

March 2004

NOW Alliance goes to Queen's Park

The NOW (Negotiating for Ontario's Well Being) Alliance is a grassroots coalition of community, municipal, educator and physician groups committed to improving physician recruitment and retention in Ontario. PAIRO is a founding member of the NOW Alliance, and has been involved since its inception in 1999.

In a recent meeting with the Minister of Health, the Hon. George Smitherman, the NOW Alliance, represented by Dr. Joseph Mikhael and other Co-Chairs, asked that \$225M be earmarked, in the Agreement currently being negotiated by the Ministry of Health and Long Term Care and the Ontario Medical Association, for recruitment and retention of physicians to rural Ontario (see the 19 point **Rural Health Action Plan** at www.nowalliance.ca). In 1996, \$36M was set aside in the Agreement for the development and expansion of alternate funding plans to help recruit and retain physicians. At that time the province was short 100 physicians. Today, according the Ministry of Health statistics, we are short 600

physicians. The Alliance also stressed to the Minister the importance of inclusion of community stakeholders, and new and rural physicians in the development and implementation of the programs.

Sixty-eight of the 118 underserved communities in Ontario have endorsed or are planning to endorse at their next council meeting, the Association of Municipalities of Ontario's (AMO) resolution supporting the NOW Alliance and calling on the Ministry of Health and Long Term Care and the Ontario Medical Association to implement the Rural Health Action Plan. The Resolution is as follows:

BE IT RESOLVED THAT AMO request that member municipalities:

1. adopt a resolution supporting the work of the NOW Alliance and its Rural Health Action Plan;
2. forward the resolution to both the Minister of Health and Long Term Care, The Hon. George Smitherman and Dr. Larry Erlick, President of the OMA, urging them to adopt provisions consistent with NOW's Plan in the next collective agreement;
3. support the holding of 'town hall meetings' by the NOW Alliance to allow citizens an opportunity to discuss the Rural Health Action Plan; and
4. widely distribute the NOW petition within their community for signature.

Check to see if your hometown has passed the resolution. If not, please encourage family and friends back home to lobby for council's endorsement.

A town hall meeting hosted by MPPs Pat Hoy and Maria Van Bommell was held in Chatham on February 27th. Those in attendance were very supportive of NOW's initiatives. Other town hall meetings will be held in early April in the communities of Midland/ Penetanguishene, Port Colborne, Timmins, Sarnia and Thunder Bay. You are invited to attend so please check the NOW Alliance website for location and times.

More support continues to roll in for the NOW Alliance. Recently, letters were received from the Ontario Federation of Agriculture, the Thames Valley District Health Council and the Grey Bruce Huron Perth District Health Council applauding the Alliance's efforts to ensure accessibility to health care in underserved Ontario.

On a final note, don't forget to sign the petition!!!!!!! You can do that by going to www.nowalliance.ca.



Above: 68 communities have already endorsed AMO's resolution.

President's message

by Michael Curry

Being a good resident is always a challenge—with grueling work hours, difficult and often rushed decisions, and an endless amount of information to stay on top of. However the challenge of being a well-rounded person is a much greater challenge which subsumes being a good resident but also maintaining a fulfilling and healthy personal and family life.

The immediate demands of being a resident always seem to take priority. Medical decisions often need to be made immediately. We are held accountable by both our conscience and our superiors for always making the best medical decision. We regularly have standards of care or performance standards by which we can assess our medical practice. Conversely, we can always find an excuse to procrastinate personal

OMA Resident Achievement Award

The Ontario Medical Association has announced that the 2004 OMA Resident Achievement Award recipient will be **Dr. Joseph Mikhael**, currently a clinical fellow in hematology at the University of Toronto.

This award is given by the OMA to one resident each year who has made an outstanding contribution to the advancement of postgraduate training. The OMA presents its Awards at their OMA Annual Installation and Awards Ceremony in May.



We congratulate Dr. Mikhael on his award.

things—whether it's going to the gym or spending time with your family. In your own personal time there are no formal responsibilities to others, only responsibility to yourself.

Given this set up where professional responsibilities are a "must" and personal goals are "options" it's not surprising to find out that many studies have indicated that residents often suppress personal needs. As such, residency often leads to unhealthy and unsustainable habits, many of which can persist into your career as an independently practising physician.

A good doctor is a healthy doctor. Maintaining your own health not only helps ensure sound medical decisions but it contributes to your long-term capability to continue providing care to your patients. We often falsely dichotomize between doing what's good for our patients

(e.g. working) and doing what's good for ourselves, while in the end being good to yourself allows you to continue serving your patients, nevermind setting a positive role model.

PAIRO has embarked on a number of initiatives to bolster resident well-being including the Well-Being Half-Days coming up in April, the 24 hour confidential PAIRO Helpline for residents in distress, the Happy Doc Survey—a national study to look at resident stress and well-being issues and other initiatives such as improved call-scheduling rules in our Collective Agreement. Nonetheless, maintaining your own well-being is a personal responsibility and the first step to protecting your own health is recognizing it as a priority.



michael_curry@pairo.org



When you need to talk...
When you need help...
We're here 24 hours a day.

PAIRO 24HR
HELPLINE
(1-866-435-7362)
1-866-HELP-DOC

Progress Notes

is published by the Professional Association of Internes and Residents of Ontario

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Administration and Layout: Laurie Barnett

Your comments and submissions are always welcome.
Please send them to:

progressnotes@pairo.org

▶ Revisiting SARS:

by Adam Natsheh, PAIRO Rep on the Expert Panel on SARS and Infectious Disease Control Panel

PAIRO submits recommendations to the Ontario Expert Panel on SARS and Infectious Disease Control.

No one will soon forget the impact Severe Acute Respiratory Syndrome (SARS) had on their lives one short year ago. March to June 2003 was a very trying time as residents on the front-line courageously battled this largely unknown and deadly disease. Residents heroically answered the call and were unwavering in their determination.

Residents worked on rotations that they weren't scheduled for, and took extra call at the request of hospitals to help with the backlog of patients. Residents worked tirelessly despite personal health risks, and with limited support staff. Most would say that residents went beyond the call of duty, and rose to the occasion. PAIRO recognized the vital role of residents and did not strictly enforce call requirements at the request of residents.

The Ontario Ministry of Health commissioned the Expert Panel on SARS and Infectious Disease Control to look at ways of improving our prevention, detection and response systems so as to avoid a similar catastrophe in the future. Dr. David Walker, Dean of Medicine at Queen's University, was the Chair, and PAIRO was invited to sit as an expert at this panel, offering

The full list of recommendations submitted by PAIRO to the Walker panel is available on the PAIRO website at:
www.pairo.org/education/sars.html

You can also find the full Walker Panel report at the MOHLTC website at:
www.health.gov.on.ca/english/public/pub/ministry_reports/walker_panel_2003/walker_panel.html

advice on the impact SARS had on front-line doctors.

The following is a summary of key recommendations submitted by PAIRO to the Walker Panel:

Communication

- PAIRO act as central clearing-house of information for residents, to allow effective two-way communication between the ministry and residents in crisis situations.
- PAIRO should be consulted regarding educational, workload and safety matters concerning residents prior to policies being adopted or decisions being made.
- PGME should communicate directly with PAIRO re: status of members and any updates.

There was overall a paucity of information. PAIRO complied with all of the Ministry of Health directives and immediately disseminated information to all members as it was received.

Surge Capacity

- Enact legislation allowing for Limited Licensure of residents in Ontario, allowing for effective deployment during crisis.

There are only a limited number of residents upon which to call. One simple way to increase the surge capacity in times of need would be to voluntarily employ residents through a limited licensure system. This would allow those who were able to increase their workload to do so. Limited Licensure currently exists in 8 of the 10 provinces with residents.

Residents as Employees

- Provision of adequate protection



Worse than the 80s, spring 2003 hospital fashion in Toronto is one trend we don't want to see come back too soon!

supplies and access to services required for proper fitting.

Residents should have access to the same benefits and services afforded to others in the hospital, especially when it comes to adequate protection equipment.

Resident Movement

- Special considerations must be thought of to deal with any situation that threatens resident movement between hospitals
- Province-wide policies regarding movement

Residents are perhaps the most mobile health care professionals. It is fundamental to our education that we are exposed to a diversity of clinical rotations on an ongoing basis.

Education

- Educational Accommodation Policy—training will not suffer for epidemic-caused educational disruption.

It is crucial that training not be interrupted so as to allow successful completion and graduation. Residents may not be allowed to

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Tax tips 2003

This article, prepared by PAIRO's auditors Rosenswig McRae Thorpe LLP, outlines some points to consider in preparing your income tax returns. Remember that your tax returns are due April 30, 2004.

Tax Rates

The combined federal and provincial marginal income tax rates for 2003, only including tax credits for the basic personal amount of \$7,756.00, and credits for Canada Pension Plan ("CPP") and Employment Insurance ("EI") are as follows:

Taxable Income for 2003

\$7,800 to \$32,183	20.5%
\$32,184 to \$39,900	29.6%
\$39,901 to \$58,870	31.2%
\$58,871 to \$64,368	33.0%
\$64,369 to \$68,730	39.4%
\$68,731 to \$104,648	43.4%
Over \$104,649	46.4%

Each year the marginal personal tax brackets change because they are indexed for inflation. The tax rates for 2004 are not expected to be substantially different than those for 2003.

For 2003 the maximum CPP contribution for the year is \$1,801.80 (2004: \$1,831.50) and the maximum EI contribution is \$819.00 (2004: \$772.20).

Deductions From Income

In computing taxable income, Canada Revenue Agency (formerly Canada Customs and Revenue Agency) permits the deduction of certain expenditures. However, these expenses are only deductible to the extent that you have not been fully reimbursed by your employer.

i) Professional and Union Dues (Deducted on Line 212)

Mandatory annual PAIRO dues can be used as deductions on your income tax return.

ii) Registered Retirement Savings Plan (RRSP) (Deducted on Line 208)

Investing in an RRSP is a simple way to contribute towards your future, providing for tax-free growth of your money while reducing your current tax liability. The deadline for 2003 contributions was March 1, 2004. However, you should realize that it is more beneficial to contribute to your RRSP as early in the year as possible to receive the greatest benefit from tax-free compounding of your money.

When deciding on what type of investments to hold inside your RRSP remember that you only pay tax on 50% of capital gain earnings vs. 100% on interest income. Dividends also provide certain tax advantages because they are taxed at approximately 31.3% at the top bracket vs. 46.4% for interest. Due to this favourable tax treatment given to capital gains and dividends, it can be more beneficial to hold investments yielding this type of income outside of your RRSP.

If you do not know your contribution limit you can find out what it is as follows:

1. You can call 1-800-267-6999 for Canada Revenue Agency's ("CRA") calculation of your limit.
2. You can also log on to CRA web site: www.cra-adrc.gc.ca, and go to "My Account". This will provide you with information about your CRA account. All you need to log on is your Social Insurance Number, birthday, line 150 of your prior years income tax return and your access code which can be found on your 2002 Notice of Assessment.

Essentially, your RRSP contribution limit is the lesser of 18% of your prior years earned income and the limit for the year which is \$14,500 for 2003. This is adjusted for any unused RRSP contribution room from prior years and your pension adjustment for the previous year. Be careful not to over contribute to your RRSP. The penalty for an over contribution is 1% percent for each month of the over contribution. An over contribution of \$2,000 is permitted; however, it cannot be deducted until there is available RRSP contribution room.

For 2003 the maximum foreign content that could be held in your RRSP was 30%.

Your RRSP contribution can be made to your plan or a spousal plan. However, the total of all such contributions should not exceed your contribution limit. Contributing to a spousal plan may allow for income splitting on retirement or sooner. Withdrawals from a spousal plan are considered income of your spouse if you have not made spousal RRSP contributions in the year of withdrawal, or either of the two preceding years.

One strategy, for some individuals, may be to defer RRSP contributions (or perhaps to make a contribution towards your RRSP but not claim a deduction), until your income becomes higher. The government allows taxpayers to carry forward the unused portion of their RRSP contribution limit indefinitely. As a basic example, if your contribution limit based on earned income was \$7,000 in 2002 and \$8,000 in 2003 and you made a \$2,000 contribution in 2002, the unused



contribution limit of \$5,000 from 2002 would be added to your 2003 limit so that your limit becomes \$13,000 for 2003. If your income becomes higher in the near future, it may make sense to take a larger RRSP deduction during a year in which your tax rate is higher.

Contact a tax consultant if you need assistance in this area or obtain the "RRSPs and Other Registered Plans for Retirement" guide (T4040E).

The RRSP limits are expected to increase to the following:

2004	\$15,500
2005	\$16,500
2006	\$18,000

iii) **RRSP Home Buyer's Plan**
(Deducted on Line 208)

If you are buying a home in the next year there is a program available which allows you to withdraw \$20,000 from your RRSP to use towards the down payment. Each person buying the home can withdraw \$20,000 from his or her own RRSP; therefore, when buying a home with your spouse a total of \$40,000 can be withdrawn. The money you borrow must be returned to the RRSP in annual instalments over a 15-year period, starting with the second year after the withdrawal. The RRSP repayments made can be designated from either contributions you made during the year or from contributions you made during the first 60 days of the following year. For example, if you withdrew funds in 2003 you must begin repayment by March 1, 2006. Generally, first time buyers and their spouses are eligible to make this withdrawal. If you have owned a house in the past you may also qualify but there are very strict criteria that you must meet. Please consult a professional tax advisor to help you determine if you qualify. Only contributions that have been in your RRSP for more than 90 days can be withdrawn from your RRSP and taken as a deduction on your tax return. For example as of January 1, 2004 your RRSP balance is \$15,000. On

March 1, 2004 you contribute \$2,000. On May 1, 2004 you want to withdraw \$17,000 under the home buyer's plan. The \$2,000 contribution was not contributed more than 90 days prior to May 1, 2004 and, therefore, will not be allowed as a deduction.

There are no immediate tax consequences if the simple Home Buyer's Rules are followed. Please inquire with your accountant for these rules.

iv) **Moving Expenses**

(Deducted on Line 219)

Moving to a new home can be an expensive process. Fortunately, certain moving expenses incurred to move to a new location or to attend full-time post secondary education in Canada, are tax deductible if the individual moves at least 40 kilometres closer to the new place of work, business or study. Eligible moving expenses can only be deducted from income earned at the new location and any excess deductible expenses can be carried forward and available to deduct in the following year. A T1-M form (Claim for Moving Expenses) is available from your district tax office and on the Canada Revenue Agency web site www.ccr-aadrc.gc.ca.

v) **Child Care Expenses**

(Deducted on Line 214)

The cost of caring for children may be a deductible expense for a parent. Generally, the deduction for child care expenses is to be taken by the supporting individual with the lower income.

Maximum yearly deductions are the lesser of two-thirds of earned income and the total of \$7,000 per child under 7 and \$4,000 per child aged 7 to 16. The overriding limitation is the actual amount paid for child care in the year. There is a maximum deduction of \$10,000 available for children who are eligible for the disability credit.

This deduction is also available in the following cases:

**Need to contact the
PAIRO office?**

*You can reach us by phone, fax, email or
post!*

**Professional Association of Internes and
Residents of Ontario**
505 University Avenue, Suite 1402
Toronto, ON
M5G 1X3

Tel: 416 979-1182
Toll Free: 1 877 979-1183
Fax: 416 595-9778
Email: paipro@paipro.org

Feel free to visit us in person as well.
Our office hours are:
Monday to Friday,
8:30am to 4:30pm.

(i) to individuals whose spouse is a full-time or part-time student, (ii) to single parents who are studying full-time or part-time, and (iii) to two-parent families where both parents are attending school at the same time on a full-time or part-time basis. Full-time and part-time educational programs have to meet certain specific criteria. There are some other situations, which may arise that will allow the higher income spouse to claim the child care expenses. Please consult your accountant for further information. A claim for child care expenses should be made on form T778, which is included in the "Child Care Expenses Guide", published by Canada Revenue Agency and found on their web site.

vi) **Automobile and Other
Travelling Expenses**

(Deducted on Line 229)

The cost of driving a car to work, even when on-call, is not deductible as an automobile expense. Automobile/travelling expenses are only deductible if the employee is ordinarily required to work away from the office and is required to pay his/her own travelling expenses. The deduction is the percentage of your total kilometres you drove for employment purposes multiplied by

your automobile expenses i.e. gas, maintenance, insurance, licence and registration, interest on your car loan. The maximum amount of interest you can deduct is \$300 per month. If you own and not lease your car, you can also deduct a portion of the car's purchase price each year. There are very strict guidelines that must be adhered to when you deduct a portion of your car. Please consult a professional tax preparer for these guidelines. In order to claim a deduction, a form T2200 must be certified by your employer. The T2200 does not have to be filed with your tax return but should be kept on file in case Canada Revenue Agency requests a copy of the form.

vii) Interest Expense (Deducted on Line 221)

For interest to be deductible, the purpose of the loan must be to earn income. A good tax planning idea is to use current cash holdings to pay down debt (such as a mort-

gage) on non-income producing assets. If you also want to invest in income producing assets, for example stocks, you can enter into new debt, instead of using your current cash holdings, to make this purchase.

Non-Refundable Tax Credits

A taxpayer can claim certain non-refundable tax credits to reduce the amount of taxes they pay. The following is a description of several of these credits. A percentage of the following expenses can be used as a deduction from the tax you pay. This is unlike the expenses discussed above which are deductions from your income.

i) Interest on Student Loans (Claimed on Line 319)

There is a tax credit available for interest paid on eligible student loans approved under the Canadian or Provincial student loans programs. Your financial institution will issue a receipt showing the interest paid on your eligible student loans.

The credit may be claimed in the year the interest is paid or the five succeeding taxation years. Unlike the tuition fee and education tax credits, this credit is not transferable.

ii) Medical Expenses

A medical tax credit can be claimed on qualifying medical expenses paid for you, your spouse, or your dependants. You can only deduct medical expenses over a particular threshold. The threshold is the lower of 3% of your net income and \$1,755. Total eligible medical expenses paid within any 12 month period ending in 2003 can be claimed. So it may be optimal to choose a 12 month period in which the greatest amount of eligible medical expenses is incurred. In addition, it is generally more advantageous to have the lower income spouse claim the medical tax credit.

iii) Charitable Donations

Donations made to registered Canadian charities by you or your

spouse are eligible for a tax credit. The credit has a combined federal and provincial effect of approximately 22% on the first \$200 and 46% on the remainder of eligible donations up to 75% of the taxpayer's net income for the year. Unused donations can be carried forward up to 5 years.

Registered Education Savings Plans (RESP)

RESPs are plans which enable individuals to save for a child's education. The annual contribution is limited at \$4,000 per beneficiary with the total lifetime maximum cumulative contribution of \$42,000 per beneficiary.

Contributions can only be made to the plan during the first 21 calendar years of the plan's existence and the plan cannot exist for more than 26 years.

The federal government will pay a 20% Canada Education Savings Grant (CESG) on the first \$2,000 of annual contributions made to all eligible RESPs of a qualifying beneficiary, up to and including the year in which the child attains age 17. The maximum total CESG that can be paid in respect of any child born after 1997 will be \$7,200 (20% x \$2,000 x 18 years). Unlike RRSPs, there is no deduction for contributions. However, income earned on plan assets is not taxed until received as education support payments by the student. Eligible investments are the same as those for RRSPs and other deferred income plans. Contact a tax consultant if you need assistance in this area.

Tax-free RRSP withdrawals for education

A Canadian resident may withdraw funds from an RRSP, free of immediate income tax, in order to finance full-time training or education for the taxpayer and his/her spouse. This program is similar in concept to the RRSP Home Buyers' Plan.

Additional Information from PAIRO on CMPA Dues

Under the Collective Agreement, residents must pay CMPA fees as a condition of employment. Revenue Canada has permitted some employed physicians to deduct CMPA fees from their taxable income under "other deductions" (found on line 232 of the return) where a completed Revenue Canada Form T2200 has been filed with the return.

Note that Revenue Canada Form T2200, "Declaration of Conditions of Employment", requires the employer to certify that the expense to be deducted is required as a condition of employment, and that the employee received no repayment for the amount in question. (Note that at most sites the payroll office acts for the employer.)

We should add, however, that our lawyers and accountants have advised us that there is no certainty that Revenue Canada will permit the deduction of CMPA fees, even though CMPA fees are required as a condition of employment.

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Tax Treatment of Premiums and Benefits under Public and Private Insurance Plans

As a resident, you are automatically insured under both government and private insurance plans. At the moment, someone else takes care of determining the tax treatment of your various contributions. These can include Canada Pension Plan (CPP), Employment Insurance (EI), Workers' Compensation, group Long Term Disability (LTD), Life Insurance and Extended Health and Dental coverage. However, when you enter into private practice, it will be incumbent upon you to arrange your own insurance coverages in the most tax effective method.

This article is designed to give you an idea as to how the system treats various benefits and is by no means to be relied upon when setting up your own coverages. It is merely a guide. Certainly, consulting with a professional is recommended to help you navigate your way through the morass that is the Canadian tax system.

Government Benefits

As a resident, you are considered to be an "employee" and as such, you and your employer are responsible for making contributions to a number of government programs.

Canada Pension Plan contributions are something that will be with you throughout your career. Currently, your employer contributes a portion on your behalf, which are deductible to the employer, but not a taxable benefit to you. You also contribute your share to CPP and these are a tax credit to you. In the event you receive benefits under CPP, and these can include disability, death and retirement allowances, these benefits are taxable.

Likewise, EI premiums. Again both you and your employer contribute to the program and again the premiums are

deductible by the employer, but not a taxable benefit to you. Your contributions are also a tax credit, but any payments, be they unemployment, disability, parental or compassionate leave, are taxable in your hands.

Workers' Compensation premiums are paid entirely by the employer on your behalf. These premiums are not a taxable benefit and the good news is that neither are any benefits you receive under the program. You must still report the benefits on your tax return but there is a corresponding deduction.

Group Benefits

Under the collective agreement, PAIRO members participate in Life, Disability, Extended Health and Dental Insurance plans. All of the aforementioned plans are categorized as Group Insurance and the treatment of premiums and benefits is as follows:

Premiums for Term Life Insurance coverage equal to two times your salary appear on your T4 form as a "taxable allowance and benefit". This means that the premiums paid for this coverage by your employer, while deductible to the employer, are a taxable benefit to you. The good news is that the death benefit payable under your life insurance coverage is tax free to your beneficiary.

Your Extended Health and Dental coverages are the most tax efficient use of funds from your point of view. Premiums paid on your behalf by your employer are deductible by the employer, but unlike some other benefits, they are not a taxable benefit to you, nor are any benefits received under the plans!

Your group LTD coverage is a little different. You personally pay the premiums for your disability cov-

erage. The pay centres simply deduct these premiums from your income and remit them to PAIRO, who forwards them to the insurer. Premiums are not deductible by you, but this means that any disability benefits received are tax free. This is why your benefits are set at 70% (tax free), rather than 100% (taxable) of your income.

Planning for the Future

Once you have completed your residency, if you set up private practice, you will be responsible for your own insurance needs. Most of your coverages you will pay for with non-deductible dollars and receive non-taxable benefits, however, there are a few exceptions.

Most Life Insurance premiums will be paid with after tax dollars, however, if you incur a debt that is used for the purposes of generating income, and the lender requires life insurance to be assigned in the event of your death, prior to the loan being retired, you may be able to deduct the premium for that life insurance coverage as a legitimate business expense. The most common coverage in this case is referred to as "collateral term insurance", which provides only a death benefit and expires at a specified point in time. There are a number of tests placed on this type of coverage before it qualifies as tax deductible, so it is important to consult your financial services professional before writing off any premiums.

Again, disability insurance premiums are not deductible but the benefits paid can be received tax free. One common exception is Professional Overhead Expense Insurance. Designed to cover the tax deductible costs of running a

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Update on Family Medicine Sustainability

In 2003 the number of students selecting family medicine as their first choice specialty in the CaRMS match was 24%, an all time low, down from as high as 40% a decade ago. As many as 2/3 of family physicians in Ontario say they would not choose this career again if they could do it over again and would not recommend it to their children.

Issue:

What has changed in medical school recruitment and selection, in the undergrad medical curriculum, in the postgrad curriculum and in society within the last decade that might make medical students less likely to want to choose family medicine? What pressures or issues in family medicine exist that might be contributing to physician burnout in this discipline?

PAIRO is in the process of developing a position paper on the sustainability of family medicine: outlining the contributing factors and suggesting some constructive solutions that could be undertaken by governments and the profession.

The first draft of the paper was discussed at the last General Council meeting on March 6th.

Attention Chief

Residents!

Our experience has taught us that all the nuances of long-term disability insurance are difficult to understand and quite often medical residents have been steered towards products that do not meet their needs.

Our goal is to educate our members on the disability coverage they have while in residency and to introduce *Essentials*, a unique plan that assures PAIRO members access to quality disability and life insurance (without evidence of good health) once they have successfully completed their residency program.

Clearly this is an important issue. We are prepared to offer the services of an insurance expert who is well versed in disability insurance to address the residents of your program at educational rounds or academic half-days, at no charge. If you feel that your residents would benefit from a session such as this or should you have any further questions, please contact Brenda Hinton at the PAIRO office via email at brenda_hinton@pairo.org or by telephone at 416 979-1182 or toll free at 1 877 979-1183.

Admission of Rural Origin Students to Medical School

Canada has a continuing and increasing shortage of rural doctors. The two most important factors associated with a physician's choice of rural practice location are rural background and rural medical training. Rural origin students are more likely to choose rural practice than urban background students. In Canada, however, compared with their urban counterparts, very few rural origin students get admitted to medical school. In Australia the number of rural origin students increased from 10% in 1989 to 25% in 2000 as a result of policy and funding changes.

The Society of Rural Physicians has developed a draft paper on

which PAIRO has been asked to provide comments. The draft copy was reviewed at the March 6th General Council meeting and comments will be forwarded to the Society of Rural Physicians of Canada.

Ottawa Programs Accreditation

As part of accreditation, CAIR (through PAIRO) conducts a pre-accreditation survey. This is your best opportunity to assess your program in a confidential and anonymous fashion.

Unfortunately, we are still well short of the required response rate for both the RCPSC and CFPC pre-surveys and our deadline is very soon upon us. You will have received emails reminding you to complete the appropriate on-line survey for your program. If you are having technical difficulties, please contact the PAIRO office immediately and we can email you a version that you can print off and fax back to us.

It is extremely important that we meet the required response rates or we will be unable to do our survey report. Do not delay—complete your survey TODAY!

A focus on workload and contract Issues:

by Crispen Richards, Co-Chair Workload and Contract Compliance

Vacation request 101

Attention all residents (especially Chiefs and Seniors): Please read the following sections of the PAIRO-OCOTH Agreement closely with regard to vacation requests and requirements for vacation approval.

11.2 Vacations may be taken by housestaff at any time, but, subject to article 11.4, the timing of vacation may be delayed only where necessary, having regard to the professional and patient responsibilities of the hospital department for the time the vacation is requested.

11.4 All vacation requests must be confirmed or alternate times

agreed to, in accordance with Article 11.2, within two (2) weeks of the request being made. Where the hospital department rejects the vacation request, it will do so in writing and include the reasons for rejecting the original vacation proposal.

This means that all vacation requests for this academic year should have already been submitted

by you, approved by now (or alternate times agreed to) or written rejections with valid reasons must be given. Remember, the hospital has only two weeks from the time the request is made to do this! The exception is those residents undertaking certification examinations this Spring who can request one week after February 15th.

Call schedules

16.2 Duty schedules shall be published on a monthly basis at least two weeks prior to their effective date and copies shall be made available to residents and to PAIRO.

This means that call schedules must be made available to both the residents rotating on your service and to PAIRO at least 2 weeks before the start of the call period. In a previous communication to hospitals, programs, and Chief/Senior residents we noted that we have, through Progress Notes, encouraged residents to get any requests (for any time off, days not to be placed on the call schedule) 21 days before the call

schedule is to come into effect to help facilitate those requests in a timeframe that allows the schedules to be published on time. Please, to the extent that you can, try to do this.

A reminder, all schedules may be faxed to the PAIRO office at (416) 595-9778 or emailed to callschedules@paio.org

Please call PAIRO at (416) 979-1182 or 1 (877) 979-1183 if you have any questions.

Thank you!
Your friendly, neighbourhood
Workload and Contract
Compliance Committee

Contract capsule

Computer Data Entry

Residents will not normally be required to enter, or co-sign orders or enter other data into a computer, in addition to being required to enter, or co-sign such orders or enter such other data in a handwritten version.

Maximum Duty Hours Re: Shift Work/Educational Rounds/Seminars

The parties agree that the intent of Article 16.5 is that all scheduled activities, including shift work and educational rounds/seminars, will contribute towards calculating Maximum Duty Hours. Should a resident be away from the hospital, department, division or service for any reason for part of a week during which they are required to do shift work, the Maximum Duty Hours during the week shall be reduced on a pro rata basis.

Help for Contract Violations

PAIRO has the ability to follow-up contract violations without divulging the names of any residents. If you are experiencing violations that you would like followed up anonymously, contact the PAIRO office at 416 979-1182 or toll free at 1 877 979-1183.

Withdrawals can be made for four successive calendar years to a maximum of \$10,000 for a given calendar year. The maximum aggregate RRSP withdrawal for the four years is \$20,000. More than one withdrawal may be made in any given year from any number of specific RRSP accounts, provided the annual and maximum limits are not exceeded.

RRSP withdrawals under this plan must be repaid without interest to an RRSP in equal instalments over a period of 10 years commencing no later than 60 days after the fifth year following the withdrawal.

To qualify, the individual or his/her spouse must enrol as a full-time student in a qualifying educational program of at least three months duration at an eligible educational institution. Where funds are withdrawn before the enrolment, the enrolment must occur in the year of the withdrawal or in January of the following year. Special rules apply where funds are withdrawn and the student does not finish the qualifying program.

Ontario Tax Credits

Some people may be able to qualify for Ontario property and sales tax credits if their family income is not too high. Refer to your General Income Tax Forms to see if you qualify.

Residents with Independent Practice Licences

These residents should attempt to obtain a Business and Professional Income Tax Guide, which has plenty of useful information. They must complete a form T2124 on which they report their income and expenses. Prior to 2001, CPP for self-employed persons was a tax credit and no portion was allowed as a deduction. For 2001 and later years half of the self employed CCP amount is treated as a deduction from total income and the other half is treated as a tax credit. The deduction from total income is made on Line 222. Sound advice for anyone with mixed income sources is to consult an accountant.

Tax Tips is intended to provide comments for Internes and Residents of Ontario. Comments are general in nature and are not intended to provide specific tax advice.

sit exams at the appropriate time if they have missed too much of their residency. This is especially worrisome for family practice residents whose residency is only two years in duration.

Administrative "Scut"

- Employment of additional support staff or assigning "non-essential" workers to do administrative work on hospital wards.

Increasing paperwork and administrative tasks made more work for residents that could have been handled by other employees. This was on top of their busy daily schedules when they were already mentally fatigued and over-burdened.

SARS is a new and deadly disease that no one could have predicted would have had the impact it did on all aspects of healthcare. It was an eye-opening and scary situation for all health care providers in Ontario. PAIRO is very proud that its members were able to courageously help on the front lines during a very trying and difficult situation. Residents have, and will always be ready to answer the call for their patients when needed.

practice, tax law allows the premiums for this type of policy to be considered a legitimate business expense, thereby rendering them tax deductible. Benefits from such a plan are considered taxable, but they are then used to pay business expenses, which are tax deductible so it's a wash.

Finally, the federal government made changes a while ago to the treatment of Personal Extended Health and Dental coverages. Previously, only a corporation could write off premiums for its employees. Now, an individual, again subject to specified rules in the Income Tax Act, may be able to deduct some or all of the premiums for a personal EHC and Dental plan for that individual and their family. Benefits would be received tax free.

There are other specific areas of insurance where the plans can be structured to be tax deductible, but they are beyond the scope of this article. Suffice it to say that it is in your interest to consult your financial planning professional to determine if your insurance dollars are being utilized to their full potential.



Recent and upcoming meetings

PAIRO representatives attend numerous meetings each year. Here is a list of just some of the ones we have attended or will be attending shortly.

- Jan 6 NOW Alliance meeting with OMA
- Jan 9 OMA/Govt Physician Human Resources Committee (PHRC)
- Jan 12 Association of Internatrnal Physicians and Surgeons of Ontario
- Jan 14 NOW Alliance meeting with Pat Hoy MPP
- Jan 15 Primary Care Delivery Model Committee (PCDMC), Postgraduate Education Committee of the Council of Faculties of Medicine (PGE: COFM) , NOW Alliance press conference and meeting with MOHLTC
- Jan 23 Gender Issues Committee of the Council of Faculties of Medicine
- Jan 24 OMA General Practitioners/Family Practice
- Jan 28 PAIRO Western site visit
- Jan 29 OMA Board
- Jan 30 Rural Ontario Municipal Association

- Feb 2 CPSO Registration
- Feb 4 Thunder Bay site visit, OMA/Government PHRC
- Feb 5 CPSO Education
- Feb 13 Canadian Association of Internes and Residents Board meeting
- Feb 19 TORC (The Ontario Rural Council)
- Feb 25 OMA Board
- Feb 26 OMA Board, CPSO Council
- Feb 27 CPSO Council

- Mar 3 Hamilton Physician Recruitment Task Force, OMA/Government PHRC
- Mar 6 OMA General Practitioners/Family Practice
- Mar 10 Gender Issues Committee of the Council of Faculties of Medicine
- Mar 11 CPSO Registration, Mar 23, PCDMC
- Mar 26 Ontario College of Family Practice Section of Residents
- Mar 27 Ontario College of Family Practice Board
- Mar 31 OMA Board

Moved how long ago and you

STILL DON'T HAVE A FAMILY DOCTOR?

We have a roster of family physicians available to take on residents as patients. Contact Demian Rueter at the PAIRO office for one in your area.

Coming Soon!

PAIRO Resident Well-Being Half Days

Dates have been set and topic and speaker(s) will be announced shortly. Details to date are as follows:

UWO

Wednesday April 14th, 2004,
Morning (specific time tba)
Shuttleworth Auditorium

Ottawa

Wednesday May 5th, 2004
1:30-4:30pm
Roger Guindon Hall Auditorium

Queens

Thursday May 6th, 2004
12:30-4:30pm
(location tba)

McMaster

Wednesday May 19th, 2004
Afternoon
(location and specific time tba)

Toronto

Thursday May 20th, 2004
12:30pm
Sick Kids Auditorium,
Large Lecture Theatre

Sudbury

Thursday May 27th 2004
Afternoon
(location and specific time tba)

Thunder Bay
(date and location tba)

Remember, residents are to be excused from clinical duties to attend this event, so be sure to put it in your palm!

ANNOUNCEMENT Attention UWO Residents!

The Malpractice Ball is this year's version of the Western resident semiformal. There will be live Cuban Music (free salsa lessons), one free drink, and mountains of food and dessert. It will be held in conjunction with the UWO Faculty of Law and Ivey MBA. \$5 from each ticket will be donated to the Canadian Cancer Society.

Date: Saturday, March 20th
(Doors open at 730pm)

Location: Museum London.

Tickets are only \$20 and are available at malpractice911@hotmail.com

For more information please contact Matt Bromwich at mabromwich@hotmail.com

Job opportunities at your fingertips: www.pairoregistry.com

Thinking about where to set up practice and unsure of where start? Look no further than the PAIRO Registry website. Whether you're PGY1 and just a bit curious, or in your final year, the Registry, in conjunction with the Resident Placement Program, can provide you with the information that you'll need to consider when entering practice, either as a family physician or as a specialist.

A visit to the Registry at www.pairoregistry.com and into the *Doctors Seeking Community* section will take you to a menu where you can find what you're looking for. You can search according to geographic location, community size, number of physicians in the community, as well as by practice type. Information on both locums and permanent positions can also be searched or you can select a specific community (over 140 to choose from) if you already have one in mind.

The PAIRO Registry also includes a component which allows physicians to post their CVs. Registry communities are then able to search for physicians and communicate directly with potential candidates. For more information on the Registry, contact Laurie Barnett at registry@pairo.org. For information on the PAIRO Resident placement program, contact Charlotte Kirby at rpp@pairo.org

Practice Solutions: Upcoming Practice Management Sessions

Thunder Bay:
Family Medicine: April 1st and 2nd, 2004
Regional Cancer Centre

University of Western Ontario
Family Medicine PGY1: June 9th 2004
St. Joseph's Family Medicine Centre

*For more information, contact your
postgrad office.*

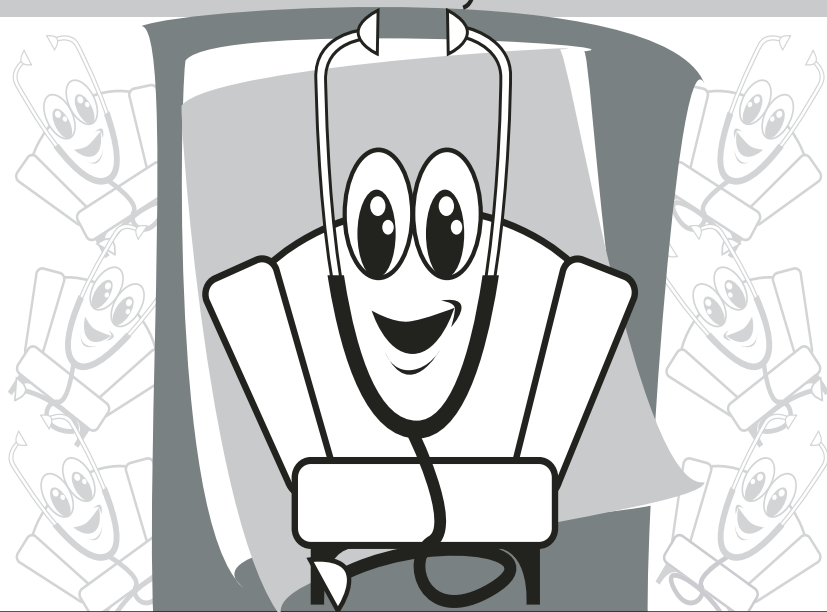
Fellowship Examinations & Discounted Air Fares

In previous years the ACMC has offered discounted air fares for Fellowship Examinations. As the service was rarely used, this discount is no longer available. Residents can still access cheaper tickets, however, by obtaining an ISIC # (from a Travel Cuts office or from VIA Rail). The cost for one year is up to \$16.00.

To obtain this card, the resident will need a photograph and letter from his/her university confirming status as a full time student. Application forms can be obtained from any Travel Cuts or online at www.ISIC.org.

Call Doris at Fletcher Travel at 1 800 567-2467 or visit your local Travel Cuts to take advantage of this student/resident fare.

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