



RESIDENT
DOCTORS
OF BC

PULSE

WELLBEING AT WORK & HOME

may 2016 | issue 31

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RESIDENT DOCTORS OF BC

The purpose of Resident Doctors of BC is to support residents in fulfilling their education to become well-informed, prepared and professional physicians to enhance patient care.

MISSION STATEMENT

- To advocate for contractual matters
- To support members’ education and encourage excellence in the teaching environment
- To promote its members’ professional, personal and financial well-being
- To foster collegiality among its members throughout British Columbia
- To facilitate collaboration with the community and other professional groups

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A WORD FROM OUR BOARD

“THIS MONTH IS A TIME TO REFLECT ON WHAT WE NEED TO DO TO HELP OURSELVES BEFORE WE CAN HELP OTHERS.”

May 25th is National Resident Wellness Day; here in BC we are proud to celebrate the entire month of May as Wellness Month. Our organization is committed to supporting our members’ health and wellness through multiple avenues. Simply, we care a lot about ensuring our members feel supported, and have the resources to continue supporting themselves, their patients, and their peers over the course of their medical careers.

We are all familiar with how challenging residency can be. Balancing clinical duties, academic training, and personal lives becomes particularly trying over the years. To me, learning health and wellness skills are equally important as learning an epidural, or practicing a psychiatric assessment – these are skills we learn now but will need to continue to hone throughout our clinical careers.

Too often we neglect our own wellness as we continue serving our patients. Too often we put our mental health aside to finish rounding or see that last consult. This month is a time to reflect on what we need to do to help ourselves before we can help others. It’s also a reminder to look after each other and help a colleague in need. This issue will serve to connect residents with the mental health resources they may need, as well as rejuvenate our desire to maintain physical wellness. Take a snack break, drink lots of water, stay active, and look out for each other – this is how we will sustain our profession, our careers, and our lives.

Sincerely,
Dr. Vishal Varshney
President 2015-2016





UPCOMING EVENTS

- May 25**
MD Inc. workshop. Learn about incorporation. See page 26.
- June 1**
Resident Doctors of BC Board of Directors meeting. All members are welcome. RSVP to info@residentdoctorsbc.ca
- June 24**
Doctors of BC's annual Resident Graduation Event. See page 30.
- June 28**
New Member Orientation. Volunteers are needed for the Resident Panel. If you are interested in helping out, please email info@residentdoctorsbc.ca
- July 6**
Resident Doctors of BC Board of Directors meeting. All members are welcome. RSVP to info@residentdoctorsbc.ca
- July 27**
Fireworks social night! Enjoy drinks and appies before the fireworks. See page 5.
- September 14**
Resident Doctors of BC's Annual General Meeting, 6pm at the association office.



Residents had fun learning how to make a healthy meal at the cooking class on May 10th



RESIDENT DOCTORS OF BC Healthy Living Photo Contest



Send us a snap of your healthy lifestyle for a chance to win a prize!

For example, your favorite healthy food, type of exercise, or wellness activity.

10 prizes of \$10 to Subway
Grand prize of \$50 to Whole Foods

Winners will be drawn at random from all participants. Send us the photo via Facebook, Twitter or Email:

- www.fb.com/ResidentDoctorsBC
- [@ResidentDocsBC](https://twitter.com/ResidentDocsBC)
- info@residentdoctorsbc.ca

Contest runs May 2nd to May 26th. Winners will be announced on May 27th, and the photo submissions will be shared on our website.



FIREWORKS SOCIAL

July 27, 2016

**The Refinery
1115 Granville Street,
Vancouver**

**Drinks & Appies from
7:30pm-9:00pm
Walk to English Bay for
Fireworks!**

**Come join us for a fun
night!**

The Honda Celebration of Light fireworks will feature the NETHERLANDS on Wednesday, July 27th. Appetizers are on us, each resident who registers will receive two complimentary drink tickets! The Refinery is a short walk from English Bay, residents will walk to enjoy the show after drinks & appies. Registration is required, spots are limited. **Register @ <http://rdbcfireworks.eventbrite.ca>**

Most people spend at least half a day standing or sitting, which takes a toll on the muscles. Simple stretches throughout the work day can reduce and even prevent soreness and stiffness. Although there is more research on the dangers of sedentary lifestyles to health, standing too long can also be unhealthy. Physiotherapists recommend incorporating stretches to offset some of these negative effects.

Studies have shown that stretching throughout the day improves muscular balance, coordination, and posture. It also increases blood supply and nutrients to your muscles, which gives you more energy. Perhaps the most important benefit is that it reduces fatigue and stress, a known culprit for many illnesses. Therefore, taking five minutes for stretching every few hours can go along way. Here are some stretches that can be done while standing or sitting at your workplace:

1. NECK STRETCH

- Look straight ahead and tilt your head towards your shoulder
- You should feel moderate tension on the side of your neck
- Return to the start position and repeat on the other side
- Hold each stretch for 15-20 seconds

2. SHOULDER STRETCH

- Place one hand under your elbow.
- Lift your elbow and stretch it across your chest.
- You should feel the stretch in the back of your shoulder
- Hold the stretch for 15-20 seconds; than repeat the stretch with the other arm.

3. CHEST & MID-BACK STRETCH

- Stand straight with hands on your hips
- Inhale and arch your back than exhale and round your back
- You should feel tension in the chest and shoulders, perhaps mid back as well
- Hold each stretch for 15-20 seconds and repeat 3-5 times

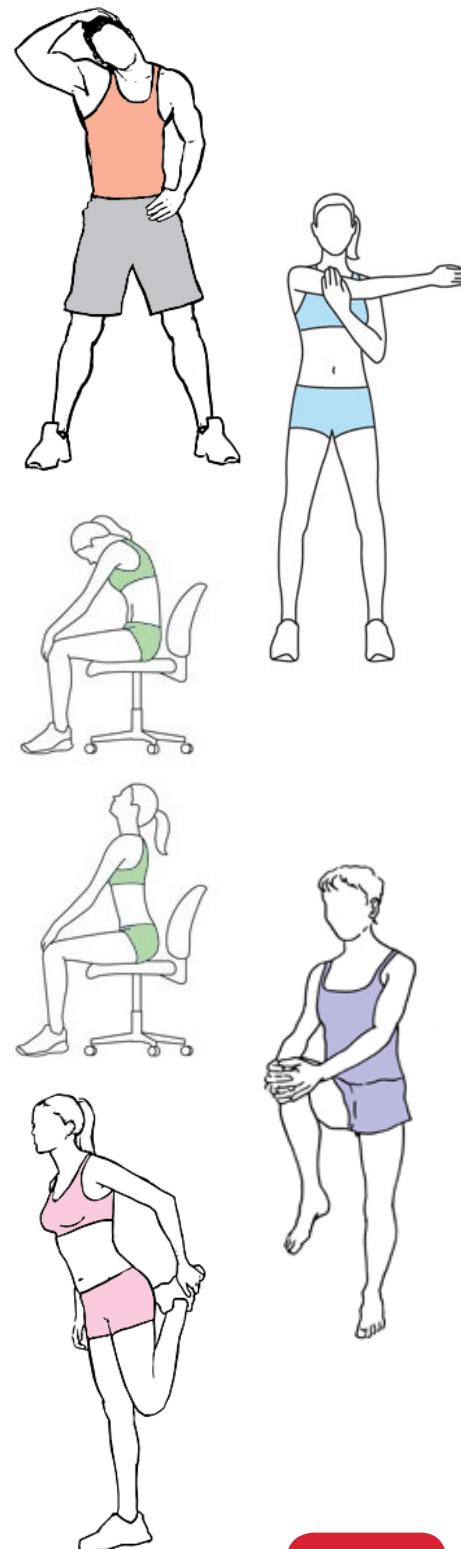
4. LOWER BACK STRETCH

- Stand against a wall or sit back in a chair
- Grab the back of your thigh and bring your knee towards your chest
- Try not to lean forward, and keep your back straight
- You should feel tension in your lower back
- Switch legs and hold each side for 15-20 seconds

5. LEG STRETCH

- Stand straight and grab one of your ankles and bring it towards your buttocks
- Keep your back straight and knees parallel to each other
- You should feel tension in front of your thigh
- Hold each ankle for 15-20 seconds

5 QUICK STRETCHES TO DO AT WORK



DECLUTTER TO DE-STRESS & CLEANING TIPS

Feeling stressed out? While it's important to have a space where you can retreat to unwind, many of us find household tasks and clutter to be a distraction in our attempts to relax. When work stress is getting you down, the last thing you want is to come home to a messy house and massive to-do list of chores. There is no better time than Wellness Month to relieve some of your overall stress by taking control of your home and getting yourself organized.

Roughly 80% of clutter is the result of disorganization, not a lack of space. Take a good look at the things that never get put away, and find a home for them. But for the other 20%, you might just

have too much. Is the laundry basket always full because you don't have enough drawer space? Is the pantry overflowing onto the counters because you have packaged food you haven't gotten around to eating? In these instances, it's time to be strict and get rid of enough that you can actually fit everything into its appropriate place, and have room leftover for new items as needed.

Feeling overwhelmed by chores or clutter? Start small. Pick a task, a room, or a closet, and work your way through the house one step at a time. "Take Five" minutes every night before you go to bed to tidy up. You'll feel better not waking up to a mess in the morning. Peruse your house with a trash bag: if it's broken, ugly, or irritating, pitch it immediately. If it hasn't been worn, used, or eaten in the course of a year, get rid of it. If you've been planning to fix something for more than six months and haven't done it, toss it! (Of course, if you can recycle or donate anything, this is preferable to sending things to the landfill.) Turn clutter into cash by selling items you no longer need on Craigslist or Facebook bidding war groups.

As you work your way through the house, keep these tips in mind to make cleaning and organizing easier!

ENTRYWAY

- Everything has a place, and that is especially important for your entryway, a natural collecting place for all the things you carry as you come and go from your home. Make sure you have a proper place for your coats, shoes, bags, keys, mail, etc. so you don't end up with a trail from one end of the house to the other.
- Designate one basket or tray as your inbox. Do not return papers to it once you have removed them: file them, recycle them, or toss them as appropriate.

KITCHEN

- Before you mop, use the warm soapy water to wash down counters and cabinets that don't normally get a lot of attention. Wipe the outside of your dishwasher and oven too, then follow-up with glass cleaner so they are shiny.
- Treat yourself to a nice ceramic spoon holder to use when you are cooking. Putting a spoon holder in the dishwasher is faster and easier than wiping down countertops.
- Keep a spray bottle filled with rubbing alcohol for spritzing stains.
- Reserve the ovens "Self Cleaning" feature for big cleans; and use baking soda and damp water for regular cleans.
- Clean underneath large appliances by extending a sock on a yardstick to pick up the dust bunnies and lint.
- To loosen debris in the food disposal throw a couple of ice cubes in and follow with orange or lemon peels and cold water.

BATHROOM

- Keep cleaning supplies where you need them. Put the toilet brush and bathroom cleaner in the bathroom (and the stove/oven cleaner in the kitchen). It will make it easier to clean as you go when the cleaners are convenient.
- Skip the cleaning solution on light bulbs, instead wipe them with a lint free towel.
- Toss your bathroom rug in the wash regularly, dry on low heat.
- To remove deposits from your showerhead, soak in warm vinegar in a plastic bag overnight.
- You can machine wash a plastic shower curtain, but first spray it with an all-purpose cleaner and let it hang for about 10 minutes to help remove soap scum.
- Clean out your medicine cabinet and toss any cosmetics or tooth brushes that haven't been used in months.

LIVING ROOM

- Vacuum cleaners are not just for carpets! Use them for non-carpeted flooring, rugs, couches, blinds, curtains, lampshades, and ceiling fans. Those attachments are there for a reason, so don't just ignore them.
- Watching TV? Consider doing some organizing as you watch. Pull out the junk drawer and go through it, sort the pile of mail so you can easily file it, or fold the pile of clean clothes in the laundry basket.
- Put a cinnamon stick in the vacuum bag before using to eliminate any musty smell.
- Make wood floors shine with vinegar and furniture polish.
- Windows won't streak as easily when it is overcast, so avoid washing windows on a sunny day.

LAUNDRY

- Who doesn't end up with the occasional solo sock? If its twin hasn't been found after a few laundry cycles, reuse it as a duster – put your hand in the sock so you can get into crevices and joints, and on surfaces where a traditional duster might normally be ineffective.
- Scatter baking powder on upholstery to get rid of smoke smells; leave it for a few hours then vacuum.
- Take heavy comforters or blankets to the Laundromat to avoid damaging your home washing machine which are not usually built for such heavy loads.

KIDS

- Let your children take ownership of their rooms and help them develop an organizational system that suits their individual preferences. Do they prefer stacking clothes on shelves instead of in drawers? Let them. Put toy storage within easy reach. Buy them hangers in their favorite color.
- Put hooks or pegs on the back of kids bedroom doors or closet doors and make hanging up backpacks and coats a habit.
- Clean small plastic toys in the dishwasher.





PEARLS FROM BC CHILDREN'S HOSPITAL

Work-life balance is a funny term. Work is a part of life. You can't separate the two - especially as a medical resident, when it may at times feel like work is your life.

Recognizing this, we created a program to promote wellness, collegiality and camaraderie within the hospital. The goal of the Resident Wellness Program at BC Children's Hospital is to keep people happy, healthy, engaged and satisfied throughout residency. Though we've only been "in operation" for a few years now, (and have a lot to learn!), here are a few tips to get a resident wellness program started at your site:

What you need to get started:

- First, find a faculty lead with time to champion resident wellness. You'll also need the support of program directors and chief residents.
- Create a mission statement: What does your program need and what are your goals?
- Make wellness an agenda item at your next residency training committee meeting and share your mission statement. Ask for a small budget to get started.
- Create a committee of interested residents and meet regularly to discuss programming ideas (see below for inspiration).
- Remember, culture shift takes time. Every little bit counts!

Programming Ideas. Here are a few ways we kickstarted our wellness curriculum:

1. Ice Cream Rounds: A confidential, resident-only forum, facilitated by Rebecca Turnbull (UBC Resident Wellness Counselor). We meet 4-5 times per year during academic half day. It is a space to discuss the challenges of residency and support one another. As the name suggests, an elaborate ice cream sundae bar is provided!

2. Resident of the Month (ROM): We have a monthly email survey to vote on our ROM. It's a nice opportunity to celebrate the accomplishments and hard work of colleagues.
3. Mentorship Groups: Residents from all years are assigned to mentorship groups with a faculty member. Groups meet 2-4 times annually in a social setting. Competition for the best mentorship group outing has been known to occur.
4. Random acts of wellness: Always encouraged and supported, this takes many forms and is part of the culture shift that accompanies an emphasis on wellness. Baked goods in the lounge, kind notes to colleagues on Valentines Day, and coffee for a post-call friend are just a few examples... the options are limitless.
5. Puppy therapy during academic half day: Supported by the Pacific Assisted Dogs Society.
6. Wellness board in the resident lounge: A colourful corkboard with info on who residents can contact in times of need, upcoming events, and fun facts about colleagues.
7. Resident wellness handbook/survival guide: We provide all incoming residents with a copy of this book, which highlights how to navigate the hospital and tips on a smooth transition to residency.
8. Bi-annual Resident Wellness Committee Newsletter
9. Promote local wellness and mindfulness conferences: Want to spend your conference days learning to meditate in Tofino?
10. Wellness themed journal club

Article courtesy of Dr. Megan Kilvert, R3 Pediatrics

The Wellness Champions Network is a new, proposed initiative designed to promote resident wellness* and to recognize and empower resident leaders within postgraduate medical education at UBC. The network is not intended to replace or replicate existing resources within your program, rather to broaden and strengthen the availability of peer support for all residents.

Join the network!

Residents and fellows - from any year of training and from any program or site - are eligible to join the network. As a Wellness Champion, you'll encourage dialogue around wellness in residency, share wellness communication from the Resident Wellness Office, remain familiar with support services and wellness resources, and serve as a wellness contact for peers. This is a volunteer role that would be appointed for one year (or longer) and would involve a minimal time commitment, approximately 1 to 2 hours per month.

Benefits of becoming a Wellness Champion

- Earn a certificate acknowledging your volunteer contribution, signed by Associate Dean of Postgraduate Medical Education, Dr. Roger Wong;
- Address the CanMEDS 'Professional' competency: "Demonstrate a commitment to physician health and well-being to foster optimal patient care";
- Develop skills in leadership and peer support;
- Photo on the Wellness Wall of Fame (and Resident Wellness website);
- Potential for skills training (e.g.: safeTALK workshop).

Interested in becoming a Wellness Champion for your program? Would you like to give feedback on this proposed initiative? Visit: <https://survey.ubc.ca/s/wellness-champions-network/>

**We define wellness as a balance between the physical, emotional, intellectual, social, and spiritual realms which results in a sense of accomplishment, satisfaction, and belonging, and provides protection against the unique demands of medical training and beyond.*

WELLNESS DURING RESIDENCY



Dr. Allibhai is a 3rd year Psychiatry resident, a member of the Resident Doctors of BC Health & Wellness Committee, and a twice past performer at Resident Talent Night. We sat down with Dr. Allibhai to hear her perspectives on integrating wellness into a busy residency.

Where does your interest in wellness come from?

I truly believe that you cannot be a useful physician unless you are healthy yourself. In the medical community, there is often the assumption or the stereotype that you have to be a warrior or a superhuman person – and it's not true. I find we do so well getting the job done, multi-tasking and filling our schedules, we often forget to take care of our own needs and our own health. If we can stay grounded in our sense of self and really address our own health and wellness, then we can only better our patients.

What does wellness mean to you?

Wellness, for me, is being healthy in your mind, in your body, and in your soul. It's not normal to feel great every second of every day; it's normal to have fluctuations in your mood, energy levels and overall functioning. However, if you can connect those three pieces together – mind, body and soul – and feel as though you're living and functioning positively; to me, that is wellness. To go one step deeper, if you take the time to be "well" – fostering a healthy diet, exercise, sleep, and positive emotional connections – it allows you to then self explore your own belief and value system. It allows you

to ask questions such as what is my purpose and what is life's purpose. From there, you can start looking at and understanding what your life is to you. You can begin developing a healthy soul and a healthy outlook on life.

How do you incorporate wellness into your daily life as a busy resident?

For me, it has always been going to the gym and being active. I consider this "me time", my daily dose of wellness. Alongside the gym, trying to eat healthy, having appropriate amounts of sleep, and doing things I love to do with the people I love. It sounds so simple in theory, but finding the time can be challenging. In my opinion, it is about making the time, and knowing when you have taken on too much. I also feel lucky, as in Psychiatry, counseling/ psychotherapy and constantly being aware of our mind and our body are part of our training process. This is not only to help ourselves, but to help our patients. They say that if you have your own unexamined set of quandaries, you aren't able to help other people address theirs. For me, I feel wellness can be optimized in a busy residency – through exercising a healthy body and a healthy mind.

Why do you think that wellness during residency is important?

It is so important. I cannot stress this enough. The stereotype I discussed earlier, about physicians being superhuman, I think the person in the media who embodies it best is Christina Yang from Grey's Anatomy. I used to believe that stereotype. I went into medical

school thinking, "Be a superhero, don't sleep, don't eat, don't get soft, be a shark". [laughter] I learned the very long, hard way that that is not possible for a lot of people. Maybe for some people it is. But for the vast majority of people, it's not.

Our mind and body are very much connected, and if you ignore that connection, it will take a toll on you in the long run. This is why wellness is so important in residency. You can only push through life for so long. Something may happen or you might find yourself in a situation where you need to process what you are going through. Where you need to break down the emotion, and talk about it. I find residency is often that area for a lot of people. Something will happen in residency, whether at work or in your personal life, where you will have to stop and reflect. You may find yourself in unfamiliar territory. This is why wellness is so important. It can act as a structure for when things start falling down.

What is your favourite physical or creative activity?

I'm a big gym go-er and I love to sing. I try to get to the gym daily and get behind a microphone at karaoke or a jam session whenever I can. They are both my areas of stress relief and I love that they keep my mind and body healthy.

What energizes you?

My daily workouts. They really do give me the energy I need. The gym has become part of my daily routine. Without those pick-me-ups at the end of my work day, I wouldn't be able to function as I do. Those moments bring me back to my normal state of clarity. I joke and say that I can literally feel the happy chemicals pumping in my brain, energizing me up again after a long, hard, emotionally and physically draining day. I get so motivated when I'm on the Elliptical or the Stairmaster, music in my ears and seeing the warm, smiling, familiar faces. That is what energizes me. It is my daily wellness medication – it is preventative medicine, really.

Can you identify a challenge you've had during residency and how did you cope with that challenge?

When I was in my first year of medical school, I started experiencing a shift in my mood. I was irritable, had difficulty sleeping, I couldn't concentrate and I lost interest in certain areas of my life. I didn't know what it was. What I realized afterward, when I got into my psychiatry residency, was I did experience a mild depression intermittently throughout medical school. While I had excellent supports, wellness counsellors who helped me process and work through this unfamiliar territory, it was my biggest hurdle. Looking back now, I certainly see the bigger picture based on what I have experienced over the past 7 years. I am able to recognize my self and my emotions more clearly and I don't shy away from tough or difficult situations. In turn, it has made me a more intuitive and empathic physician. What was one of the largest challenges, has turned out to be one of the most useful and purposeful journeys in my life.

What would you like to share with residents beginning their training?

Don't ignore the red flags. Don't ignore a change in your personality or a change in your baseline functioning because that could be the start of something occurring within you that you may not yet understand. Utilize the resources you have. Seek out help with the Resident Wellness Office or with a trusted person in your life, and don't think that these things will just go away on their own. Get the help you need if you need it, and don't be afraid to ask for help even if you don't know what's going on. Seek it out earlier than later. It doesn't make you any less of a person; in fact, it will probably make you an even better, more well-rounded, knowledgeable, and insightful person – and therefore a better physician.

This article is courtesy of the UBC Resident Wellness Office and was posted to their blog on April 19th: postgrad.med.ubc.ca/2016/04/19/wellness-during-residency-a-conversation-with-dr-tina-allibhai/



10 HEALTHY FOODS YOU SHOULD EAT



Eating healthy was always important but in the last few years the food industry has experienced many changes with opening of juice bars, more vegetarian restaurants, and in general restaurants are now offering more alternative options for those with common food sensitivities. No doubt, it has become much easier to find a healthy and quick meal option.

Including plenty of fruits and vegetables in the daily diet has long been known to be the best way to ensure a balanced nutrient intake for good health. Most recently the term “superfoods” has been widely used and has received much coverage and media attention. This growing interest in healthy eating and living has created a fascination with foods that are nutrient dense. Although there are foods that have been scientifically proven for their health properties, for many of them research is still not conclusive. Let’s focus on the super foods that have been backed by evidence the most:

1. Blueberries

These berries have been known to boost brain function and provide antioxidants, which help fight disease. According to a study in the American Journal of Clinical Nutrition anthocyanin, the pigment found in blueberries, protects against hypertension. Some research also suggests that, pterostilbene, a compound found in blueberries, has properties that suppress colon tumour growth.

2. Acai berries

Also rich in antioxidants, these berries are known to contain fibre that aids digestion and sterols that are good for the heart. Research on acai berries is still limited. They are known to have the highest content of antioxidants than any other berries including blueberries, strawberries and cranberries.

3. Pomegranate

Although peeling one of these is a mess, this fruit offers a wealth of benefits. It helps to quench hunger, fights against plaque and even against cancer. The fruit is rich in potassium, which is known to help with high blood pressure and protect against kidney diseases (although those with vitamin K concerns should limit their intake). According to a study from the US National Cancer Institute, pomegranate juice may stop prostate cancer cells from spreading further.

4. Beetroot

This plant has also been gaining much attention as studies claim that juice from beets can lower blood pressure and increase blood flow. It is also purported to improve athletic performance. Beetroot contains choline, which helps with sleep, learning, memory, and reducing inflammation.

5. Broccoli

A vegetable known to be disliked by all kids but insisted to be healthy by parents. This dark

green vegetable has been studied for a long time and according to American Institute for Cancer Research has numerous health benefits for the digestive, cardiovascular and immune systems. It is high in Vitamin C, potassium, protein and fiber.

6. Garlic

This pungent plant has been used as spice and medicine for thousands of years. Dating back to 18th and 19th centuries, people drank and ate crushed garlic in belief that it would protect them against the plague. It was also applied to wounds as an antiseptic to prevent infection. In present day, it is known as an immune booster against common colds and a helper in fighting cancer with its antioxidant properties. Some studies suggest that garlic may help in prevent or slow down heart disease.

7. Quinoa

This ancient grain has gained a lot of popularity recently as a gluten free, protein rich, low in carbs alternative to potatoes, rice and other heavier less nutritious sides. Quinoa contains iron, B-vitamins phosphorus calcium and fibre to name a few. Multiple studies have shown that consuming 2-3 servings per day can reduce the risk of diabetes, high blood pressure, cardiovascular disease and colon cancer.

8. Dark Chocolate

Almost everyone likes chocolate, which makes dark chocolate one of the most popular superfoods and certainly one of the most enjoyfull ones. The cocoa plant is high in flavonoids, antioxidants and flavanols, which are all known to protect the cardiovascular system. The less processed the chocolate is the more benefits it has, so try to pick dark chocolate over milk chocolate that is loaded with sugars and other fats.

9. Salmon

Is known for its good source of vitamins, proteins and minerals. Salmon has been a popular substitute for meat as it is high in protein. Above its protein content, it a source of omega-3 fatty acids which reduce inflammation of the arteries and digestive system. It has been known to have amazing health effects for eyecare, as the amino acids help prevent visual degeneration, in brain function by improving memory, and in the nervous system by acting as an antidepressant. It is even known to help prevent/slow down Alzheimer’s disease.

10. Kale

This green leafy plant is known to be high vitamin C, potassium and fibre to name a few benefits and is high on the list of world’s healthiest foods. Kale has been one of the main ingredients in all smoothies and shakes and is known to have positive health benefits such as lowering the risk of cancer, preventing bone-related disease with its high content of vitamin K and calcium, as well as in helping digestion. With high beta-carotene levels, kale also contributes to healthier looking skin and hair.



SIX TIPS TO SPRING CLEAN YOUR LIFE

Six Tips to Spring Clean Your Life to Increase Energy, Improve your Health and Feel Great

Spring is an exciting time and it can be a great opportunity to clean up certain aspects of our life. The long rainy cold and dark days of winter can have a significant impact on our overall state of wellbeing. With the onset of longer days come more opportunities to spend time doing what we value: being outside, socializing with our friends, enjoying the warmer weather, feeling and looking great.

As you launch into spring and get ready to have a great summer, here are six tips to clean your life up, increase energy, improve your health and feel great:

1. Commit to cleaning up your diet to include 'cooler' foods like more salads, seasonal fruits and eating lighter throughout the day. In doing so, you will feel better, have more energy and lose a few pounds (if that is on your list of things to do)
2. Get out and enjoy the longer days by including an after dinner walk. In doing so, you will de-stress from the day, burn a few calories, calm your mind and get some fresh air.
3. Clean out your closet and move the winter clothes to the back of the cupboard and move the summer ones to the front. Taking control and getting organized in our life can better help us to feel more in control of our environment. Building good health is a combination of both our mental and physical efforts.
4. Get your family and friends together for a fun picnic at a local beach. Making family time a priority can have many benefits. Most people live very busy lives and struggle to stay connected to the people they love the most. Creating strong family ties can have many health benefits when it comes to building strong support networks.
5. Go on a sugar fast to minimize or get rid of your sugar cravings. Sugar is highly addictive and in many of our foods. Sugary foods can fill us up when we would be better served filling up on healthier foods. Try adopting an attitude of 'sugar is a treat' and before you know it, your sugar cravings will lessen or even disappear.
6. Our thoughts can play an instrumental role in how we feel in life. Constantly focusing on negative thoughts can debilitate us and cause us to lose energy and vitality. Identify one thought that you would describe as negative thinking and try to replace it with something that empowers you to take action.

Some of the biggest challenges people face implementing changes are: low motivation, lack of support and follow through and access to the strategies that help people to increase their chances of success. Health Coaching offers the support necessary to set realistic goals, design a realistic plan, devise weekly steps and offer accountability and commitment.

Mary Roncarelli, Certified Health Coach, Bphed - Mary has spent over twenty five years supporting people in making positive lifestyle changes and has worked with over a thousand clients to improve their personal well being, increase self esteem and values and create the health and the quality of life they desire and deserve. She has co-produced and hosted a variety of health enhancement television programs which have predominantly focused on weight management and healthy lifestyles. She is a vibrant and motivating speaker and presenter and developed the national program 12 Weeks to Weight Loss & Wellness which has been operating since 2000.

Contact your health coach today through EFAP! Call EFAP and request a confidential, no cost telephonic health coaching appointment to start your spring cleaning.
Phone: 604-872-4929 | Toll-free: 1-800-505-4929 | Email: help@efap.ca



**RESIDENT
DOCTORS
OF BC**

RESIDENCY 101 SOCIAL MEDIA CONTEST

Share your advice on how to be a #successfulresident with your new colleagues as they transition into residency!

Starting residency in July and have a question? Post it with #residency101 and get answers from current residents.

Make sure to tag Resident Doctors of BC in your posts or tweets to be entered to win an Resident Doctors of BC prize pack!



fb.com/ResidentDoctorsBC

- Post a tip #successfulresident
- Ask a residency question #residency101
- Answer a residency question #residency101
- Like or share a question or tip



@ResidentDocsBC

- Tweet a tip #successfulresident
- Ask a residency question #residency101
- Answer a residency question #residency101
- Retweet or like a question or tip

TEALICIOUS STORY OF TEA

Tea is one of the oldest beverages in the world and, after water, the most widely consumed beverage. Yunnan Province is believed to be the birthplace of tea drinking, perhaps as far back as 3200 years ago, when it was consumed for its medical properties. It is speculated that the consumption of tea may even extend back to prehistoric times when humans would have chewed on the tealeaf as a source of energy. As tea spread to Yunnan's neighboring regions, it progressed from a medicinal beverage generally brewed with other leaves and herbs to a stimulating bitter drink in its own right.

All tea leaf comes from the same species of tea plant, known as *camellia sinensis*, which is grown from one of three primary origin-specific varietal bushes: China bush, Assam bush and Java bush. It may be surprising that the delicate, sweet, fresh-tasting green tea of China comes from the same plant as the aromatic, robust black tea of India. The vast differences between teas comes from the many variables that affect its production, from the weather and landscape it is grown in, to the timing of harvest, and the method of processing. It took many centuries for tea to evolve from the bitter, crude tonic of antiquity, to the refined, complex, and varietal drink it recognized as in modern times.

The Chinese claim that a cup of tea stimulates keen thinking; the Japanese say it balances yang and yin; the British call it comforting and relaxing. In all three countries, the drinking of

tea became an act of great ceremony, requiring all manner of tools and rules of etiquette. Over the centuries each tea culture has expressed its passion for tea drinking by creating a rich repository of teacups and teapots that express humanity's desire to surround itself with beauty, and pay homage to the civilizing power of tea rituals.

TEA CULTURE IN CHINA

In China, social tea drinking became an intellectual pursuit shared and enjoyed by the upper classes. Tea was prepared directly into the tea bowls from which it was consumed, and the bowls, often accompanied by fancy stands, were fashioned to showcase the skill of the tea-brewer. As loose-leaf tea became popular, the use of teapots increased, with a wide array of sizes and artistic shapes. With the discovery of porcelain came a vast expansion in the designs, form and color of teaware, and during the Qing dynasty, social ranking dictated which color porcelain wares one could use at the table.

China's most popular tea tool is the gaiwan, a thin-walled, handle-less porcelain cup reminiscent of the tea bowl of early times, with a saucer and flared lid. When drinking tea in the gaiwan, the tealeaf (black, oolong, or pu-erh) is first washed with a quick rinse of water, and drained. The drinker takes a moment to appreciate the aroma of the moistened leaf by sniffing the underside of the lid, before the cup is filled, and the lid replaced while the tea steeps. The saucer allows the drinker to pick up the hot cup without burning his fingers; one hand elevates the cup to the lips, and the other uses the lid to hold back the tealeaves. The drinker is encouraged to smell the aroma that collects in the concave lid, and the leaves can be reused for multiple drinks.

The Gong Fu Tea Service takes tea drinking

to the next level by allowing the drinker to appreciate the prolonged flavor and distinctive aroma of fine oolong teas, while observing the skill of the tea master who prepares it. Small teapots and cups allow the drinker to enjoy the changing flavor of the tea over multiple infusions, as many as fifteen to thirty times. Washing the teaware is a traditional part of the gong fu service, and so the tea trays are designed to catch the overflow of water.

TEA CEREMONY IN JAPAN

The famous Japanese tea ceremony Chanoyu began in the fourteenth century and is today upheld by three main tea schools in Japan. Chanoyu upholds the Japanese aesthetic traditions and principles of Zen simplicity and restraint, and uses close to fifty different tools and tea-brewing implements. The ceremony is conducted in a small, unembellished, simple tearoom that traditionally accommodates only five guests, which ensures an intimate experience. Décor and lighting should represent the season and time of day, and on a hanging scroll is a phrase in calligraphy that reflects the mood of the season and theme of the event.

The ceremony begins from moment the guests arrive, with the mood set as they pass through a series of thresholds that transport them from the everyday world through the tea garden and into the inner world of the teahouse. Guests enter the teahouse through a low-placed door that requires the visitor to crawl headfirst, an act which symbolizes casting off egos and becoming equal in stature to the other visitors. Guests and host kneel on the tatami mats while they partake in the meal (if there is one), and the tea drinking. Guests observe silently as the tea master prepares the tea with practiced and seamless movements. They listen to the sound of the tea being prepared, of the water being heated and poured, the lid being replaced on

the kettle, the clink of the tea scoop on the tea bowl. Each school has its own preferred style of matcha powder and method for whisking the tea. Guests take time to discuss and admired the teaware and utensils used, as they are often quite old and valuable.

There are seven rules for successfully hosting a tea ceremony: 1) Make a satisfying bowl of tea; 2) lay the charcoal so that the water boils efficiently, 3) Provide a sense of warmth in the winter and coolness in the summer, 4) arrange the flowers as though they were in the field, 5) be ready ahead of time, 6) be prepared in case it should rain, 7) act with the utmost consideration toward your guests.

TEATIME IN BRITAIN

Initially a luxury item of the upper classes due to its high cost, tea spread rapidly through all households of Britain when the English East India Company gained a monopoly on the tea import trade, and the cost of tea dropped, making it affordable to even the poorest classes. By the end of the 18th century, it was estimated that an adult was drinking on average at least two cups of tea a day, if not more. It was the beverage of choice for the morning and evening, and oftentimes consumed with dinner. Among the upper and middle classes, Afternoon Tea became a way to stave off hunger between lunch and supper, which was usually served later in the evening. Afternoon Tea, which was also sometimes called "low" tea, and High Tea, the earlier dinner of the lower classes, derive their names from the height of the tables where they are served: High Tea is served at the dinner table. Afternoon Tea is served with delicate savories and small pastries on tiered platters, with the tea served in delicate porcelain cups. The cups are rinsed first in hot water to warm them and thereby prevent cracking, and the host should always pour the first drinks.

TEALICIOUS STORY OF TEA cont'd

There are six classes of tea: green, yellow, white, oolong, black and pu-erh. Herbal teas, such as those made from rooibos, chamomile, and yerba maté, are not considered “true” teas as they do not come from the *camellia sinensis* plant, and should more accurately be called tisanes or infusions.

GREEN TEA

Green tea is tea in its purest form, and the one least altered from its natural state. The most critical factors in the manufacture of green tea are preventing oxidation and preserving the green color. Aside from its color, green tea is characterized as aromatic, fresh, sweet and vegetal. When steeping, the water should not be too hot, nor should the leaves be steeped for too long, as this can cause the tea to become bitter.

YELLOW TEA

Yellow teas are unique to the high mountain regions of the Chinese provinces of Anhui, Hunan, and Sichuan, and although they are very similar to green tea, its distinct manufacturing process earned it its own classification. Yellow tea is characterized as medium-bodied, clean, and soft in flavor. When steeping, as with green and white teas, the water should be a significantly below boiling temperature to prevent burning the leaves and making the tea astringent.

WHITE TEA

White tea is not actually white when steeped, but rather pale yellow. The name derives from the whitish color of the tealeaves, caused by the fine silvery-white hairs on the unopened buds. White tea is very light in taste, smooth and mellow due to its light oxidation. White tea contains the most antioxidants of the six classes of tea.

OOLONG TEA

Oolong tea is highly revered in China and Taiwan, and those who can navigate the diverse variations of color, aroma and flavor as seen as possessing a high degree of tea sophistication. Oolong tea is the most complex tea to manufacture because their partial oxidation can range from 12 to 80 percent (by comparison, green tea has zero oxidation, and black tea has 100 percent oxidation). The full earthy flavors of oolong are reminiscent of melons, apricots, honey, leather, wood, spice and orchids.

BLACK TEA

Fully oxidized black tea is the preferred tea of Europe, North America, India and Sri Lanka, and comprises the largest share of worldwide tea production. India and Sri Lanka are the largest producers of black tea, and categorize the variations into types: Self-drinking is of singular

character that can be drunk straight; single-estate teas are pure, unblended and carefully sourced and produced; seasonal teas are made during a particular season; and blended teas combine teas from various countries or regions, constructed for their flavor complexity. Characterized by its bold flavor and dark color, black tea is often consumed with milk and sugar, and is popular for making iced tea. Black tea contains the highest amount of caffeine, roughly a little less than half the amount of caffeine found in coffee.

PU-ERH TEA

Produced only in tea's original birthplace, the Yunnan Province of China, it is arguably one of China's most exotic teas, and the only one that is fermented. A host of bacteria, molds and fungi live in the air and on the fresh tealeaf throughout the old-growth forests where the leaves for Pu-erh are harvested. Primarily sold as compressed cakes of varying shapes and sizes (disks, squares, mushrooms, domes, etc. from one-ounce up to sixty pounds), it is also less commonly available as loose-leaf. Pu-erh tea is characterized as full-bodied, heavy, woody, and smooth.

The Wellness Selfie Challenge



National Resident Wellness Day
Wednesday, May 25, 2016

Highlight the importance of mental and physical well-being during residency!

Share a photo of yourself doing something that keeps you healthy and balanced.

Include the hashtag, **#nrwd16**



1. Having a snack



2. Keeping hydrated



3. Staying active



4. Taking time for yourself



5. Being social with colleagues

Happy National Resident Wellness Day!

Residents are eligible to claim the education and textbook tax credit. If you did not claim the credits when filing your income tax in past years, you can request the CRA to make an adjustment to retroactively claim the credits.

**Please note if you have already filed an objection with Moodys Gartner Tax Law, you should contact them prior to filing for the credits on your own to request that they remove you from the batch file and ensure there is no duplication.*

How to File Tax Adjustments for previous years Education tax Credits:

1. Find your notice of assessment for the applicable year(s).
2. You can ask for a change to a return for a tax year ending in any of the 10 previous calendar years. For example, a request made in 2016 must relate to the 2006 or a later tax year to be considered.
3. Complete Form T1-ADJ, T1 Adjustment Request, or a signed letter giving details of your request (including the years of the returns to be changed), your social insurance number, your address, and a telephone number where CRA can call you during the day.
4. All supporting documents for the change (T2202A), including those for the original assessment, unless you have already sent them.

How to File an Adjustment Form:

There are two ways you can file an adjustment to your income tax return:

1. **By Internet:** You can make changes to your income tax return using the online My Account Service from the CRA. Once you are in My Account, you simply click on the Change My Return option and then enter and submit any changes to your most recent income tax return or returns from the previous two years. Once you select Submit, your changes will be sent to the CRA.
2. **By Mail:** You can complete and print a T1-Adjustment form and mail it into the CRA. If you choose to submit your adjustment request via mail you will need to include the receipts or supporting documents for the changes you wish to make & the supporting documents for your original claim (if applicable), in addition to the completed adjustment request.

Surrey Tax Centre
9755 King George Blvd.
Surrey BC V3T 5E1

What happens next?

The CRA will review your adjustment request and send you a notice of reassessment once they have completed their review. The Notice of Reassessment will include any changes made to your return and a letter of explanation if they did not accept your change.

The Canadian Medical Association (CMA) invites you to a reception during the evening of May 27th, 2016. Event details, including RSVP information, are further below.

This reception will provide the opportunity to meet with your colleagues and discuss CMA's advocacy and policy priorities, including the latest developments with respect to the CMA's recommendations for a new Health Accord.

We are extending invitations to the delegates attending the Conservative Convention, taking place on May 26-28 in Vancouver.

Reception hosted by Canadian Medical Association

Come out and connect with local grassroots members of the Canadian Medical Association.

Date and Time: Friday, May 27, 2016 6p.m. to 7p.m.

Location: SkyBar, Fairmont Pacific Rim, 1038 Canada Place

The CMA welcomes your RSVP by email (jasmine.neeson@cma.ca)

HEATH & WELLNESS RESOURCES & EVENTS

Resident Doctors of BC offers a wide variety of personal, professional and financial resources to residents. Check out our Resources page to learn more: residentdoctorsbc.ca/resources/ Keep in touch with these other organizations that offer workshops, events or additional resources.

- Doctors of BC
- MD Management
- CMA
- UBC Wellness Office
- Resident Doctors of Canada
- EFAP
- PHP

Attend an RDBC social event or workshop and get to know your fellow residents! Keep an eye out for these exciting upcoming events!

- MD Inc Workshop (May 2016) - see page 26
- Fireworks Social (July 2016) - page 5
- Site Visits and socials in Kelowna, Nanaimo, Prince George and Victoria (summer/fall 2016)
- Pride Parade (August 2016)
- Annual General Meeting (September 2016)



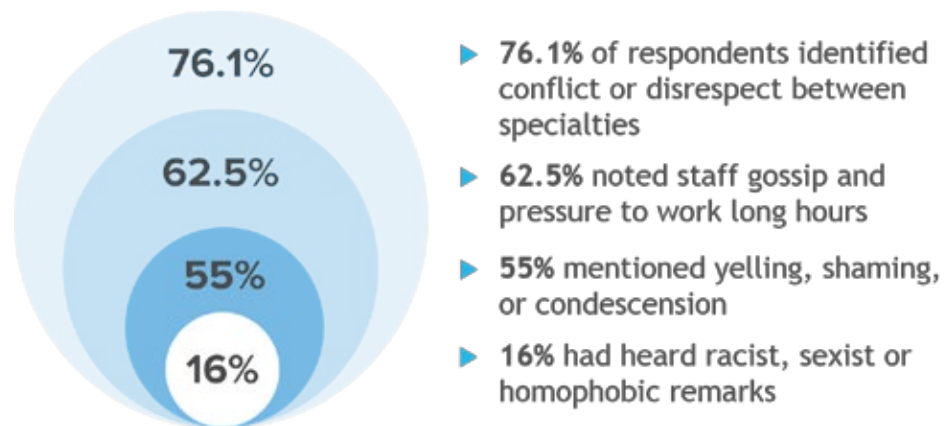
ADDRESSING INTIMIDATION AND HARASSMENT

A positive learning and work environment is an essential component of any residency training program, and negative encounters – whether formal or informal – can take a toll on a resident's personal and professional life.

Studies and surveys conducted in the past decade confirm that intimidation and harassment remains a serious and prevalent issue within Canada's medical community. Residents may face inappropriate behaviours such as verbal abuse, physical abuse, workload-related abuse, and sexual abuse.

Resident Doctors of Canada (RDoC) performed a literature review in 2012-2013. As many as 93% of residents or junior doctors experienced some form of negative encounter during residency at least once, verbal abuse being the most common. Sexual harassment was documented by 25-60% of residents.

According to RDoC's national resident survey in 2013:



These negative encounters have a negative impact on resident life, training, and performance. Affected residents risk experiencing:

- Anger
- Isolation
- Self-blame
- Loss of self-confidence
- Deteriorating physical and mental health
- Addictive behaviours
- Performance decline
- Financial issues
- Isolation
- Relationship concerns

This, in turn, can lead to decreased productivity and efficiency, increased absenteeism, errors, potential arbitration, and complaints.



More than half of all residents surveyed were aware of resources available to them; however, only 12-25% of incidents were reported. Residents often refrained from addressing their concerns for fear of reprisal, or the belief that reporting will not make a difference. It is important for programs to educate residents on negative workplace experiences by emphasizing the importance of bringing such issues forward, and by ensuring that they will be addressed with no repercussions to the resident.

Various groups within the postgraduate medical education environment have introduced measures to address intimidation and harassment. RDoC's updated position paper, *Optimizing a Positive Work Environment by Addressing Intimidation and Harassment* [residentdoctors.ca/wp-content/uploads/2016/04/POSITION-PAPER-Intimidation_Harassment-Final-EN.pdf], outlines five recommendations to enhance the postgraduate medical environment. Our findings on intimidation and harassment, as well as our recommendations, were presented to stakeholders at the AFMC Lunch and Learn(er) Forum at the Canadian Conference on Medical Education in April 2016. We will continue to work with faculties of medicine to ensure a positive work environment during training.

UPDATE: RESILIENCY TRAINING FOR POSTGRADUATE MEDICAL EDUCATION

Resident Doctors of Canada (RDoC) has led the development of a national, skills-based resiliency training curriculum which draws from both the highly successful Road to Mental Readiness program, created and implemented by the Canadian Armed Forces, as well as the Mental Health Commission of Canada's (MHCC) adaptation, the Working Mind.

Our training is designed to help mitigate stress and optimize performance. It highlights the importance of promoting mental resiliency by fostering supportive and positive learning environments, and advocates for a systematic approach to understanding and addressing anticipated stresses faced during residency.

RDoC is pleased to announce that we are collaborating with Dalhousie University and the University of Calgary to pilot the resiliency training, which will be delivered in half-day workshops to groups of residents in various specialties in Summer/Fall 2016. Once the pilot project has been evaluated, we are hoping to implement the training across the country.

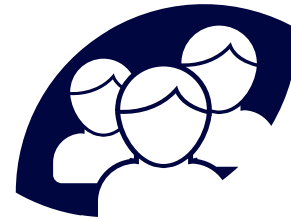
If you are interested in getting involved as a resident peer trainer with RDoC, or as a Resiliency Ambassador at the local level, please contact Jasmin Yee (jyee@residentdoctors.ca) for more information.

Stay tuned for more exciting news regarding RDoC's resiliency initiative!

Rural Education Action Plan Specialty Training Bursary



RURAL PHYSICIANS



RESIDENTS

BC Bound Residents

Are you enrolled in a Canadian Specialty Residency program and are completing your final two years of residency?

Have you been accepted to a specialty position by a hospital included in the RSA upon completion of your residency program?

You may be eligible for the REAP Specialty Training Bursary!

The Specialty Training Bursary Program provides funding to eligible medical specialty residents or rural physicians completing focused postgraduate training in a Faculty of Medicine Specialty Training Program who have a formal commitment to practice in an RSA Community in BC upon completion of training. A one-year return of service requirement is attached to each year of funding. Preference will be given to specialties identified as being "in need" in rural communities in BC.

For more information about eligibility visit our website or contact the REAP office at:

(604) 827-1504 | reap@familymed.ubc.ca



www.rccbc.ca/reap

RESIDENT
DOCTORS
OF BC

MD Inc.

May 25, 2016

6:30 - 8 PM

Learn the what, why, when and how to of incorporation.

This event is hosted by Richard Wong, a Chartered Professional Accountant and Manager at Wolrige Mahon LLP. He is an active member of the firm's professional services practice and specializes in providing tax and accounting services to physicians and residents.

Event Details

Wednesday, May 25, 2016

6:30 to 8 PM

1600 - 650 West Georgia St, Vancouver

Pizza and refreshments will be provided. Space is limited, please register by May 18th. RSVP to finance@residentdoctorsbc.ca

ONE RESIDENT'S PLAN TO GET FINANCIALLY FIT

When Dr. Katherine Sung (not her real name), 28, graduated from the University of British Columbia's Faculty of Medicine in 2015, she was shocked to find her debt had grown to \$172,000. While this is higher than the national average,¹ more and more of her medical colleagues are also dealing with astronomical debt.

Dr. Sung is just finishing her first year of residency in family medicine in the Greater Vancouver Area. She estimates that her \$172,000 debt is costing about \$8,600 a year in interest payments (that's based on a borrowing rate of 5%)—not to mention any

principal amount that needs to be repaid.

Earlier this year, Dr. Sung made an effort to organize her finances. But she realized that with all her competing priorities, it might be easier and more efficient to work with a financial advisor who understands the challenges that physicians in training face.

To get financially fit, here's what Dr. Sung's financial advisor recommends.

- **Take advantage of student-loan forgiveness programs.**

If she chose to work in certain underserved communities in B.C., Dr. Sung could apply for both federal and provincial student-loan forgiveness programs. She would be eligible starting in the second year of her family medicine residency.

The Canada Student Loan Forgiveness for Family Doctors and Nurses program [www.esdc.gc.ca/en/student_loans/forgiveness.page] will forgive the federal portion of an outstanding student loan, up to \$8,000 per year for a maximum of five years, or \$40,000. The B.C. Loan Forgiveness Program [studentaidbc.ca/repay/repayment-help/bc-loan-forgiveness-program#What_is_available?] will forgive the B.C. portion of the Canada-B.C. integrated student loan—up to 20% per year for a maximum of three years.

- **Maximize tax deductions/credits.**

On her income tax return, Dr. Sung can deduct her membership dues for the College of Physicians and Surgeons of British Columbia, as well as union dues for Resident Doctors of BC.

She can claim federal non-refundable tax credits on tuition, education and textbook amounts, as well as on her student loan interest and on public transit passes. Provincial credits are also available for tuition and education amounts and student-loan interest. Note: The federal government has proposed eliminating the education and textbook credits, starting January 1, 2017.

- **Understand cash flow and how to manage it.**

If she wants to pay off her student debt, Dr. Sung needs to analyze her cash flow and make a plan. Like all first-year medical residents in B.C., Dr. Sung will earn \$50,660 this year. After taxes and deductions, she will have \$41,400, or \$3,450 a month. Dr. Sung's living

expenses—housing, food, transportation, phone and Internet, clothes, entertainment and miscellaneous costs—add up to approximately \$2,600 a month.

That leaves just over \$800 a month, an amount that would be very easy to spend. To put this money toward her debt instead, Dr. Sung could set up automatic loan repayments that would come out of her account on payday.

- **Pay down debt and invest.**

Dr. Sung is eager to pay down her debt using the \$800 extra per month. However, her financial advisor suggested a combination of debt repayment and investing: \$600 toward debt and \$200 for saving and investing.

Saving \$2,400 a year may not sound significant, but it adds up—and it is money she can access if she needs it later. Given her current income, it may make more sense to save in a tax-free savings account (TFSA) than an RRSP. Investment earnings in the TFSA can grow on a tax-free basis; and she can withdraw the funds any time without penalty.

By saving and investing early, Dr. Sung can benefit from the potential power of compounding. Investing early also gives her a chance to get more comfortable with personal finance and to start building her investment knowledge. Once Dr. Sung starts practising and has more income, she will have a better idea of how she wants to invest her money.

Learning how to take control of her debt now will go a long way in helping Dr. Sung become financially fit. As she progresses through her career, she can find more ways to optimize her financial health, whether her priorities are buying a home, starting a family, establishing a medical professional corporation, or saving for her retirement.

¹2012 National Physician Survey: nationalphysiciansurvey.ca/off-to-work-i-owe-education-related-debt/ 18% expect to have no education-related debt upon completion of their training program. A third expect debt of over \$100,000 and 19% expect debt of more than \$160,000.



This article is courtesy of the Canadian Medical Association (cma.ca) and MD Financial Management (md.cma.ca). As CMA members, medical residents have access to objective financial advice through MD Financial Management.

MD Financial Management provides financial products and services, the MD Family of Funds and investment counselling services through the MD Group of Companies. For a detailed list of these companies, visit md.cma.ca.

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Preparing for Practice: The Negotiated Benefits for BC Physicians

In BC, practising physicians can take advantage of many benefits that the province provides funding for physicians. While some of the benefits are automatic, some require action on your part to claim the benefits. It's important to be aware of them as you finish residency so that you take full advantage of all benefits available to you. Some of these benefits are unique to BC. They are meant to provide similar benefits to self-employed physicians that would normally be available to physicians who work as salaried employees of health authorities. The negotiated benefits are income-based and are calculated from "eligible income" in BC (fee-for-service billing, rural locum, sessional and service contract payments).

Automatic Benefits (no application required)

Canadian Medical Protective Association Dues Rebate: The amount of refund depends on your CMPA work code but it occurs automatically as long as Doctors of BC has your banking information on file. The typical refund a practising family physician received in 2015 is about \$2000/year (assuming no obstetrics or emergency work).

Continuing Medical Education Funds: No application is required. Revalidation is done by the CPSBC. To qualify for the maximum benefit (in 2015 it was \$1800) you need a gross income of \$30,000 from the previous calendar year.

Benefits which require applications

Contributory Professional Retirement Savings Plan: This is a program meant to help physicians save for retirement by contributing to a physician's Registered Retirement Savings Plan (RRSP). There are two parts to this benefit: an income-based "basic" benefit, which matches dollar-for-dollar your own contributions to your RRSP up to a maximum, and a length of service benefit (which requires no matching funds from the physician) which is accessible when the basic benefit is claimed in full. In 2015 the maximum basic benefit was \$4020 and length of service benefit (for service of 20 years or more) was \$3430 for a total benefit of \$7450. You must apply to claim this benefit. The benefit is always based on your previous calendar year's earnings in BC, so most newly practising physicians aren't eligible until the year following the calendar year they started practice.

Parental Leave Program: This is a program that provides physicians who become parents, either by birth or adoption, with a weekly income. The benefit is payable for up to 17 weeks during parental leave, and can be taken consecutively or non-consecutively in the 52 weeks following birth. The benefit is a maximum of \$1000/week. You must apply for this benefit - I recommend contacting the Doctors of BC 2-3 months prior to birth or adoption to make sure you collect the correct paperwork.

Physician Disability Insurance: This is a program that provides physicians with a government-funded disability insurance where benefits begin to pay after just 14 days. This insurance can provide additional benefits that complement any disability insurance policy you may already carry. It is not automatic - you typically must apply and provide proof of good health in order to qualify for the insurance. However, if you carry BCMA Resident Disability Insurance during residency, you may be eligible to apply for the PDI without proof of health within 90 days of completing training. The amount of benefit depends on your specialty and the maximum benefit is \$6100/month. As an example, practising family physicians typically

need to bill \$260,000 in gross fee-for-service earnings to qualify for the maximum of \$6100/month. While benefits are calculated based on your previous calendar year's eligible income, it is worth applying as soon as you start independent practice so don't delay your application! If you make a claim and you don't have any eligible income in the previous calendar year, a pro-rated benefit would be manually calculated from your present calendar year's billings.

Rural Education Action Plan: This program provides enhanced funding for rural physicians to access skills training. To be eligible, you must practice in an eligible Rural Practice Subsidiary Agreement community and apply through UBC for participation.

It's important to know what benefits are available to you so you can take full advantage! If you have questions about any of the above benefits, you can contact Doctors of BC directly - we have dedicated benefits administrators who can assist you with your questions. Call 604-736-5551 or email benefits@doctorsofbc.ca.



Erin is a non-commissioned insurance advisor at Doctors of BC. She provides comprehensive insurance reviews and recommendations to Doctors of BC members and their families. She has a special focus on disability and critical illness insurance and obtained the Certified Health Insurance Specialist designation in 2012 to reflect that interest. In 2015, Erin obtained her Certified Financial Planner designation. To contact Erin or another advisor at Doctors of BC, please email insurance@doctorsofbc.ca or call 604-638-2818 or 1-800-665-2262 ext. 2818.

DOCTORS OF BC'S ANNUAL RESIDENT GRADUATION EVENT



Graduation from residency is a significant milestone in a physician's life, and no one knows that better than you and your fellow residents. Doctors of BC is pleased to invite this year's graduating residents and a guest to celebrate this momentous achievement.

Join us on **Friday, June 24th** at the **Sheraton Wall Center** for a fun, social event marking this memorable time in your life. Celebrate with friends and colleagues before you each embark upon the next chapter in your career. All attendees will receive a one-time drop-in pass for YYoga, and there are a number of other door prizes from the Club MD partners. This is a free event; however, \$25 refundable deposit is required to confirm attendance.

Space is limited, visit doctorsofbc-residentgraduationevent.eventbrite.ca to register now! Please note that this event is for 2016 graduating residents only.

SHOULD YOU INCORPORATE?



This article is courtesy of Richard Wong, CPA, CA of Wolrige Mahon LLP. Richard has extensive experience in providing accounting and tax services to physicians and other health professionals. For more information, Richard can be reached at rwong@wm.ca or at 604-691-6886.

Many physicians and residents often find themselves asking whether they should incorporate their medical practice. This is not a topic to be taken lightly as there are many variables and individual circumstances that can influence one's decision. In this article, I will provide an introduction to incorporating a medical practice along with the advantages and disadvantages of doing so.

WHAT IS INCORPORATION?

Incorporation is the creation of a corporation which is a separate legal entity that can have its own assets, debt, revenues, and expenses. A corporation limits legal liability to the corporation's assets; however, this limit general does not extend to medical liability in which case a physician would still be personally liable for any malpractice. An incorporated physician would run his or her medical practice through the corporation. In contrast, a physician who is not incorporated would run the practice personally with all revenues and expenses being recorded (and therefore taxed) on their personal tax return. An unincorporated physician would hold all assets (e.g. furniture and equipment) and liabilities (e.g. debt) personally.

WHAT ARE THE BENEFITS OF INCORPORATING?

For physicians, incorporation is mostly done for the tax benefits:

Tax Deferral – Low Corporation Tax Rate

Income in a corporation is taxed at the small business low rate which in BC is 13.0% on the first \$500,000 of business or professional income. In contrast, an unincorporated physician would be taxed at close to 30% on the first \$140,000 of income and 43.7% on any additional income. Starting in 2016, personal income above \$200,000 would be taxed at 47.7%. As one can tell, there is a large difference in tax rates on a corporate level and on a personal level.

Of course, it must be noted that funds withdrawn from the corporation by the shareholder would still incur tax on a personal level; tax deferral only works if funds are earned by the corporation and not immediately withdrawn by the shareholder. As such, **the deferral strategy is ideal for professionals whose earnings exceed their personal expenditures.**

The low corporate tax rate leaves more funds for the corporation to invest. Although investment earnings within a corporation are not eligible for the low corporate tax rate, this is offset by the fact that there are more funds to invest at the start. The tax on investment earnings is reduced when earnings are paid out to the shareholders. Furthermore, there are additional tax sheltering strategies at a corporation level such as using life insurance products.

Income Splitting

Income splitting is the allocation of income from a high income person (in a high tax bracket) to a low income person (in a low tax bracket). A physician at a high tax bracket can therefore shift income to family members in low tax brackets to realize tax savings. There are two main approaches to income splitting:

- **Salaries:** A physician can pay a spouse or child to perform work for the practice (e.g. administrative support). However, **the Canada Revenue Agency (CRA) requires that the amount paid be reasonable for the work performed**; this is defined to be the amount that would be paid to an unrelated person for the same work.
- **Dividends:** These can be paid out to shareholders without restrictions on reasonability. Dividends should not be paid to children under 18 due to “kiddie tax” that would be applied to the parents. For example, as result of dividend tax credits, a person with no other income receiving \$60,000 of dividends would pay less than \$5,000 in taxes which is less than 8%. A taxpayer at the top bracket would incur over \$24,000 in taxes on the same \$60,000 of dividends.

WHAT ARE THE DISADVANTAGES OF INCORPORATING?

Costs and Complexity

Since a corporation is a separate legal entity, it greatly increases the complexity of one's financial and tax situation. As a result, there will be additional legal, accounting, and tax filing fees. A physician who is using all of his or her earnings (e.g. paying off debt) would see little to no tax benefit from incorporation; in this case incorporation is merely an unnecessary expense. For many others however, the benefits of incorporation can significantly outweigh the costs.

OTHER ITEMS TO CONSIDER

2016 Federal Budget – Changes to the Small Business Tax Rate

The 2016 Federal Budget announced that corporations that are in a partnership will be required to share the \$500,000 taxable income amount that is eligible for the small business tax rate of 13.0% in BC. This generally does not affect physicians since those in a group practice usually use a cost-sharing arrangement as opposed to a partnership. However, it is possible that the government could make changes in subsequent years' budgets that could affect access to the small business tax rate for incorporated physicians.

Changes to Tax Rules for Life Insurance

Life insurance can be used as an effective vehicle within a corporation to shelter income on a long term basis. However, the federal government is introducing rules starting in 2017 that would make life insurance less attractive for tax sheltering purposes. Thus now is the time to consult with your financial advisor since policies acquired in 2016 will be grandfathered under current rules.

Should I Incorporate? If so, when?

As mentioned previously, an individual's unique circumstances such as debt repayment, spending requirements, income levels, and investment plans would influence whether incorporation is suitable and at what stage in their career it should be done. One is advised to consult with their accountant or financial planner to determine whether incorporation is a suitable option.

*Join Richard for a workshop on incorporation on May 25th!
See page 26 for details.*



1) What have you been up to since residency?

After residency, I completed a fellowship at Columbia University, before starting my career in psychiatric genetics at the University of Toronto. I have helped train and mentor some fabulous graduate students, medical students and fellows over the years, who have gone on to have careers in medicine and research. I am really enjoying Toronto, and some of my friends from residency moved here as well!

2) What are some highlights from your presidency?

The highlight for me was eventually winning at the BC Court of Appeal our case against the provincial government to secure billing numbers for BC graduates, one of the very early Charter cases. We had huge support from residents and interns across the country, not only moral support but also 1% from everyone's salary (even from the interns whose salary was only about \$18,000).

What got me involved in PARI-BC (as the association was called at the time) was the desire to secure a full year's salary for interns and residents, and the ability to receive direct payroll deposit, in which we were successful.

3) What challenges did you face during residency?

Despite the billing numbers issue, and the personal loss of my father to cancer, my residency years were very enjoyable. I trained with a wonderful group of residents; we enjoyed studying together, travelling to conferences together, and socializing at potluck dinners. I had great supervisors who were supportive, and encouraged research and well-rounded clinical training.

4) What advice would you give to residents?

Get as much experience as you can with patients and their families, as well as from your supervisors and mentors. Get involved in something extra – it could be research, your resident association, or volunteering. Persevere with what you do really well that can make the best contribution to medicine.

5) Who/what inspires you in your medical career?

I am inspired first and foremost by my patients, especially those with the most severe conditions, such as 22q11.2 deletion syndrome, and their families. Their fortitude, and spirit to carry on despite often multiple adversities, is remarkable.

I am excited by the fast pace of genetics research and the hope that advancements are bringing to healthcare. For the first time we are able to make molecular diagnoses in psychiatry - magic! This is something I hoped for, but never expected would possibly be applicable in clinical practice during my career, yet it is here. The enthusiasm and creativity of my colleagues and students continue to motivate me.



Chemainus is located just off the TransCanada Highway, an hour North of Victoria and a half hour South of Nanaimo. Steeped in rich history and culture, Chemainus was originally a quiet string of settlements that grew to a town filled with opportunity.

Those who come are mesmerized by the local artistry that can be seen in everything throughout town, not just the murals. Store front windows hold local hand made objects and gifts, artisan food destinations dot the town, and the world renowned Chemainus Theatre operates year-round. The parks are lovingly adorned with carvings in homage to the culture of the city's heritage, and a slew of festivals and events seen throughout the year all hold those artistic elements close. Of course, the world famous 44 large scale wall murals and 13 local sculptures are always a must see.

Follow the yellow footprints on the sidewalk for your self-guided tour of the murals, or treat yourself to a horse-and-carriage guided tour. Learn more about the art, the artists and the history of Vancouver Island's Arts Town, and keep the whole family engaged with a free Mural Scavenger Hunt activity page, available at the Chemainus Visitor Centre.

In the heart of town, nestled in giant fir trees, is Waterwheel Park. While children play in the whimsical, nautical-themed play area, parents can relax and watch performers at the outdoor bandshell. Don't miss the sights and shops in Old Town, just a short stroll through the Gateway. Kin Park is a seaside picnic spot with a playground, swimming beach with change houses, and boat ramp. On Wednesdays, during the warmer months, visit the outdoor market at 9796 Willow Street for all sorts of homemad, homegrown, and home-baked goods. The Giant Street Market (held this year on Saturday, July 9th) draws hundreds of visitors from all over the island.

Other things to do this summer: Summerfest (everyone loves a parade!), Music in the Park every Tuesday evening, Canada Day Festival for free family fun, pony rides, petting zoo, cake and more, and a variety of music festivals, such as Rockabilly, Bluegrass, Accordion and Jazz.

For more information about the above-mentioned events and activities, or to learn more about Chemainus, visit www.visitchemainus.ca

Information and photos courtesy of Visit Chemainus.

Still settling in after moving for residency? In a new community for a rotation?
Check out Resident Doctors of BC's resident resource: "Living in BC"

To access the Living in BC guide, visit the Resident Doctors of BC website at www.residentdoctorsbc.ca/resources/living-in-bc/



PULSE

The Pulse newsletter is always looking for submissions from residents like you! If you have article ideas, announcements, or other interesting insights about life as a resident doctor, please contact us at: pulse@residentdoctorsbc.ca

IMPORTANT PHONE NUMBERS

HSSBC Benefits &
Payroll
1-866-875-5306

Physician Health
Program
1-800-663-6729

Employee Family
Assistance Program
1-800-505-4929