May, 2005

Dear Colleague:

In our last newsletter, we profiled a newly graduated veterinarian who was able to avert a possible financial disaster following a serious car accident because she had the foresight to acquire disability insurance as she began her career. In this issue, we profile a veterinarian in the prime of his life and career who likewise benefited from planning well as a young man.

An article on headaches provides some tips for anyone who suffers from this common malady, including the very important advice on when it’s time to see your doctor. I also believe you will enjoy the thoughtful – and thought-provoking – article about the benefit of balancing the personal and professional aspects of your life. It’s never too early or too late to make changes that could improve your life as well as your practice.

Finally, I’d like to personally invite all of you who plan to attend the AVMA Annual Convention in Minneapolis this July to visit the Wellness Booth. I hope you’ll come and take advantage of the important health screenings provided.

I’ll look forward to seeing you there.

Sincerely,

George E. Pickens, DVM
Chair, AVMA GHLIT
VIEWPOINT

Insurance Newsletter of the AVMA GHLIT

What’s Inside?
- Letter from the Trust Chair
- The Importance of a Balanced Life
- Planning Ahead for the Unexpected
- Wellness Center Offers Free Screenings

For more details on AVMA GHLIT plans, including exclusions, limitations, rates, eligibility, and renewal provisions, please call the AVMA GHLIT office at (800) 621-6360. The plans are underwritten by New York Life Insurance Company (New York, NY 10010).

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www.avmaghlit.org
Would pursuing a passion that makes you happy...spending time with friends and family...taking a long walk at lunch or a long vacation each year make you a better, more successful veterinarian?

It just might.

“There are pressure points at all points of a veterinarian’s career,” says Dr. Kathleen Ruby, a counseling professional with the Washington State University College of Veterinary Medicine Counseling and Wellness Services. “People need more education, and leeway to live productive and fulfilling lives. In the long run, this greatly benefits their professions and their constituencies.”

“When they leave school, veterinarians are wonderfully prepared to diagnose and to treat animals,” Dr. Ruby points out. “But many veterinarians are not prepared to deal with the emotional toll on clients, staff, and on themselves.”

Dr. Ruby also believes that veterinarian students become very good at learning to deal with the pressures of school by putting off doing good things for themselves. A mindset of delayed gratification – the idea that you’ll do something about improving your personal life once you just get through school – can become a habit that is hard to break, she says.

While veterinarians, along with other medical professionals, have probably long suffered from an educational system and profession that demands tremendous personal sacrifice and commitment, there are glimmers of hope that some welcome changes are on the horizon.

Washington State University College of Veterinary Medicine has spearheaded a program to help students better understand the importance and relevance of balancing medical and surgical competencies with important life skills such as collaboration, personal leadership, emotional intelligence and life balance. The Veterinary Leadership Experience (VLE) began as an orientation camp for veterinary students at Washington State University. It has grown into an annual program attended by two students and one faculty member from each of the 34 veterinary schools in the U.S., Canada and the Caribbean.

“We want to build a different mindset about their future role as a professional,” says Richard DeBowes, D.V.M., chair of Veterinary Clinical Sciences at the university. “We’re trying to bring about a subtle change in the profession that’s always done well in taking care of animals. It’s important we also take care of ourselves along the way.”

“Being technically and personally proficient should not be mutually exclusive,” adds Dr. Ruby.

Built around a “servant leadership” model, the VLE curriculum emphasizes initiative and responsibility, and balancing the needs of the individual and the community. The program is designed to encourage a positive personal transformation among the participants, who then go back to effect change in their respective schools. And what about changes out in the workplace?

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“All I ever wanted to do was be a veterinarian, from the time I was ten years old,” says Dr. Bruce Williams. “I never saw myself not practicing.”

Not long after graduating from the University of Illinois in 1970, Dr. Williams made his way to Washington State. After working in two other practices, he found an opportunity to open a practice of his own. Through the years, the practice flourished, allowing him and his wife to build a beautiful home and raise four children.

“My practice had earned us a good living. It put four children through private college, my wife got a second master’s degree, and we had three weddings in a row!”

But while in his early fifties – at an age when most doctors are enjoying their prime professional years – Dr. Williams began experiencing some bewildering physical ailments. He was eventually diagnosed with fibromyalgia, a condition characterized by widespread pain in joints, muscles, tendons, and other soft tissues. He was prescribed drugs, which Dr. Williams suspects may have added to the mental confusion he was beginning to experience alongside his physical ailments.

“My life became befuddled. I just wasn’t tracking well.”

“I had always been a pretty good diagnostician. But when I couldn’t think … when I wasn’t able to run through my normal thought patterns… I realized I could endanger a patient.”

The realization that he could no longer continue in the profession he so dearly loved was a painful one. He made the difficult decision to sell his practice, and as the date of the sale neared, he became depressed and began losing weight. A practice consultant he had been working with prior to the sale helped Dr. Williams examine his options. One of those options, which he had not even considered, was to file for disability.

Dr. Williams had carried coverage from AVMA Group Health & Life Insurance Trust since his college days.

“At age twenty, I couldn’t see any reason to be carrying disability,” he recalls. “But it was part of the package offered along with health and life insurance.”

Dr. Williams applied for AVMA GHLIT disability benefits as well as social security disability benefits, not entirely sure if his claim would be accepted by either or both. The wait was difficult.

“When you’re twenty you think nothing can touch you. You’re going to live forever. But when you’re fifty-five and you can’t work, you don’t think about living forever. You just think about getting to the next day.”

And then one day, two letters arrived in the mailbox simultaneously: one from the AVMA GHLIT, and another from the Social Security Administration. Both letters brought the good news that his applications for disability insurance had been approved.

“I can’t explain the kind of load that lifted from me,” Dr. Williams recalls with great emotion. “All of a sudden, I was going to have some of the things I wanted. I was going to have a retirement.”

“I had some part of a life.”

Dr. Williams reflects upon an earlier conversation he had with his wife when he had considered dropping the insurance that turned out to be so important to him and his family.

“There was even a time, a few years ago, when we had kids in college and money was a little tight, and I asked my wife if we could do without the insurance,” he remembers. “My wife said ‘You don’t get rid of your insurance when you’re our age!’”

“I’m lucky I have a very astute wife. She thinks ahead. That’s a good thing.”
Thinking Ahead: How To Plan Today For Whatever Tomorrow Might Bring.

A serious accident or illness can happen to anyone, at any time. According to the U.S. Census Bureau, one in five individuals will experience a disability during their lifetime. When that disability occurs during prime working years, the financial consequences can be disastrous – unless you have planned well.

The AVMA GHLIT makes solid protection available for your income as well as your practice expenses to help alleviate the financial strain when you are disabled due to a covered injury or illness.

Disability insurance can provide a monthly check to help replace lost income, to help guard against accumulating debt or depleting your savings as a result of a covered disability. Because your earning power is likely your most valuable asset, disability insurance is a must for every veterinarian. We believe so strongly in the importance of this protection, we guarantee issue of disability insurance for graduating SA VMA members.

For practice owners, Professional Overhead Expense (POE) insurance is also important. POE insurance helps cover your business expenses in the event you suffer a covered disability. Covered expenses include rent, principal and interest on outstanding debts, utilities, employees’ salaries, postage and stationery, equipment maintenance, and monthly average of taxes on the business premises. This vital protection can help keep your practice running until you’re able to return.

For more information on these plans including exclusions, limitations, rates, eligibility and renewal provisions, please call your AVMA GHLIT agent or the Trust office at 800-621-6360.

THE AVMA GHLIT Invites You To Visit The Wellness Center for Free Screenings During The 2005 AVMA Annual Convention

Once again, the AVMA Group Health and Life Insurance Trust (GHLIT) is extending its annual invitation to AVMA members and their spouses, and Student AVMA members and their spouses, to participate in our Wellness Center screenings during the AVMA Annual Convention. This year, the convention will be held in Minneapolis, MN, July 16-20.

The AVMA GHLIT provides the Wellness Center each year to reinforce the importance of preventive health care. Screenings provided include blood chemistry profile and lipid panel; PSA testing (for detection of prostate cancer) for males over age 40; and anemia testing for females. Optional rabies titer testing is also available for a nominal fee of $10.

The AVMA GHLIT encourages everyone to take advantage of these basic health screenings, as part of a regular commitment to a healthy lifestyle. We urge all member veterinarians and students who have not had their rabies titer tested within the last two years to do so at the booth.

This year the Wellness Center will be conveniently located outside the Exhibit Hall entrance to provide easier access. July 16, 17 and 18 the center will be open from 8:30 AM to 5:00 PM. Tuesday, July 19, testing hours will be 8:30 AM to 12:30 PM.

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As more and more young veterinarians – the majority of whom will be women – enter the profession with the benefit of an education that stresses a balanced life, there are bound to be some generational as well as gender clashes.

For example, when a younger veterinarian wants to reduce work hours to spend more time with his or her family, a more established veterinarian may interpret this as a lack of work ethic. Dr. Ruby would prefer that it be looked at as a “different” work ethic.

Dr. Ruby advises these younger veterinarians be very upfront about their priorities – and to also be very realistic about expectations.

“Our younger veterinarians may be living their lives differently, and it’s important that they feel validated. But they also have to realize they may not do as well economically.”

Dr. Ruby says compromise is important. Individuals need to consider what professional and personal trade-offs make sense for their own lives. And individuals need to respect each other’s differences.

Dr. Ruby urges all veterinarians to have empathy with each other. Even more than that, she believes it’s possible to learn from each other.

Dr. Ruby also believes that veterinarians who take care of themselves – by spending time with family, developing friendships, taking time away from work – gain more than just personal peace and happiness. In the long run, they could also improve their practice.

“Clients will respond better to a healthy, enthusiastic veterinarian. Our research shows someone who feels confident is more successful financially.”

“Lo and behold, it all works out!”
It may feel like a vice around your head, a throbbing in one temple or a crushing weight on your scalp. Headaches are common ailments, but not all headaches are alike. The reasons we get headaches, and the ways to prevent and treat symptoms, can be as varied as the headaches themselves.

While each headache is a new experience in pain, it can usually be classified as one of the following types:

- **Vascular**, caused by malfunction of the blood vessels in and around the brain; migraine is the most common type of vascular headache
- **Muscle contraction** (also called tension or tension-type headache), caused by muscle contraction of the shoulders, neck, scalp and jaw, or by emotional stress
- **Traction**, caused by prolonged physical strain, such as straining your eyes or sitting in one position too long
- **Inflammatory**, a symptom of an underlying problem, such as sinus infection.

Though headaches often occur only once in a while, they can become chronic, which is defined as occurring 15 or more days a month. While you can treat many headaches yourself, you should call your doctor if you have frequent headaches.

Before your appointment, it’s a good idea to keep a headache diary, so you and your doctor can try to pinpoint if there is a pattern to your headaches and what may trigger them.

**Headache triggers**

While the factors that precipitate headaches are often psychological, such as stress and depression, the results are physical and very real. There can be many triggers besides psychological, including a rise in blood pressure or a hormonal shift, as well as the food we eat and our lifestyle.

**How to prevent and treat headaches**

Making lifestyle changes can be very effective in preventing or reducing headaches. Good strategies include eating well, exercising regularly, and setting aside plenty of time for relaxation and sleep. If stress is a trigger for you, relaxation techniques such as breathing exercises and meditation, as well as counseling, can be helpful. Massage is also a way to work out muscle tension, which can lead to headaches.

If, despite your best efforts, you get a headache, here are some ways to take care of yourself and, hopefully, find relief:

- Rest and/or sleep in a dark room.
- Place a cool cloth on your forehead or a moist, warm compress on your neck.
- Take a long, hot shower.
- Use over-the-counter pain relievers, such as aspirin (but not for children), acetaminophen or ibuprofen. Be sure these medications do not conflict with drug allergies or sensitivities you may have. Avoid overusing these products, which can result in rebound headaches and other potential side effects.

**When your headache is a migraine**

About six people in 100 suffer from migraines. A migraine is one of the most painful types of headaches to experience and one of the most frustrating to treat. While there are several types of migraines, the two most often diagnosed are classic and common.

Classic migraines are preceded by an “aura,” which refers to symptoms that appear 10 to 30 minutes before an attack, such as flashing lights, lines, tunnel vision or a blind spot. Typically, these migraines last one to two days.

**When to see your doctor**

While there is much you can do to ease a headache, there are times when you need the help of a professional. Call your doctor when your headache:

- Persists despite your best efforts
- Is chronic
- Is accompanied by a stiff neck; slurred speech; convulsions; eye, ear or sinus pain; fever; nausea/vomiting; or dizziness/vertigo
- Is sudden with violent pain
- Follows a head injury
- Interferes with normal life

Occasionally, a headache may indicate something more serious. If you have concerns, please consult your doctor.

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