

 ***The Patti Brennan Show***

Episode Title: Beyond the Exam Room: Why Your Health and Wealth Need a Joint Checkup – Episode 182

Guest: Dr. Brian McDonough

Patti:

Hi everybody! Welcome to *The Patti Brennan Show*. Whether you have \$20 or \$20 million, this show is for those of you who want to protect, grow, and use your assets to live your very best lives.

I am so excited for today's guest—Dr. Brian McDonough. He has his own YouTube channel and produces incredible long-form podcasts on everything from leadership to medicine to financial topics.

Brian, we were chatting recently about the Pope's health, and it reminded me—you've always worked multiple jobs. You've been *the* voice of medicine in Philadelphia for years, on KYW Radio and more. But now you're transitioning a bit. You're working part-time at St. Francis Hospital—tell our listeners what you're doing there.

Dr. McDonough:

Sure. I'm still doing KYW and 1010 WINS in New York, as well as public speaking. But at St. Francis, I'm mainly teaching residents in a family medicine residency program. I'm with them three days a week for long, intense days—10 to 12 hours. They bring me their toughest cases, and I can focus entirely on medicine—no distractions.

Honestly, Patti, I feel more on top of things than ever. And from a teaching standpoint, I've learned that the most effective way to connect isn't by telling long stories—it's by asking questions, challenging them to think.

Patti:

That's incredible. And how lucky those residents are to have you. I love how you adjusted your teaching style to what they actually need—encouraging them to think critically instead of just listening passively.

Dr. McDonough:

Exactly. One of my residents had a rough morning recently—he was behind and flustered. But that afternoon, he picked up on something subtle in a patient exam. It turned out to be life-saving.

I told him, “Nothing I'm doing this week is more important than what you just did.” Doctors need to hear that. They need to remember that what they do really matters.

Patti:

That's such a gift—to catch someone doing something right and remind them *why* they got into medicine. You also have such high emotional intelligence, Brian. That's not something every doctor or surgeon has, but it makes all the difference.

Dr. McDonough:

Thanks. I've learned to step back and only jump in when asked. It's the same with family. You want to guide your kids—but sometimes you just need to wait and listen.

Patti:

I get that. It's the same in business. At my firm, we have generational diversity—mentorship flows in every direction. And you learn from it. The younger team members are showing me incredible tech tools, especially around estate planning.

Dr. McDonough:

Absolutely. The world's changed. I mean, even booking a trip now takes hours online. And after my sister-in-law passed away, I realized how much people don't think about.

Where are the accounts? The passwords? Who has access? What happens to your photos or your pets? There are so many details we overlook.

Patti:

Exactly. I've created a checklist called "Get Your Affairs in Order" and people are shocked by how much they hadn't considered.

And there's the issue of adult children—once they turn 18, parents no longer have legal rights. You can't authorize surgery or access financial accounts unless you've done the paperwork.

Dr. McDonough:

That's a big one. My wife and I have what we jokingly call a "death file." I even wrote a note that says, "If you're reading this, this probably isn't good news." But it's important.

And from a health standpoint, none of your financial planning matters if you don't take care of your body. It's about enjoying the *youth* of your senior years.

Patti:

Totally. We don't like to think about it, but better to plan now. I always say: "Freshman year of retirement—go nuts!" Enjoy your time, travel, do the things you've dreamed of.

Dr. McDonough:

Exactly. If couples don't talk about those dreams, resentment can build. One partner might end up caregiving and feel like they never got to live.

Patti:

Yes. And I'll admit, I'm in a different phase than my husband. I'm all-in on work; he's

slowing down. I'll come home and he's emptied the dishwasher. I'll feel guilty, and he says, "Don't. This is me giving back."

Dr. McDonough:

That's so healthy. And not everyone retires the same way. For me, I might always keep writing or broadcasting. Others may want to work in a garden store or be a Phillies usher—seriously, I've thought about that!

Patti:

That's awesome! My dad did something similar. After a career at IBM, he just wanted a hands-on job. He ended up helping with office furniture installations for my husband's business—he loved it.

Dr. McDonough:

That's what it's about—meaningful use of time. But the first stage of retirement is often ambiguity. People don't know what to do. The "Honey Do" list runs out, and suddenly they feel lost and alone.

Patti:

Loneliness is a real health threat. We saw it in young people during COVID, too—working remote, no social contact, anxiety and depression skyrocketed.

Dr. McDonough:

Exactly. And for retirees, it's often the loss of work-related social connection. You have to intentionally build new routines and relationships.

Patti:

Right. And I think social media makes it worse. People see everyone else's highlight reel and feel like they're the only ones not living their best life.

Dr. McDonough:

That's why I started my podcast. During COVID, I felt there was so much misinformation. I created "The Dr. Brian McDonough Channel" and did 450 daily COVID updates—no sponsors, no agenda.

Patti:

I love that. You stayed grounded in truth.

Dr. McDonough:

Eventually I pivoted to interviews. I realized I could reach out to anyone—historians, authors, even Johnny Carson's former lawyer. That episode got over 3 million views.

Patti:

You're naturally curious. That's why people open up to you. You ask questions because you genuinely want to understand.

Dr. McDonough:

Thanks. And now I share quick health tips on Instagram—like why drinking can spike anxiety the next day. It's about reaching people where they are.

Patti:

We're the same way. We podcast about what we want to learn—and then get to share it with thousands.

Dr. McDonough:

Exactly. And it's all evergreen. Some interviews live on for years. But you've got to be thoughtful about what you say—once it's out there, it's out there.

Patti:

So true. Brian, I want to shift gears—what's your take on the healthcare system today? What's most challenging?

Dr. McDonough:

Honestly? The corporatization of medicine. Doctors are expected to see more patients in less time. Most offices are now part of large systems with high overhead and lots of admin layers.

Doctors spend hours at home on notes—what we call “pajama time.” And electronic records? They're great for billing, not for patient care.

Patti:

It's heartbreaking. As a nurse, we used to *nurse*—back rubs, bedside care, real connection. That's being lost.

Dr. McDonough:

Totally. Nurses used to write detailed notes. Now, it's all metrics—great for data, but it strips out the human context.

Patti:

And you can't treat a patient if you're staring at a screen the whole time. You miss the depressed mom in the room, the subtle cues.

Dr. McDonough:

Right. Nonverbal communication is huge. And that's why it's so important to give doctors and nurses independence. Just like in your world—if someone has 10 years of training, they need room to use their judgment.

Patti:

We're lucky—we built our firm from scratch, so we get to do things our way: take care of people, not just their money.

Dr. McDonough:

And that's what keeps professionals engaged—meaning and autonomy. When leadership and practitioners truly respect each other, everything changes.

Patti:

Yes. I've seen that firsthand at Chester County Hospital. I watched a physician cry in a board meeting because he couldn't help a patient afford both food and medicine. That kind of heart is what keeps people in the field.

Dr. McDonough:

It's about best practices—and heart. Speaking of which, I remember my dad once told me, "Never assume you're the smartest person in the room—especially in business." That humility has served me well.

Patti:

I love that. It reminds me that not having a finance background made me a better CEO—I ask questions, I listen, I translate.

Dr. McDonough:

That's what it's all about. Communication. Listening. Translating knowledge into action.

Patti:

Exactly. And that applies to finances too—people need to feel confident making decisions.

Dr. McDonough:

So let me ask: how do you help clients shift from saving to spending in retirement?

Patti:

It's tough. Everyone's different. Some want steady "paychecks" from their portfolios. Others prefer a flexible pool to draw from. The key is personalization—and reminding them that it can always change.

Dr. McDonough:

Just like medicine. No cookie-cutter plans.

Patti:

Exactly. And one thing I always say: "You're not a pie chart." Everyone's life, goals, health, and family is different. That's why we don't do one-size-fits-all portfolios.

Dr. McDonough:

I love that. And what's one big piece of advice for someone turning 60?

Patti:

Track your spending. Don't think "budget"—think awareness. Know where your money goes. That's how you reclaim control.

Dr. McDonough:

Great advice. And on the health side: work on strength, balance, and flexibility. These are the things that keep you independent in your 70s and 80s.

Patti:

You nailed it. And for those just starting out: save 10% in your 401(k) before anything else. The earlier you start, the better.

Dr. McDonough:

It's about planting seeds now—whether it's your body or your bank account.

Patti:

Brian, thank you so much for this. What a conversation! You said, "Let's just talk," and we went for almost an hour.

Dr. McDonough:

It was a blast. I hope people listening got as much out of it as we did.

Patti:

Me too. And I'm serious—I'm going to work on my balance. And to all our listeners: the best gift you can give your kids or grandkids? Teach them early. Roth IRAs. Smart choices.

Thanks, everyone, for tuning in. Take care, and have a great day.