

THE \$TRATEGIST

Dropping into the Vortex

By Thomas M. Wargin, CFP®, CFA

I'm deviating from my normal investment/planning type of article to one of a personal nature. As many of you know by now, I was diagnosed with prostate cancer in January and had surgery June 8th. Everything went well and I am on the road to recovery and working full time. During the detection and diagnosis of it, I experienced a patient's interaction with doctors, hospitals, insurance companies, and various testing facilities.

The history is that last year in July, during my annual physical exam, my PSA test came back elevated and my personal physician's assistant recommended that I see a urologist for further investigation as to why it might be elevated. Getting to see the one that was recommended was quite easy and he seemed to be a good fit for me; no nonsense and to the point. I liked that.

He suggested we wait three months and re-run the PSA test since it was the first time my level was elevated. Three months later the level was even higher than in July. By now it was November. He recommended a biopsy.

I finally got the test done and received the results in January of this year. It was positive. Of course, between the information he had given me and some additional Googling, I thought I had

a good idea of the implications of prostate cancer. As the doctor went through the results of the biopsy, he got to the part about the Gleason scores. My combined Gleason score was a 9 out of a possible 10. His words were "your cancer is more aggressive than normal" as he explained what a Gleason score indicated.

At that point, I was experiencing an out-of-body experience. "He must be talking about someone else" even though only my wife and I were in the room with him. What does "more aggressive" mean? I guess you could say I was lucky that it was prostate cancer since it is generally a slow growing cancer. But again, what does "more aggressive" mean?

As he went through the various options for treatment, I listened but my mind was not really there. Denial was useless, the biopsy was pretty clear. "Face it, Tom, you have cancer and will have to deal with it." He suggested that I also see a radiation oncologist for a second opinion since, as he explained, he was a surgeon and would lean toward that treatment option. Good to know he disclosed his bias immediately.

In addition to seeing a radiation oncologist, he wanted to do additional tests to see if the cancer had spread. "Oh crap, I never thought of that!" He put



in orders for a CT scan, bone scan, and MRI. The journey begins!

Saw the radiation oncologist, went through everything with him again, and listened to his recommendations and pros and cons. Still didn't know for sure what to do. Talked with my wife Judy, my brothers (one of whom was diagnosed with prostate cancer last year, the other a radiologist), and a friend who'd had prostate removal surgery.

Did the CT scan and bone scan; no problem. Went for the MRI in late February. Didn't think I was claustrophobic but found out I evidently am! As a result of the CT scan, the radiologist recommended I have a more powerful MRI. Again, not sure what that really meant. Also, found out that an open MRI wasn't really open.

By the time that was done, because the insurance company didn't feel that the more powerful MRI was really necessary, it was now April. I had been seeing a doctor or going for some test

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Vortex, cont.

about every week or every other week since January (while still working). And I wasn't done yet.

I got the final results six months after I was diagnosed – and after many hours on the phone with my insurance company. Our decision was for surgery to remove the prostate, which we did on June 8th. For me, everything I went through was foreign and new since I had not had any surgery in over 45 years. I now have a much better understanding of how our medical system works. In my opinion, the insurance companies control most, if not all, of it. Whatever they don't, the government dictates.

In the end, surgery went well and recovery was good, although my drainage catheter stayed in longer than I had expected and I felt like my insides were being pulled out (slowly) as it was removed. But I now expect to live a normal lifespan which I plan to enjoy fully. Thanks to all of you who sent me encouragement and well wishes!! See you at the office!

Planning Notes

By June A. Schroeder, RN, CFP®

Career planning is part of financial planning. According to Kiplinger, the best college majors for high-earning careers include: software engineering, computer science, actuarial mathematics, physics, nursing, civil engineering, statistics, economics and finance. There are excellent, well-paying careers to be had in the skilled trades as well in the areas of construction, plumbing, heavy machinery, electrical, aviation, and technology to name a few. More important than the monetary returns are personal abilities, liking what you do, and life goals.

Programmable thermostats can shave 5-15% off your heating/cooling bill. You can now change those settings with your smart phone, just like a client did as she left my office! For best result, make the adjusted time periods last at least eight hours.

Mobile banking app users now outnumber those who visit the bank,

as reported in a recent edition of *The Wall Street Journal*. If you are one of the app users, make sure you change your passwords regularly and don't make them all the same across multiple sites

Travel insurance usually has 3 parts:

1. Reimbursement for nonrefundable deposit if the trip is cancelled, delayed or interrupted.
2. Medical protection.
3. Assistance services such as passport replacement or translators.

Such insurance normally costs 4-8% of your total trip cost, but a "cancel for any reason" policy might cost 50% more. In this day and age of safety concerns, this might be more useful than in the past.

Be sure to check your health insurance coverage as many policies, including Medicare, don't cover out of U.S. travel. (Some Medicare Advantage policies don't cover you out of your home state!)

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Featured Artist: Susan Kamholz Majewski

By Shannon Nook, RP®

Susan combines several different mediums that she has learned at a variety of institutions, including the Chicago Art Institute, the Center for Medieval and Renaissance Studies of St. Peters College, Oxford University, and St. Olaf College. With that education, she has developed works in a multitude of areas and remains open to all mediums, including foundations in figure drawing, scenic design, and photography. She is inspired by her travels and experiencing global landscapes. View her work in our office and at [The Arts Mill](#).



Financial Funny

In a grocery store, a cashier held up a small dairy carton and yelled to a co-worker, "How much is half-and-half?"

Without a moment's hesitation the other cashier replied, "One!"



Liberty Financial Group, Inc.
700 Pilgrim Parkway, Suite 300, Elm Grove, WI 53122-2063
Toll-free 877-750-1377 • 262-785-1377 • Fax 262-785-6655
www.libertyfinancialgroup.com