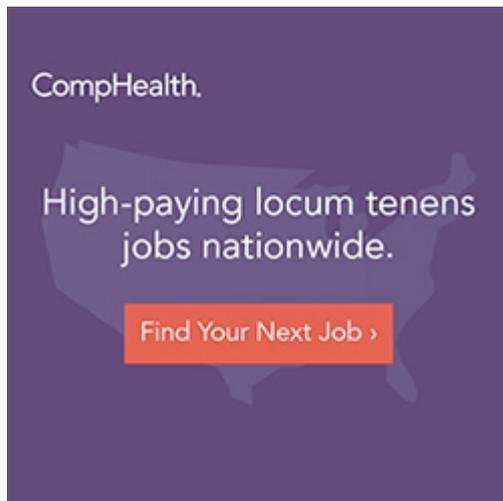
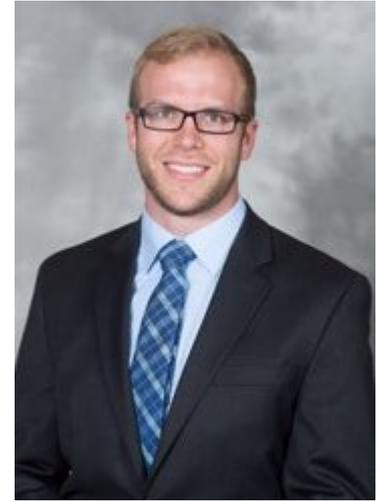


Investments Come In Many Forms – 2016 WCI Scholarship Grand Prize Winner



[Editor's Note: Here at WCI we are pleased to announce our grand prize winner of the 2016 WCI Scholarship, Joshua Fullmer, an OMS3 at the Campbell University School of Osteopathic Medicine. Grand prize this year is good for 60% of the cash raised for the scholarship, or about \$15,600. While this was only the favorite essay for one of the twelve judges (as well as most of the WCI staff), it was the second favorite essay of the ten finalists for fully half of the judges and ended up winning the contest by a mile. We liked this essay because not only did it tell us what the money was going to be used for, but because it reminds all of us that money is to be spent for those things in life that bring us the most happiness, not just squirrelled away for no eventual purpose. Enjoy! Thank you to all who participated this year- sponsors, readers, applicants, judges, and especially the wonderful people helping me here at WCI as we work hard to help those who wear the white coat get a "fair shake" on Wall Street. Congratulations to Joshua and his little family.]

Who am I to give investment advice? The only stock I have ever owned was virtual (and to be honest, I lost most of that). My portfolio is as blank as my stare when, two years after biochemistry, I am asked to recite the steps of the TCA cycle. At this point you may already be asking, “Why am I still reading this?” or “There must be a typo because he put the word investment in the title.” It is true, this essay will provide little benefit if looking for financial guidance. Rather, I would like to demonstrate that investments come in many forms.



“An investment in knowledge pays the best interest” – Benjamin Franklin

I am not one of those people who grew up knowing I wanted to be a doctor. I never dressed up as a doctor for Halloween, or enjoyed the game of operation. Quite frankly, it wasn't until my junior year at the University of Utah that it surpassed physical therapy as my career of choice. The decision was not based on money. It was not based on helping people (seeing as that is part of a PT's job as well). It was based on investing in myself, my education, to a point where I knew I would have no regrets wondering whether or not I challenged myself completely. This may sound selfish, but investments that push us to grow are what make us better, stronger people. As our deposits increase, the interest of personal growth also extends to those around us. If we do not value ourselves highly enough to see ourselves worth the investment, happiness will be hard to come by.

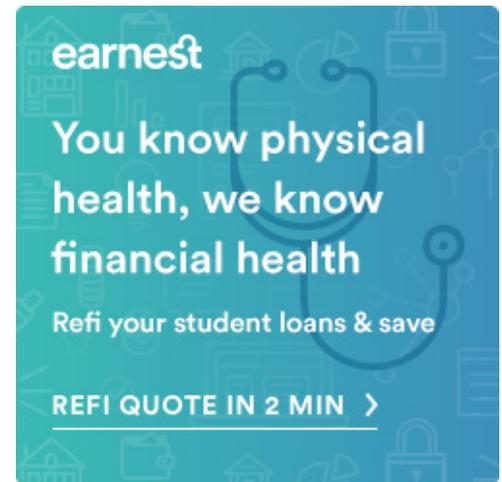
“In investing, what is comfortable is rarely profitable” – Robert Arnott



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There is nothing on this earth that could be a better support on this journey than my sweet wife. She has been willing to sacrifice so much to invest in me, and in our family. Even though there is nothing she enjoys more than being close to family, she agreed to move across the country to North Carolina. Even though she works so hard as a second grade teacher, she does not complain when my tuition bill comes in the mail higher than her annual salary. Even when I am spending late hours with physicians, out of town at conferences, making her go to bed alone because I am up studying, she is lovingly supporting and encouraging me. Her confidence in me makes all the difference. So... we continue to FaceTime loved ones on holidays, clip coupons, and make the most of the time we have together. Although life is not always comfortable, especially for her, we are confident these experiences will be profitable.

“The stock market is filled with individuals who know the price of everything, but the value of nothing” – Phillip Fisher



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Four years ago, my wife's cousin was having trouble getting pregnant. She had one child and a long history of miscarriages. After extensive testing they discovered she had fragile X-associated ovarian insufficiency (FXPOI) at age 27, and was a carrier for fragile X. This led my sister-in-law to get tested as well, discovering she too was a carrier due to the X chromosome passed from her father. For those of you that aren't aware, Fragile X syndrome is the most common cause of inherited intellectual disability. As it is passed from generation to generation the genetic trinucleotide repeat expands (known as anticipation), meaning the severity of the disease often increases when passed from mother to child. Knowing that my sister-in-law was a carrier, we knew before testing that my wife was as well.

From the very beginning, we have desired to have a big family. Occasionally my wife will apologize to me about being a Fragile X carrier. Every time she does it sends a pain through my heart. The sweetest woman I have ever met keeps carrying around some unnecessary guilt that we all know is unwarranted. While exploring our options we learned more about preimplantation genetic diagnosis (PGD), which allows for genetic screening before implantation. This seemed like the perfect option for us, allowing us to ensure our child does not carry the disease. Unfortunately, PGD along with IVF would

cost us somewhere in the range of \$25,000. So, that led us to a decision. Do we wait until we are in a better financial position and risk early-menopausal symptoms like her cousin? Or do we go further in debt to start our family?

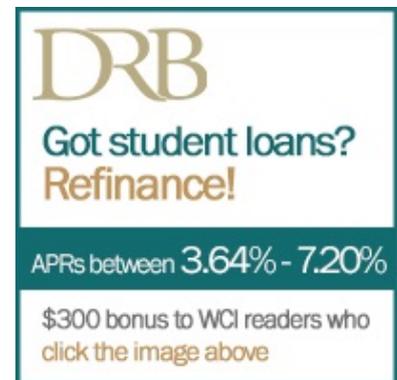


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We decided together that we value nothing more than the idea of a happy, healthy family. So, my wife's teacher salary (which was already towered by student loan debt) and nearly our entire savings were invested into medical bills. We found some amazing doctors that we were confident in, but still had to face the fact that the average rate of live births per embryo transfer (without the added risks of PGD) hovered less than or around 50%. After a successful egg retrieval and genetic screening, we were ultimately left with only one shot at getting pregnant. After many prayers we discovered a small beating heart on ultrasound nearly eight weeks later. Never had I felt more excited or relieved. A few weeks later we were visiting family for Christmas out of state. My wife got very sick and began bleeding a lot. I will never forget the sound of her crying from the bathroom after she passed some clots, convinced we lost our sweet little angel. Holding my wife in my arms I remember feeling very fortunate for her, no matter how things turn out. Even if we lost all our savings and would be unable to afford trying again for a few years, we had each

other. We went to the doctor, and to our astonishment we saw the same little heartbeat flickering. A large subchorionic hematoma had caused the bleeding, and we were told it should resolve on its own.

The conclusion to this story cannot yet be told because it has yet to be written. In two short months we are expecting the addition of our little miracle child. Holding her in my arms and looking into her bright eyes, will it be worth it? There is no doubt in my mind the answer is a resounding yes. There is no price too high to match the value of such a moment.



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So who am I to give investment advice? I am a full-time medical student who spends hours upon hours studying so that I can someday help others. I am part of an amazing marriage that makes continual financial sacrifices to receive an amazing emotional return on investment. I am an expecting father who is already willing to give up all that I have to ensure a bright future for my daughter. Although I have not been able to make any major financial investments at this time, it is my hope to take any money I could potentially be awarded and use it as part of my ongoing investment into a better tomorrow for me and my family.

What do you think? In what ways do we make non-financial investments? When is it reasonable to go into debt to start a

family? How has your family supported you in your career?
Comment below!