# Newsletter

October 2026





By Allie Pennington

October is when Texas finally starts pretending it has seasons.

The mornings get a little cooler. The calendar gets a little fuller. The crockpot comes back out of hiding. And somehow we have officially entered the "ber" months, which means the year is moving a whole lot faster than most of us are ready for.

September was busy, and October is not exactly asking us to slow down. The holidays are getting closer, the end of the year is coming into view, and this is usually about the time when the calendar starts filling itself before we even realize it.

So maybe October is less about slowing down and more about being intentional. About where you are putting your time. Your energy. Your money. And your attention.

Breathe.

Because there is still plenty of year left. Let's make it count.

## Healthy Living: Stop Putting Yourself on the Back Burner

We spend a lot of time talking about taking care of other people.

Take care of your patients. Take care of your family. Take care of your team. Make sure everyone else has what they need. And most of us are pretty good at it.

What we are not always as good at is putting that same effort toward ourselves.

The appointment you keep meaning to make. The checkup you keep putting off. The mammogram that has been sitting on your mental to do list for months. The thing you noticed but decided could wait because there was always something else that needed your attention first.






That is the part we need to talk about.

October is Breast Cancer Awareness Month, which makes it a good time to put your own health back on the list. Not because you need another thing to do. Because taking care of yourself is part of taking care of the people who count on you.

You cannot keep running on empty and expect to have the same energy, patience, and presence for everyone else. So if your health has been sitting on the back burner, move it back up.

Make the appointment. Schedule the screening. Get the checkup. Pay attention to the thing you have been telling yourself can wait.

Taking care of yourself is not selfish, and it does not mean you care any less about everyone else.

It means you plan on being here for them for a long time.



## Wellness Spotlight: Be Someone Safe to Talk To



October is Domestic Violence Awareness Month.

Domestic violence does not always look the way people expect it to. It can happen in any community, in any kind of family, and to people who may never tell anyone what is happening.

Sometimes the person sitting next to you at work is carrying something you know nothing about. That does not mean you need to know what to say or have an answer for every situation. In fact, sometimes the most helpful thing you can do is much simpler than that.

Listen.

Believe someone when they tell you they are not okay. Do not judge them for why they stayed, why they went back, or why they are not ready to leave. You may not understand their situation, but you can still be a safe person for them to talk to.

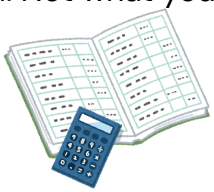
And if you are the one who needs that safe person, know that you deserve support too. You do not have to figure everything out by yourself.




The National Domestic Violence Hotline is available 24 hours a day, 7 days a week.
Call or text 1-800-799-7233 or visit thehotline.org for support and resources.
Sometimes taking care of each other starts with simply being willing to listen.

## Financial Wellness: Don't Let the Holidays Haunt Your Budget

Last month we talked about looking back at what the holidays actually cost you. Not what you planned to spend. What you actually spent. If you did that, you have a number.



October is when you do something with it.

Make your list. Every person you buy for. Every event you cook for. Every tradition that costs money. Put a realistic number next to each one. Add it up.



That is your holiday budget.

Now divide that number by the number of paychecks you have left before you need the money. That is what you set aside each paycheck starting now.

If you open a separate account just for holiday spending, even better. The same reason it works for your emergency fund is the reason it works here. Money sitting in your everyday account feels available. Money set aside for a specific purpose is harder to accidentally spend on something else. The goal is not to make the holidays less fun. It is to enjoy them without spending the next few months paying for them.

December is coming whether you are ready or not. The difference between a holiday season that feels good and one that follows you into January as a credit card bill is usually a plan made early enough to actually work.

October is early enough.



Do not let the holidays sneak up on you like a ghost.



## Nutrition Corner: The Pot Roast That Changed John's Mind



My husband does not like pot roast.

Or he did not, until this one.

That is honestly the only review that matters in my house.



This is not your grandmother's pot roast swimming in a can of cream of mushroom soup. This is a chuck tender roast that is trimmed, seasoned, and slow cooked until it is tender enough to shred. It tastes like you spent all day on it and costs very little to make. The crockpot does the work. You just have to be home when it is done.

Start with a chuck tender roast and trim most of the visible fat. Season generously with DASH Table Seasoning, garlic powder, onion powder, black pepper, and red pepper flakes if your people can handle a little heat.

Add enough low sodium beef stock to come about halfway up the sides of the roast. Add a small splash of Worcestershire sauce, too. Then take one to two tablespoons of your favorite honey bourbon barbecue sauce and spread it across the top of the roast.

That is it.

Lid on. Low and slow. About eight hours.

When it is done, pull it out and cut it into large chunks. Then take two forks and shred it little by little. Put it all back into the juices in the crockpot and let it sit for a few minutes before you serve it. We do ours over mashed potatoes or roasted baby potatoes with a little Parmesan. On the side, it is either corn and green beans or broccoli and carrots roasted on a sheet pan, or in the air fryer, with the potatoes.

Simple. And it all comes together at the same time.

The honest nutrition picture is better than pot roast gets credit for. Using a chuck tender roast and trimming the visible fat keeps it from being quite as heavy as the pot roast people usually picture. The low sodium stock and DASH seasoning help keep the added sodium in check. Then add the vegetables and you have a meal with protein, carbs, and fiber that actually tastes like comfort food.

Fall food does not have to mean heavy food.

This one just tastes like it does.

## Employee Spoltlight

Some of the most important work that happens at Podiatry Associates of Texas happens behind the scenes. It is the work that keeps things connected, keeps people informed, keeps the day moving, and helps everything work the way it is supposed to.

These three women each play a part in that. And while their day to day may look different from what happens inside the clinic walls, the impact is just as real. They show up. They adapt when things change. They handle what comes their way. And they keep moving forward without making it about themselves. That kind of consistency is what holds a practice together.

This month, it is their turn in the spotlight.

Nelly Njoroge



1. What is one moment at work that reminded you exactly why you do this job?
When a client who was frustrated about a complex invoice ended the call grateful and thanking me for breaking it down and turning a stressful situation into a great relationship is why I love what I do.

2. What do you wish more people understood about your role?
Billing is about so much more than submitting claims. It involves problem-solving, investigating denials, interpreting payer policies, and figuring out how to get things resolved. Sometimes, it feels like being part detective, part translator, and part problem-solver.

3. What does your team count on you for that might surprise people outside of it?
Outsiders assume we stay behind the scenes, but the team counts on me to turn tricky financial chats into positive client relationships.

4. What does life outside of work look like for you?
Lots of social energy!My life outside of work is always busy, but in the best way. My family and I love traveling and making memories together. I also enjoy a good long drive with the music turned up, which is one of my favorite ways to unwind.

5. What is something about you that would genuinely surprise the people you work with?
In the office, I tend to be super focused and strict about getting things done, so people are usually shocked to find out I'm actually a total extrovert outside of work. Once the laptop closes, I'm a restless road-tripper who loves driving to new places and going to concerts.

Louisa Ayuma



1. What is one moment at work that reminded you exactly why you do this job?
One moment that always reminds me why I do this job is when I'm able to turn a frustrated or worried patient into someone who feels heard, understood and supported. Knowing that something I said or did made someone's day a little easier is very rewarding.

2. What do you wish more people understood about your role?
I wish more people understood that customer service is about much more than answering questions or resolving complaints. It requires patience, empathy, attention to detail, problem-solving and the ability to stay calm even when things get challenging. Every interaction is an opportunity to build trust and create a positive experience.

3. What does your team count on you for that might surprise people outside of it?
My team can count on me to be the person who says, "Let me see what I can do," instead of giving up when something gets difficult. I'm naturally persistent and I like finding solutions, especially when it means making things easier for both the team and the patient.

4. What does life outside of work look like for you?
Outside of work, I'm usually looking for my next adventure with family and friends. Whether it's trying out a new restaurant, exploring somewhere I've never been, going out with friends or making completely spontaneous plans. I love experiences that make great memories.

5. What is something about you that would genuinely surprise the people you work with?
I think people might be surprised by how different my personality can be outside of work. I can be very focused and composed at work but with my friends and family, I'm much more playful, spontaneous and adventurous.

Loreen Lihanda



1. One moment that really reminded me why I do this job was when I helped get an insurance authorization approved before a patient came in. I followed up with the insurance company and made sure everything was ready, so the patient could have a smooth visit without unnecessary delays. It felt good knowing that my work made the patient's experience easier.

2. I wish more people understood that insurance authorization is more than just making phone calls. It requires accuracy, patience, and strong communication because the authorization can directly affect whether a patient gets the care they need on time. I'm often coordinating between the insurance company, the healthcare provider, and the patient, so attention to detail and follow-up are really important.

3. My team counts on me to stay organized and make sure nothing falls through the cracks. I'm often the person who follows up on pending authorizations and keeps everyone updated. What might surprise people is how much coordination and attention to detail goes into making sure patients get the care they need on time.

4. Outside of work, I like to keep things simple. I enjoy spending time with family and friends, going out occasionally, listening to music, and just having time to relax and recharge. I also like learning new things and working on myself, so I try to have a good balance between work and my personal life.

5. Something that might surprise my coworkers is how adventurous I am outside of work. I really enjoy trying new things, going out, and spending time with the people I love.

## Learning Corner: Don't Fall for It

October is Cybersecurity Awareness Month, which sounds like something that belongs in an IT department newsletter and not this one. But here is the thing. The people who fall for phishing emails and suspicious links are not careless people. They are busy people. People who are moving fast, managing a full day, and get a message that looks just legitimate enough to not raise a flag in the moment.



That is exactly how it is designed to work.

A phishing email does not announce itself. It looks like a password reset from a system you actually use. It looks like a message from a coworker asking you to click something. It looks like an invoice, a notification, or an urgent request that needs your attention right now.

The urgency is the tell. Scams are built on pressure because pressure makes people skip the step where they stop and think. So that is the skill. Not memorizing every type of cyber threat that exists. Just slowing down long enough to ask a few questions before you click anything.

Does this make sense for me to receive right now? Is this asking me for information or access I would not normally give? Can I verify this through a different channel before I act on it?

In a clinical environment, this matters more than most people realize. Patient information, insurance details, and financial data are all moving through this practice every single day. Protecting that information is part of the job, even when it does not feel like it.



When something feels off, slow down.

Ask someone. Verify it another way. And when in doubt, do not click it.

## A Note from the Owners and CarenetMSO

October means we are in the final stretch. Three months left in this year.
That is not a little time. That is enough time to finish strong, get ahead of the things that usually sneak up, and close out the year feeling like you were intentional about how you spent it. That is what we are asking you to carry into this month and the ones that follow. Not perfection. Not doing everything. Just being a little more deliberate about where your energy goes, how you take care of yourself, and what you want the end of this year to actually look like.
This team has shown up every single month this year through heat, full schedules, and everything in between. The fourth quarter is no different. You have the benefit of everything you have already learned, everything you have already accomplished, and everything this year has taught you.
So keep moving forward. Keep taking care of each other. Keep doing the work you know how to do.
Three months is plenty of time to make them count.

With appreciation,
Podiatry Associates of Texas Ownership and CareNet MSO