccine in the future, I ask - "have you had a flu shot this year? And if no, why not?"

In general, the population has lost fear of the Spanish Flu. If the SARS-Cov-2 vaccine is available 1 1/2 years from now - how many people will be vaccinated, when the scare is over? I fear people will be "too busy" or "did not get around to it", or "too expensive."

The population will become bored with the quarantine, will venture out, and the second "wave" of infection will hit.

$\mathbf{3}$. What has surprised you most about this pandemic?

Some people get a thrill from risk taking.



Perspectives During a Pandemic Brandy Cross, MD Hand Surgery WellStar Hand Surgery

1. How has COVID 19 affected your practice, family, and you personally?

Decreased volume of elective cases, continued care for urgent & emergent cases. New use of virtual visits. Had to decrease number of patients seen daily for increased cleaning and trying to keep patients distanced.

Isolation was difficult, especially with the resent passing of my father.

Increased worry if I develop preeclampsia (during my pregnancy) that I will be hospitalized without visitors allowed. 2. Have you gained any insight into new policies and procedures and general "new norms" that will continue after the pandemic is over?

Virtual care IS an option for some patient issues. I treasure time together with my family. Slowing down is good!

3. What has surprised you most about this pandemic?

My husband & I still really enjoy each others' company despite seeing each other constantly, thank goodness.





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Chad J. Aleman, MD, RPVI, RVT,
Diplomate, American Board of Venous & Lymphatic Medicine
Medical Director, Georgia Clinics

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✓ Fatigue

✓ Swelling

☑ Restlessness

✓ Itching

Dr. Aleman's practice has been 100% dedicated to treating patients with venous disease from Cobb and surrounding counties since 2008.

He takes a particular interest in relieving the suffering in patients with symptomatic venous insufficiency.

All evaluation and treatments are done in the office without the need for sedation or anesthesia.

Market Update - Spring 2020

By: Kelly S. Miller



Just a couple of months ago the markets and the economy looked much different than they do today. The S&P 500 hit a high of 3393.52 on February 19, 2020 and in what seemed like a very long 33 days, the S&P 500 dropped 33.9% to a low of 2191.86 on March 23, 2020.¹ This was the fastest Bear Market correction recorded since 1928.²

Dr David Kelly, Chief Global Strategist for J.P. Morgan, sees the potential for economic and market recovery. Not all news will be good and things may become worse before they are better. It is still unknown what are the lasting changes from this experience. Will wearing masks become common? Will routine office visits be done through online meetings? As businesses reopen and a vaccine is discovered and distributed, the economy should grow again.

As investors, it is important to stay calm. Do not make rash decisions. Know your financial plan and stick to your plan. One thing we do know is that, historically, after every market correction, the market has eventually reached a new high. While Bear markets are painful, Bull markets can be rewarding. Since 1957, the average Bear market has been down 33.18% and lasted 363 days. The average Bull market has been up 158.52% and lasted 1742 days.³

We have to accept that both our lives and the economy have been impacted by the pandemic. One important lesson from this has been the need to have your important documents and information available to your family and loved ones. We have just the resource - an Essential Family Preparedness Workbook. The checklists are designed to help organize important information so you are better prepared for future life stages and unforeseen circumstances. This is an extensive document and due to the highly confidential and sensitive information should be kept in a secure location. Please contact us at (770) 319-1700 or by email at Kelly@TheOakTree-Group.com if you would like a copy of the workbook.

We at the Oak Tree Group want to express our appreciation to the entire healthcare community. Your dedication, commitment and courage deserve our deepest gratitude and admiration. You make a difference every day and we are lucky to have you.

Kelly S Miller is registered with and offers securities through Kovack Securities, Inc. Member FINRA/SIPC. Kovack Securities Corporate Headquarters www.kovacksecurities. com 800-711-4078. Investment Advisory services offered through Kovack Advisors, Inc. The Oak Tree Group Ltd is not affiliated with Kovack Securities, Inc. or Kovack Advisors, Inc.

The S&P 500 Index is an unmanaged index of 500 stocks used to measure large-cap US stock market performance. *Investors cannot invest directly in an index. Index returns* do not reflect any fees, expenses, or sales charges. This chart is for illustrative purposes only and not indicative of any actual investment. These returns were the result of certain market factors and events which may not be repeated in the future. Past performance is no guarantee of future results. The information contained herein has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness, or correctness of the information and opinions contained herein. The views and the other information provided are subject to change without notice. S

- 1. www.marketwatch.com, historical quotes
- 2 Yardeni Research Inc. Stock Market Briefing March 23, 2020
- 3. Invesco Bull and Bear Markets historical trends and portfolio impact, April 2020



Thank You Health Care Heroes!
You make a difference
today and every day!

Kelly S. Miller (770) 319-1700 Kelly@TheOakTreeGroup.net www.theoaktreegroup.net

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CCMS was established in 1905

Mission Statement:

- · We are physicians working together to promote the Healthcare of our community
 - · We place the welfare of patients above other concerns
- · We uphold the principles of medicine that are based on careful scientific study

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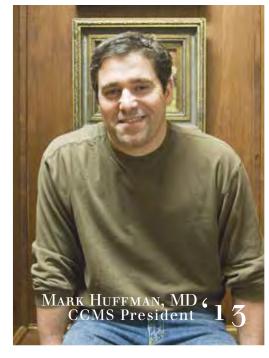
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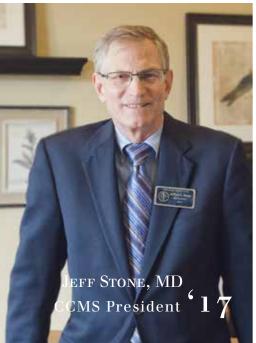
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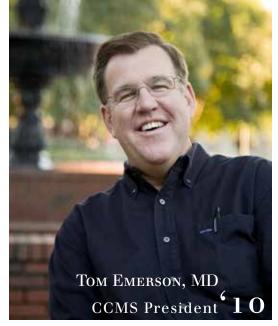


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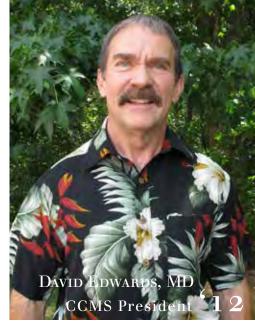
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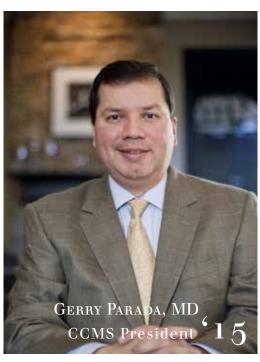




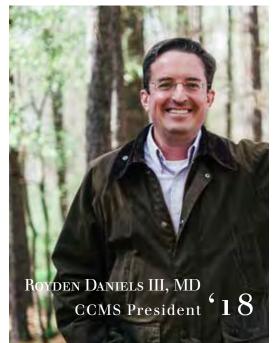


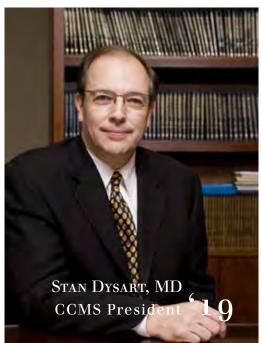
















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