



CONFIDENTIAL

Holiday pressures, overwork, family expectations and other realities of the everyday life of a resident can take their toll. That's where we come in! The free, completely confidential Residents Assistance Program Hotline is staffed 24 hours a day by Wood & Associates.

We're trained to help you through even the roughest of rough spots so you can successfully accomplish your life and career goals. Keep our number handy. We'll be here for you: **(813) 870-3344.**

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Seasonal Stress: How Doctors Learned to Cope

It was New Year's Eve 1999, minutes away from the turn of the century and a new millennium. Doug Hornsby, M.D. was the senior radiologist on duty in the Emergency Department at Mount Sinai Medical Center in Miami Beach. He and the other medical personnel working that evening were ready for whatever the night would bring.

To make the holiday a bit more festive, the hospital catered a buffet dinner. Just before midnight, Hornsby and others - in shifts - headed to the hospital rooftop to catch a glimpse of fireworks displays. "It was a busy night in the ER, but truly a beautiful evening spent with my work family to ring in the New Year," says Hornsby.

The holidays can bring an abundance of joy, as well as stress, especially for those who work in health care. Making any holiday memorable while fulfilling work responsibilities often requires creative solutions.

San Diego, California internist Gregory Hood, M.D., FACP has been in private

practice for more than two years, but he remembers what it was like being a medical resident on duty during the holidays. "When I was chief resident at Scripps Mercy Hospital in San Diego, I handled the stress of the holidays by participating in structured group events. Although I was married, others were geographically isolated from family and friends. One Thanksgiving, we all had different shifts to cover, so my wife and I invited three other residents for dinner and made Cornish game hens for each guest. They were quicker and easier to cook."

"Find a support system and be there for each other," advises John Stephens, M.D., a second year pediatric resident at Tampa General. "Residency is doable," says Stephens, "but you must surround yourself with friends who have the same interests and characteristics that you have; otherwise it's easy to crumble under the pressures of being a medical resident working long hours during the holidays. If it means celebrating a holiday before or

after the actual day, so be it."

As a third year internal medicine resident at Tampa General, Chas Edwards, M.D. says he often shares holidays with coworkers and patients.

"I remember last Christmas, a 30-year-old patient who had been diagnosed with lung cancer and was dying. He wanted to go home. After several meetings with other physicians, home health-care providers and others, we were able to let him go home for Christmas. To me, that was more satisfying and

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\$\$\$ Money

Q. Do I need disability insurance?

A. An accident or illness at any age can disrupt income while medical expenses deplete your savings. Disability insurance is designed to provide a financial safety net. If you experience a disability, the benefits provided by disability insurance effectively replace a portion of your earned income.

Appropriate disability coverage depends on your particular situation. However, there are a few issues you may want to consider.

Consider carrying enough coverage to replace at least 60 percent of your earnings. Many companies limit benefits to between 50 and 80 percent from all sources of disability income prior to the disability. This would mean, for example, that the amount of any Social Security disability payments you receive would be deducted from your benefit amount. Private disability benefits are usually tax-free.

You may also want to consider a longer waiting period for benefits to be paid. A 90- or 180-day waiting period instead of a 30-day waiting period can lower your cost substantially.

Compare and review policy benefits carefully. This can be an invaluable type of insurance, and in many cases it should be considered before you take other steps to achieve your financial goals.

*By Julio C. Muniz, Muniz and Associates, Tampa, Florida, a Certified Financial Planner (CFP) and a Chartered Life Underwriter (CLU).
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Holidays, continued

uplifting than celebrating myself. No matter what, you find the time to have a somewhat normal holiday celebration.”

You may find it necessary to go against others’ expectations of a normal holiday, and that’s okay.

“Be courageous,” says Barbara Braham, a speaker, author, consultant, and business coach. “The holidays are a season when many people - loved ones and friends, family and coworkers will place demands on you. Make a promise to yourself to test their expectations against your values. Do what is in alignment with your values. Maybe you’d rather have a casual holiday meal instead of an elaborate sit-down feast. Maybe you’d rather call friends instead of addressing cards. Maybe you’d rather donate to a charity instead of buying gifts. Be clear about who you are, what your values are and then stand for them.”

It’s okay to ask for help, too, says Braham. “You don’t need to do it all or be it all. Look for people or services that can give you support. You can easily do twice as much with the help of others. But that means you need to ask for their help. Don’t expect others to be able to read your mind. Know yourself well enough to recognize when you need help. It is the foolish - and stressed - person who tries to do it all alone.”

“People who are feeling stressed should make taking care of themselves a priority,” adds Dr. Janis Booth, Director of Counseling Services for

Millsaps College in Jackson, Mississippi. “Yet, the holiday season is often the very time of year when people consider themselves too busy to pay attention to their own physical and emotional needs.”

Five Ways to Reduce Holiday Stress

Be realistic. Don’t put pressure on yourself to create a perfect holiday. Focus on what you can do to make it memorable, given the limitations of time and resources.

Plan ahead. Leave early enough to get to places on time, and plan to get shopping and other errands done before the last minute.

Use positive strategies like brisk walking, relaxation and humor. Focus on keeping events in perspective.

Don’t skip meals. No matter how busy you get, take the time to eat well-balanced meals. When you need a snack, try healthy foods like apples, carrots and popcorn.

Plan something fun. Schedule a fun event to look forward to when the holidays are over. Focusing on the future may help you get through the season.

Barbara Braham’s comments excerpted from www.bbraham.com, Copyright © 1998, Barbara Braham, 1143 Neil Avenue, Columbus, Ohio 43201. Phone: (614) 291-0155.